

annual
Report

2016



ANANDO

Promotion of Culture and Youth Resource Development

Annual Report 2016

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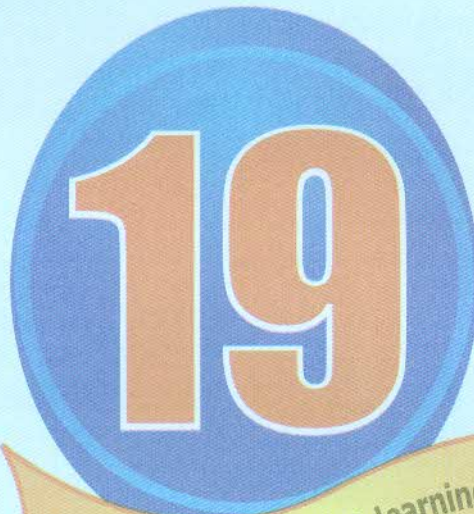
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Vision

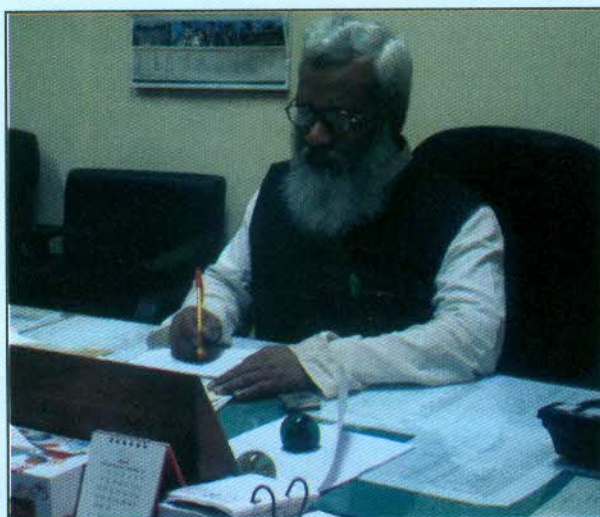
Anando envisions violence free and environmentally sound Bangladesh ensuring basic human rights with special emphasis on the empowerment of women, promoting viable entrepreneurship among the disadvantaged groups and nourishing cultural heritage for sustainable peace and solidarity.



*Nineteen years working & learning with
Poor and Marginalized people*

Anando strives for culture of development and peace through integrated development approach, which enables individuals and communities to become self-reliant.

Mission



Message of The Chairman

I am delighted to know that Anando has completed another successful year 2016. Over the last 19 years, Anando has implemented multidimensional development programs and activities to assist the most marginalized and vulnerable people that include children, youths, women and men of Bangladesh. Through its programs and activities Anando has created employment opportunities for many unemployed youths and provided education to hundreds of children and empowered thousands of poor people.

I am inspired to see that Anando has skillfully overcome all of its barriers, and continues to move forward towards bringing development in the country. I have read this report and found it very interesting and delighted to see some very significant achievements of Anando in terms of community development, empowerment of poor people, self-employment and income generation, promotion of human rights, children & youth education as well as developing and strengthening organizations of the poor people.

I am deeply thankful to the management team for managing everything with great sincerity, technique and skillfulness. I also thank all the staff members of Anando who have worked very hard throughout the year 2016 with dedication. I would also like to express my sincere thanks to the Executive Committee (EC), and the General Body (GB) members for their benevolent support and cooperation in taking appropriate policy decisions. Finally I like to take the opportunity to express my gratitude and thanks to the officials of the NGO Affairs Bureau, concerned ministries, local administrations, donors and development partners for their constant support and cooperation.

I look forward to another successful year for Anando.

Prof. Dr. Anisuzzaman
Chairman
Anando



Foreword Of The Executive Director

The year 2016 has been a very important year for Anando with many challenges, activities, opportunities, and successes. Despite having multiple barriers we have managed to achieve our yearly targeted objectives which have been clearly articulated in this annual report 2016. I feel very proud and honored to be able to present this report to our partners, donors, beneficiaries, government, development practitioners, the general body and the executive committee and the staff members of Anando, who live both in Bangladesh and abroad. The report highlights major achievements in respect to our mission and vision as well as the activities and experiences that we have done and gained during this reporting period. To make the report more enjoyable and informative to the readers some pictures, facts, and figures have also been presented in it.

Anando, always believes in people, and their wisdom. The lessons, gained from interaction with grass root level people, have been applied in structuring and implementing all programs and activities undertaken by Anando. Thus, all development activities and projects of Anando are very relevant and important to help poor people to build their dreams and to overcome poverty by ensuring justice for all and by eradicating marginalization, unemployment and underdevelopment. Anando always wants to work with poor and marginalized people in all activities that include pursuing its vision and re-examining its dreams, actions and reasons of successes and failures. Thus, Anando believes to achieve continued success and to fulfill its objectives and goals.

Through this report I offer my sincere thanks to the generous donors such as Lichtbrücke. V. (Bridge of Light), Welthungerhilfe, Kindermissionswerk, Depart for Women and Children's Affairs and the Arannayk Foundation for their spontaneous assistance and support to Anando. It would not have been possible to make this success towards peace and development without the assistances of these generous donors.

I also thank all the development partners, Government Agencies especially the NGO Affairs Bureau, Microcredit Regulatory Authority (MRA) and the local administration of the project areas for extending their hands for Anando in every possible way. I acknowledge the contribution made by the members of the Executive Committee and the General Body of Anando. I would also like to extend my best wishes and sincere thanks to all of my colleagues for their outstanding contribution to the development of the organization, who have fulfilled their duties and responsibilities with dedication throughout the year despite having various obstacles.

To maintain our continued success we seek blessings from everyone in the years to come.

Maniruzzaman Miah
Executive Director

A B S T R A C T

ABSTRACT

The Constitution of Bangladesh ensures equal access to basic necessities of life such as food, clothing, shelter, education and health care. Furthermore, it guarantees equal employment opportunities for both men and women without discrimination. However, a vast majority of the country's population is still unemployed and constantly struggling for their survival. Government and non-government organizations are working hard along with local community people to overcome the multi-dimensional aspects of poverty in the country. Anando is a non-political and non-profit oriented non-government organization established in 1996 to address some of the above challenges with its limited capacity and resources. This annual report has been developed to provide readers a brief but clear understanding on the activities undertaken by Anando during the year 2016. By the year 2016 and onward Anando has extended its work in 15 upazilas of 5 districts in Bangladesh. In 2016, Anando implemented 9 projects through 3 regional and 17 branch offices. Along with its activities the report also provides basic information of Anando such as its background, vision, mission, aims, objectives, the Executive Committee, the General Body, the Staff Members including their responsibilities and of legal status of Anando.

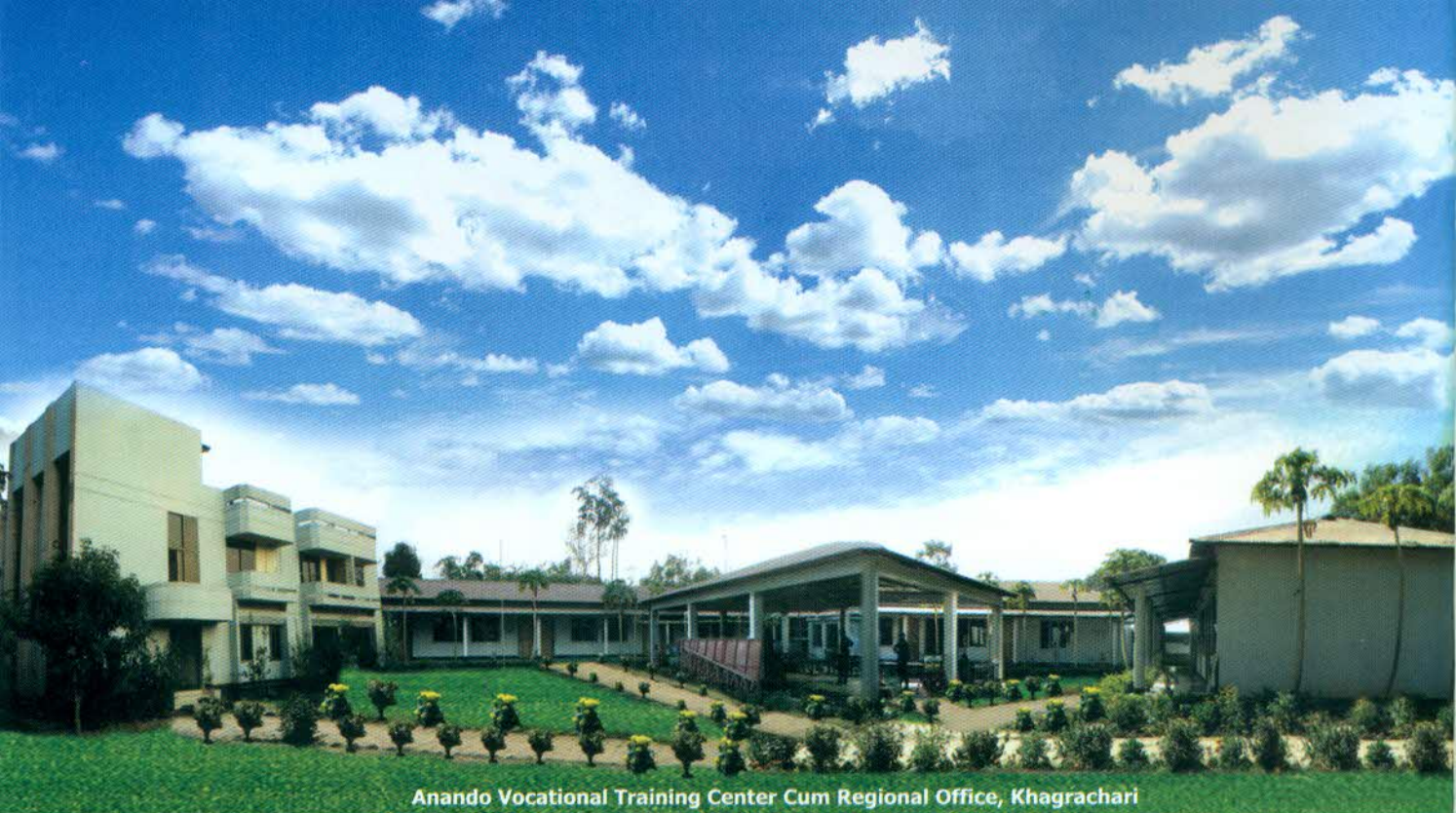
The Integrated Development Programs of Anando has been described in the consecutive parts providing detailed information on five major programs which are: People's Institution Building Program, Children & Youth Education Program, Community Health Care Program, Homestead Agriculture Program, and Employment and Income Generation Program. People's Institution Building program has two major activities such as group formation and samity formation. Children and Youth Education Program has been designed to ensure basic education for poor and marginalized children through establishing and running Children Learning Centers. Conducting training on primary health care and hygiene are the main activities of the Community Health Care Program. Utilizing homestead spaces, farmers training on environment and ecology, establishment of nursery, credit support to farmers and distribution of agro-input such as seeds and saplings are some of the major activities of the Homestead Agriculture Program. Providing skill training on basic financial management, identification and management of income generation sources are the core activities of Employment and Income Generation Program.

However, Anando has modified his operational approach from group development to family development approach in pilot phase in Ghatail, Tangail from the year 2013, which now been extended to Sarisabari UZ under neighbouring Jamalpur District again from mid of the last year i.e. from 2016. We are now confident to have better result than others in integrated community development approach in Bangladesh

Following is a detailed description of the Sectorial Development:

Anando has seven programs; these are - Peace Education Program, Vocational Training for Youth Resource Development Program, Student Study Support Program, Community Based Disaster Management & Climate Change Program, Promotion of Judicious Culture, Environment & Ecology and Bio-diversity Conservation.

At the end of this report, photographs of project activities (with captions) and a list of visitors have been included along with receipts & payment statements for each project for the year 2016. The report also includes a map of Bangladesh showing the working areas of Anando.



Anando Vocational Training Center Cum Regional Office, Khagrachari

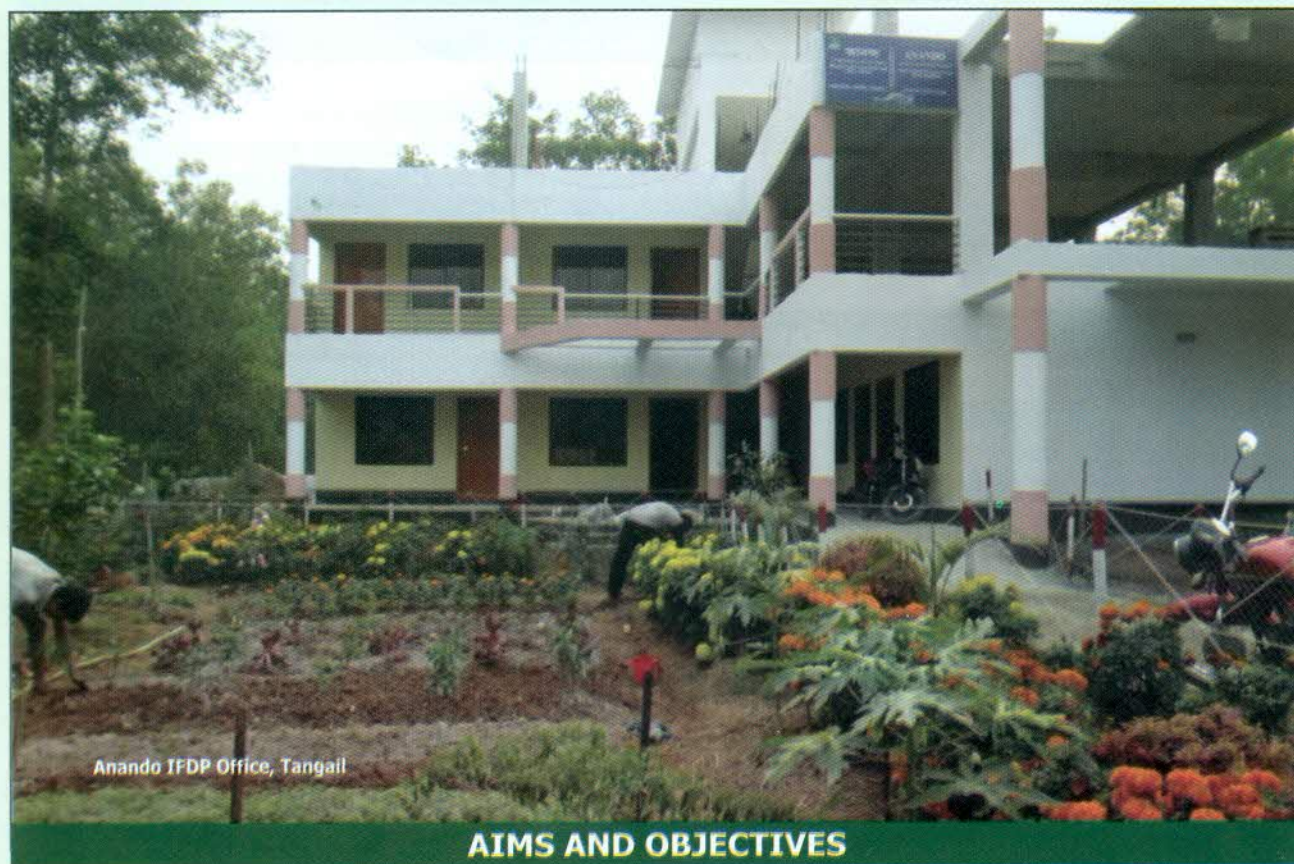
PROFILE OF ANANDO

BACKGROUND

Anando, Promotion of Culture and Youth Resource Development, is a non-profit, and non-political non-government development organization founded in 1996 by a group of teachers, journalists, development practitioners and social workers in order to uphold the progress of poor people especially the disadvantaged rural people and youth through promotion of culture, peace and development.

Anando is a Bangla word which means 'Joy' (delighted and joyfulness). Anando, with its entire connotation, believes in the spirit of joy that involves not only an individual's happiness but also a greater community's happiness deriving from their living environment of a harmonious culture that upholds the amity of people of diverse religious groups existing from time immemorial. Anando also believes in peaceful coexistence of people that ensures justice and development, and treats all people equally, protects the rights of the poor and minority people of the society.

Anando, as its name implies, has undertaken various initiatives for developing a non-violent, peaceful, developed, and harmonious society in Bangladesh through promotion of cultural and youth resource development. It has undertaken diversified cultural activities and youth resource development initiatives through building capacity and skills towards organizational development among the local community people. Anando believes in bottom-up, non-directive, integrated and participatory development approaches and acts as a catalyst with its stakeholders who are financially disadvantaged due to lack of opportunities but have potentialities to strive hard for change and to stand on their own.



The aims and objectives of the organization are as given below:

- a. Mobilize and help to build capacities of poor people
- b. Provide educational facilities to the children, adolescent girls and illiterate People.
- c. Form own capital as group fund of the beneficiaries.
- d. Create income earning opportunities for the poor.
- e. Reduce gender discrimination involving women in decision making and economic activities.
- f. Ensure peace and protect heritage through community reconciliation & traditional cultural practices.
- g. Motivate community to work together for disaster and climate change (CC) preparedness.
- h. Utilization of homestead resources through organic practice and natural resource management.
- i. Provide appropriate trainings for need based skill development.
- j. Strive for network building with agencies at home and abroad for meeting emergency needs.

MAJOR PROGRAMMES AND ACTIVITIES

PROGRAMS

Integrated Development Programs of Anando (at the Regional level) :

- a) People's Institution Building Program
- b) Self-Employment and Income Generation Program
- c) Homestead Agriculture Program
- d) Child & Youth Education Program
- e) Vocational Training for Youth Resource Development

Sectorial Development Programs of Anando (at Central Office and Regional level):

- a) Community Health Care Program
- b) Peace Education Program
- d) Community Based Disaster Management and Climate Change (CC) Program
- e) Promotion of Judicious Culture
- f) Relief & Rehabilitation Program
- g) Environment & Ecology

GOVERNING BODY

The Anando governing body consists of 27 members. Distinguished persons, professionals, educationists, development activists have been elected to the Governing body, who bring diverse experiences and skills to the Governance of the Anando.

The nine-member Executive Committee has been elected by the general body members for two years.

Executive Committee

According to its constitution, the legal authority of the organization is the Executive Committee (EC). The particulars and responsibilities of EC members are given below:



Prof. Dr. Anisuzzaman, Ph. D
Chairman



Md. Emdad Moslem, M.Sc.
MPH, PGD-Business Admin.
Vice-Chairman



Maniruzzaman Miah, M. Com., MBA
Secretary



Biman Barua Chowdhury, M.Com.
Treasurer



Kohinoor Yeasmin, M.Sc., MBA
Member



Mahbubul Islam, M.S.-Agriculture
Member



Khalilur Rahman Chowdhury, M.Com.
Member



Papri Gupta Chowdhury, M. A.
Member



Advocate Helal Uddin Miah, M.A., LLB.
Member

STAFF MEMBERS AND THEIR RESPONSIBILITIES

More than 212 regular and contractual staff members including teachers and volunteers are working in Anando. The basic information and responsibilities of the key staff members are given below:

Name & Designation	Qualification & Professional Experience	Responsibilities
Maniruzzaman Miah Executive Director	M. Com, MBA 24 years of NGO experience in top management & organizational development	Overall Management
Francis Halder Project Coordinator	B. Sc. Agriculture (Hons) 30 years' NGO work experience and specialized area in horticulture	Projects planning, monitoring, program coordination and implementation.
Shipan K. Debnath Coordinator (F & A)	B.Com. (Hons.) M. Com (Accounting) 17 years of experience in accounts.	Financial policy formulation, budget preparation, financial control, financial reporting etc.
Md. Isaque Deputy Coordinator (MC)	17 years of experience in Micro Credit Operation	Overall In-charge of Micro Credit Program
Bijoy K. Bala, Regional Manager	BA, 20 years experience in project implementation and its management	Overall in-charge of project management at Anando-Khagrachari
Arifa Sultana Program Finance	M. Com, MBA 12 years of Experience in Finance management	Program Finance & Fund Management
Asutosh Ray Project Manager	MA, 15 Years experience in development particularly in disaster management & integrated farming.	Presently working with Integrated farming system at khagrachori
Shemol Rozario Project Manager	MA, 10 Years experience in technical training project management	VTC Khagrachari, Project Management
Raton Kumar Dey Project Manager	M. Sc, 14 Years experience in Bio-diversity and climate change project management	Bio-diversity and climate change project management at CHT
Leo Rozario Project Manager & In-charge Tangail Region	MA, 14 years experience in disaster management	Overall in-charge of project management at Anando-Tangail
ShofiqurRahman Admin Officer	MA, 11 years experience in support service and procurement	Logistics service, procurement and HR management
Ehiya Hossain Program Officer	MA, 17 years experience in project & credit management	Responsible for project implementation at field level
Morsheda Begum Program Officer	BA, 10 years experience in training facilitation & coordination.	Working with Integrated Family Development Project and specialized on Family Development Planning Workshop Facilitation.
Alok Tripura Program Officer	B. Sc. Engg., 7 years experience in Vocational Training Management & Job creation	Responsible for the job creation of graduate trainees of VTC, Khagrachari
Shah Alam Project Manager	BA, 18 years experience in Micro Credit Management	Working with Micro credit program at Cox's Bazar and In-charge Cox's Bazar Region
Rakhi Mrong Project Manager	MA, 12 years experience in women empowerment & women right	Working as project manager of Empowering women for Peace & Development.

The Executive Committee appoints the Executive Director and he is accountable to the Executive Committee. The Executive Director has appointed & deployed other managerial staff. These personnel are directly involved in planning and implementing of the projects.

LEGAL STTAUS OF ANANDO

Anando is registered with:

- (i) The Directorate of Social Services Department; Registration No. Dha - 03825, dated 16/4/1997;
- (ii) The NGO Affairs Bureau; Registration No. 1180, dated 18/8/1997 and
- (iii) The Microcredit Regulatory Authority- MRA; Registration No. 232, Date 14/5/2008.

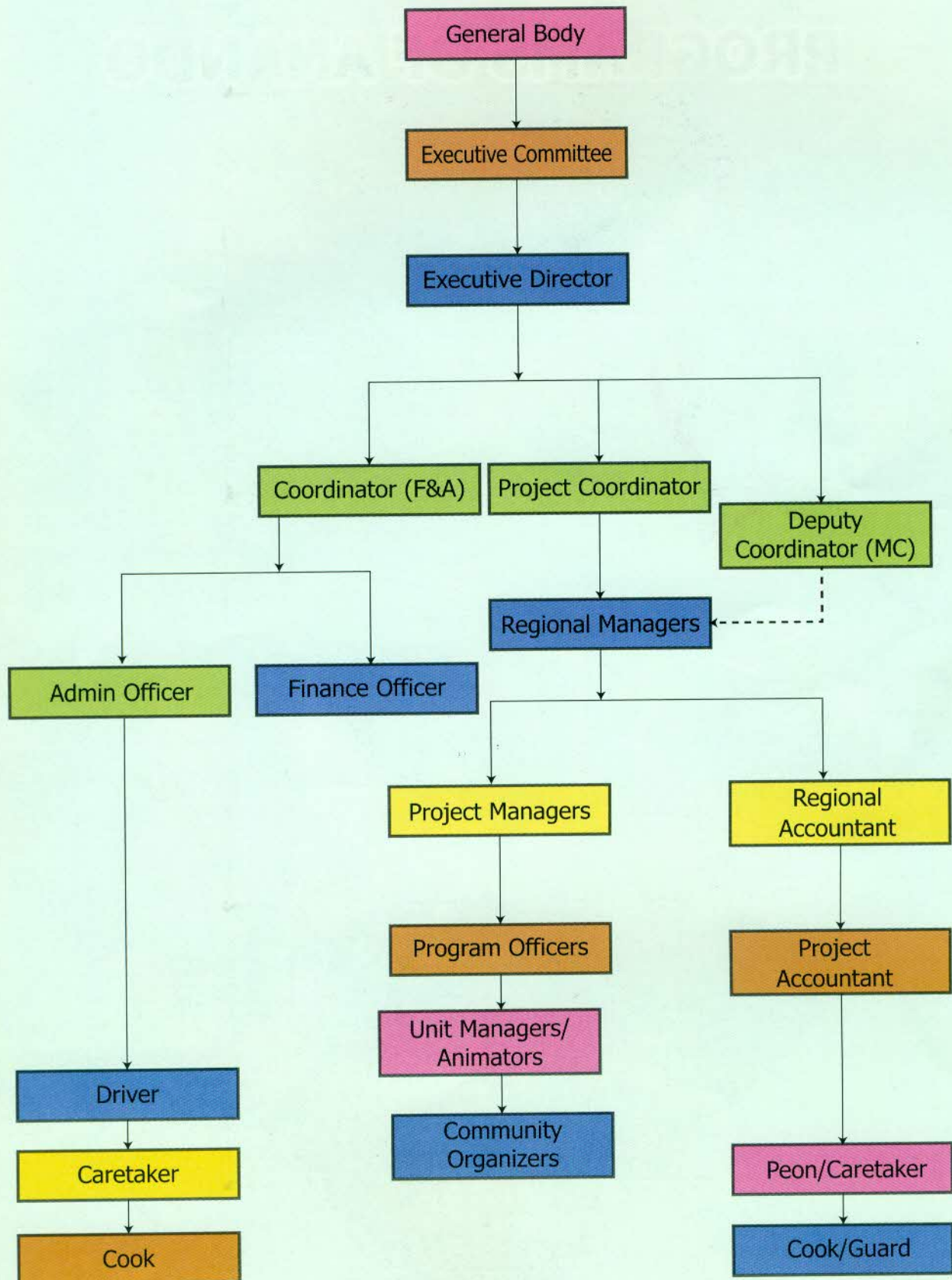
SOME BASIC INFORMATION OF ANANDO

1	Working District (integrated work) – Cox's Bazar, Khagrachari, Tangail, Jamalpur & Gazipur	5
2	Working Upazila	15
3	Number of Regional Offices	3
4	Number of Unit/Branch Offices	17
5	Projects implemented during reporting year	8
6	Total staff members (Regular staff 145 & volunteer/part time staff 43)	145

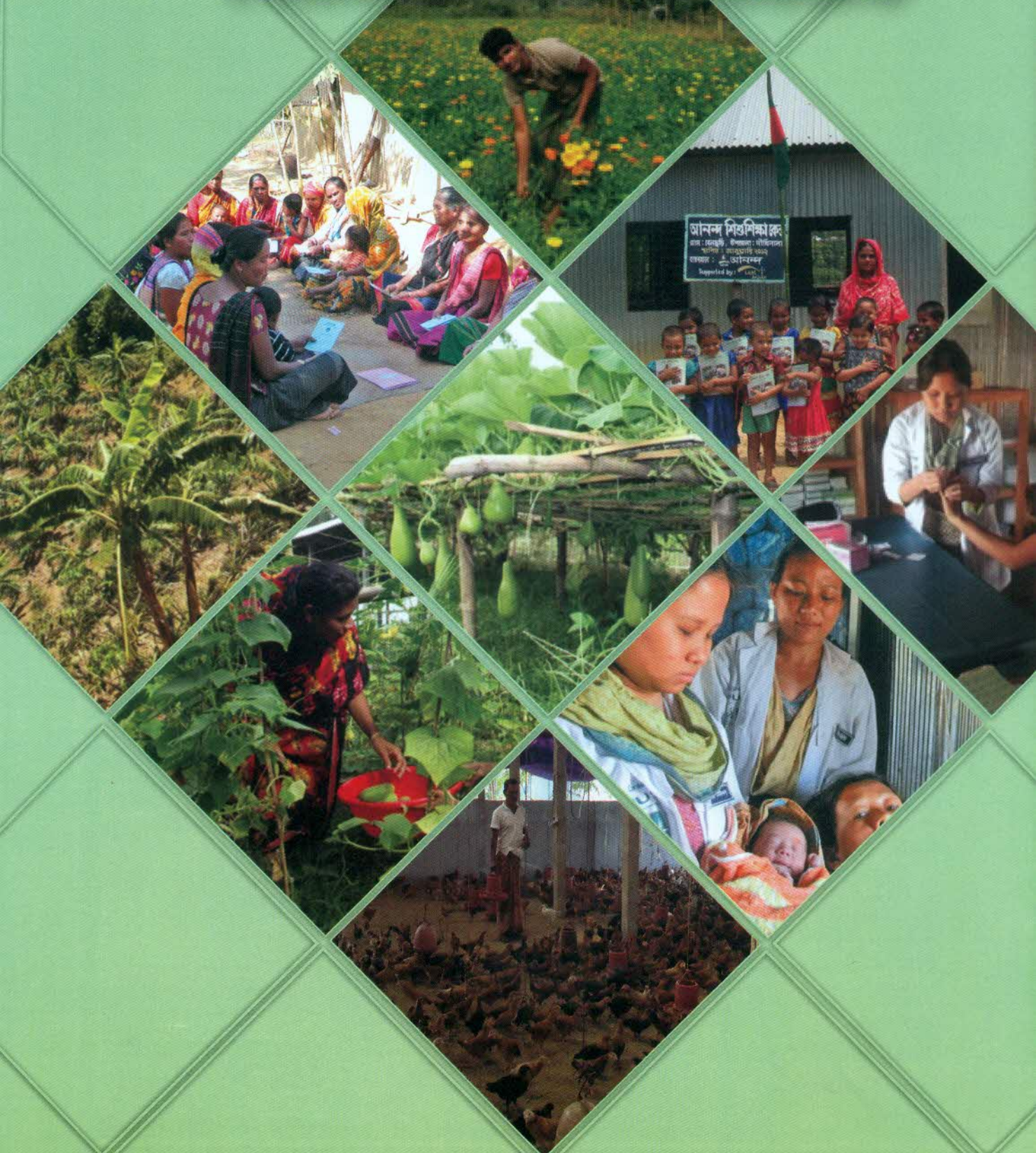


Anando Regional Office, Cox's Bazar

Organogram of Anando



INTEGRATED DEVELOPMENT PROGRAMS OF ANANDO





PEOPLE'S INSTITUTION BUILDING PROGRAM

In principle, Anando strives for cooperative endeavor for effective participation of the economically handicapped people in economic activities and other development efforts. So, it is required to form and develop smaller associations like samities or groups as development endeavor. With the aim of building people's institutions, Anando encourages and assists rural poor especially women to form smaller samities or groups as women empowerment is essential for achieving goals of sustainable development. Each group consists of homogenous social and economic class.

Working together by the members of the samities/groups is essential not only for their economic emancipation but also for their social and cultural advancement. Once the groups are formed and a certain degree of maturity is achieved in terms of social awareness and organizational capacity/ strength, i.e. together for tomorrow; Anando provides them with different types of assistance to help them progress towards empowerment and improvement of their overall socio-economic conditions.

MAJOR ACTIVITIES

GROUP FORMATION

In three project areas, Anando has organized 4000 groups and 984 samities consisting of both male and female. Each viable group is formed with 4-5 members. Anando has started People's Institution Building Program since 1997 and has gradually increased the groups in three operational regions under the scope of different development projects.

Anando group membership criteria:

Group members are selected from the disadvantaged poor people. At the very beginning of the group

formation field workers of Anando give them orientation on the objectives and purposes of group formation as well as on the rules, policies, activities and benefits of

this membership. Actually, the group is considered as the transit for moving towards a bigger group, i.e., samity, consisting of couple of group members.



SAMITY FORMATION

After formation and unification of different groups under a samity, the field workers provide awareness raising training/discussion about the causes and root causes of poverty and the ways out of it. All these activities are done following participatory approaches. Six months later (after the formation of peace groups) Anando provides them training on Socio-economic development, skill development on various IGA, group cohesiveness, and protection of their rights and basic education on

reading and writing as a part of development process.

Samities are formed in combination of 4 to 5 groups, and around 20-25 people are included in a bigger platform after completion of Anando's group development process. The samity leaders are provided training on leadership, group solidarity, and organization management and on networking to enhance their capability to challenge evil forces of under-development and all forms of prevalent injustices and the

exploitative social system.

As part of journey toward sustainable development, the samity members sit together on a fortnightly basis and set the agenda for discussion on both social and economic affairs. Every issue based dialogue continues maximum for 4 fortnights until some significant results are achieved. The number of dialogue is fixed at 4 topics maximum per year. Besides the fortnightly dialogue and samity meetings, the samity members are also trained on need-based technical know-how for the related income generating projects through various training programs under different projects. In this regard, Anando has been developing the people's institutions in its three regions since 1997. The group members also discuss contemporary issues relating to various social concerns with the assistance and animation of Anandofield workers.



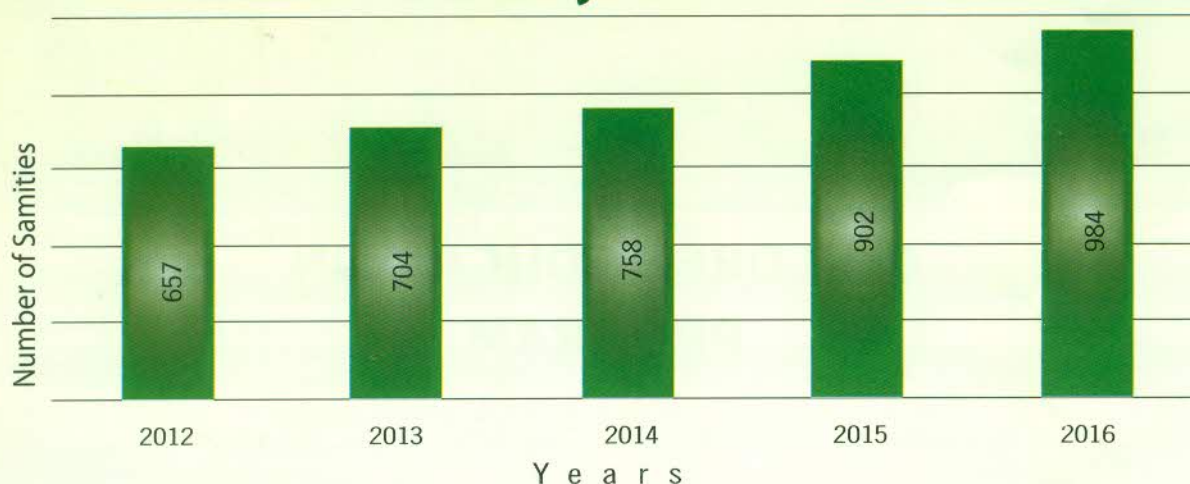
Table-1 :Area/region wise target and achievement of samity formation

Region	Up to 2015	Newly formed in 2016			Cumulative Total
		Target	Formed	Dissolved	
Tangail	294	60	53	11	336
Cox's Bazar	276	30	19	2	293
Khagrachari	305	25	15	4	316
Gazipur	27	0	0	0	27
Jamalpur		0	12	0	12
Total	902	115	99	17	984

During the year 2016, Anando has formed 99 new samities successfully.

According to Anando, Group and Samity are the integral part of the People's Institution Building Program. Therefore, Anando has turned groups into samities along with the group formation activities, Remarkable progress have been made in transforming samities and developing them into people's organizations.

Anando Samity Formation





CHILDREN EDUCATION PROGRAM

The literacy rate of the country specifically among the indigenous people /communities is far below than that of national average. It is not possible for any development effort to achieve success leaving large number of people in the darkness. This problem is very acute among the disadvantaged groups such as the indigenous people of the Chittagong Hill Tracts and other ethnic and religious minorities of the hill districts of CHT-Bangladesh. There are many valid reasons for this existing situation. Traditionally, people of these indigenous communities have limited access to resources. Secondly, the children are reluctant to go to mainstream schools as most of them are unable to speak Bengali fluently. In addition, the government education facilities are not adequate in the hilly areas. Since, education is the first prerequisite of development that helps enlighten people, grow consciousness, and to understand the social problems and the root cause of poverty. From this realization, Anando has initiated children education program in its three project areas, i.e. in

Cox's Bazar, Tangail, and Khagrachari of Chittagong Hill Tracts (CHT). In cooperation with local community people Anando is putting all its efforts in establishing and maintaining pre-primary schools for children. The place for establishing schools (Children Learning Centers) and the formation of the School Managing Committee (SMC) are done in consultation with the local community. The committee is comprised of the local community people. The Community Organizer of Anando selects a paid volunteer as school Animator with the assistance of the SMC. The Animator mainly works as the secretary of the SMC and he/she picks up children of age 5-7 years.

The main objective of the program is to ensure pre-schooling of the children who comes from poor family including motivation of the parents to send their children to both CLC and to the nearby government primary schools. However, the education system of CLC is unique and different from the government run schools. Because of its friendly and non-threatening learning environment the school

receive highest number of students (25) every day in class that is run for 2.00 hrs per day. The local children enjoy learning their everyday lessons through extra-curricular activities such as songs, drawing, dances, rhymes etc. The ultimate purpose of this learning center is to prepare children to get admission into local Govt. Primary School. So far, 13558 students have graduated from CLC of Anandowhich are being operated in three project areas since the inception of the education program. This year 762students have graduated from 31Children Learning Centres of Anando. After graduating from CLC of Anando the children have finally been enrolled in local Government Primary

- ❖ Study support - Teaching materials
- ❖ Art competition
- ❖ Cultural activities
- ❖ Exchange/exposure
- ❖ Annual children fairs
- ❖ Learning through practical tasks

Table-2: shows the average target and achievement of the above-mentioned activities in three project areas such as Tangail and Khagrachari.

Schools for further study. Building and/or renovating of the Children Learning Centres (CLC) are the major components of this program activities along with delivery of education materials to the school children; training the CLC Animators for qualitative and easy teaching skills, i.e. Training of Trainers (TOT); Conduct regular schooling; motivate the parents and community people to send their children to school regularly; annual children fair and parents gathering; finally, enrollment of children to local Primary Schools. The inclusion of the following activities makes class lessons more innovative and attractive to the children:



Major activities performed under children education program in two project areas in 2014

Activities	Tangail	Khagrachari	Cox's Bazer	Total
Establishment/Continuation of Children Learning Centers	14	10	1	25
Student/Children enrollment	282	250	20	552
Annual children fairs/sports and parents gathering	1	2	1	4
Exchange/exposure	2	10		12

The Children Education Program is funded by the earnings from the service charge of Anando credit program.

THE PERFORMANCE IN TERMS OF STUDENT ATTENDANCE



The student attendance performance is excellent. The following table-3 shows the average students' attendance, their performance andenrollment into Govt. Primary Schools in KhagrachoriandTangail project areas:

Table-3: The average student attendance in Child Learning Centre (CLCs) andenrolment inGovt. Primary School

Region	No of CLCs	Child Enrolled	Appeared in Exam	Passed & Admitted in Govt. Primary Schools			
				Boys	Girls	Total	Rate (%)
Tangail	14	282	280	139	132	271	96%
Khagrachari	10	250	248	119	127	246	98%
Cox's Bazer	1	20	20	10	8	18	90%
Total	25	552	584	268	267	535	97%



COMMUNITY HEALTH CARE PROGRAM

Vast populations of Bangladesh are poor and live in the vicious cycle of poverty including health problems. In Bangladesh many government institutions, and non-government organizations are working together to reduce poverty, but without addressing the health problems properly any kinds of development initiative will not sustain. Poor-health is like pores in the pitcher that consumes family income for medicine as well as creates barriers in attending workforce due to sickness.

The health care facilities provided by both the GO and the NGOs are not adequate for the poor people of Bangladesh especially the ones who live in the rural areas of the country. Many poor people do not have access to the Government health care facilities and

other resources. The poor people also lack knowledge in primary health care. All these facts cause more problems and make poor people more vulnerable. In order to help poor people have better access to health care facilities Anando has initiated different community health care program activities in its three project areas. Under the community health care programs Anando provides awareness raising training to the poor people on primary health care and provide them health care services, in particular providing mother-child health care establishing community clinic under 'Promotion of Universal Safe Motherhood'. This project closed formally on 2015. But Anando did follow up services with local leader and volunteer with following outcome.

Provided Service in 2016:

- 30 Village Health Promoter (VHP) did follow up by walk and by using Anando cell phone among mother and child including the adolescent girls (holding courtyard meeting) in 30 villages around the set base clinic.
- Base clinic provided clinical services to the pregnant women including pre and post natal services after delivery
- 15 base clinic committee leaders communicated both with Anando and local UZ health administration at Dighinala UZ for more fruitful services for local community under 3 Unions

However, major activities of community health care program including immunization program from Govt. health services are now added as one of the vital components of 'Integrated Community Development' program being implemented under different regions of Anando in Bangladesh





HOMESTEAD AGRICULTURE & FOOD PRODUCTION PROGRAM

Bangladesh is a country with high population density with 155 million people within the boundary of 144,570 square kilometers. Almost 50% of total population is women who do not have formal jobs, access to other opportunities and resources. Most of these women are involved in homestead agriculture, but have very little knowledge on the use of appropriate technology required for homestead farming and related jobs. Fortunately, Anando has special need-corner for this program since inception considering food shortage as well as malnutrition problems in Bangladesh.

Homestead vegetable gardening is a vital component of traditional farming that can make a significant contribution to total food production quality and diversity of the family diet combating vitamin-A, and micro nutrient deficiency. Homestead farming includes a wide variety of fruits and vegetables production

around the year and integrates animal husbandry into other homestead food production activities.

In Bangladesh a big number of homestead lands are still unutilized where mixed fruits gardens and vegetables could be grown for family consumption. In general people misunderstand homestead farming to be only the cultivation of fore-yard (courtyard), whereas utilization of house cleaves, house roofs, homestead boundary lines, approach road, pond dike and its slope, adjacent low and high land should be considered. Anando is very careful in utilizing all the space components for maximum food production for family consumption and as a source of extra income that could be earned by selling food. Here it must be mentioned that by this time Anando has explored major 11 homestead space components, where fore-yard utilization is one of the very common productive space components so far.

There are 1,99,79,932 number of households in Bangladesh. Each family possesses a big home-yard for children's spots and a pond for family aquaculture is a traditional need. Thus, a large section of the country land is being used for homestead living and very less amount of land for cultivation. Since, Bangladesh has huge population, hence, it is very vital to utilize every little bit of land for cultivation in order to secure food supply for all. Cultivating vegetables or farming in the

homestead is very important and convenient for women to look after the crops/husbandry properly. Homestead cultivation provides diversified economic benefit to women round the year. In Bangladesh women have an important traditional role in producing family food and improving family diet by wide homestead farming. Anando encourages homestead farming in an innovative way to improve farming practices by utilizing homestead to the maximum level.

MAJOR ACTIVITIES

The major activities include homestead farming utilizing its spaces, training to farmers on environment and ecology, credit support to farmers, distribution of seeds and saplings, and technique of preparing eco-friendly compost fertilizer, establishment of demonstration cum nursery at

Anando and its beneficiary level, and establishment of fish and poultry farms. It should be mentioned that all activities in the project sites are actively present.

The performance of major activities of homestead agriculture program in three areas is shown in the following table-4.

Table-4: The performance of major activities of homestead agriculture program in two areas:

Activities	Tangail		Khagrachori		Total		
	Target	Achievement	Target	Achievement	Target	Achievement	%
Farmers trained on homestead farming gardening/agri. methods	800	650	2200	2180	3000	2980	99.33
Farmers trained on poultry cow rearing /fisheries	800	650	2200	1660	3000	2460	82
Established home based poultry farming	650	650	1250	1120	1900	1770	93.15
Established multi-tier orchards	400	360	2200	2160	2600	2520	96.92
Seeds & Sapling Distribution (family)	800	650	2200	2180	3000	2980	99.33



BUILDING COMMUNITY ENTERPRISES OF SMALL HOLDERS IN BANGLADESH AND NEPAL PROJECT

According to the 2005 Joint UN/GoB MDG report, Bangladesh was home to over 60 million food insecure people (GoB-UN 2005). Income inequality and chronic poverty are the primary causes for wide-spread food-insecurity. This is compounded by the population growth of around 2 million individuals annually combined with a reduction of around 82,900 hectares of tillable land annually due to infrastructure and housing development, and industrialization. About a third of the population lives below the lower poverty line with seriously imbalanced diets and extremely inadequate intake of fats, protein and micronutrients. While poverty is one of the main underlying causes of food insecurity of many people, it has manifested in wide scale malnutrition of various types.

The **"Building Community Enterprises of Small-holders in Bangladesh and Nepal"** a three years project which is being implementing with 2502 members in 42 villages of 08 Unions (Golabari, Komolchori, 1 No. Khagrachari, Bangmara, Guimara, Halfchori, Boalkhali, Dighinala) of 4 Upazila (Khagrachari Sadar, Matiranga, Guimara and Dighinala) under Khagrachari hill tract district. The overall objective of the project is 'to combat poverty and food insecurity of the most vulnerable sections of the society in Chittagong Hill Tracts region of Bangladesh'. It will contribute to improvement of income and livelihood of the target groups. The project wants to bring results – (1) diversify and increase farm production through improved supply of productions means and better cultivation; (2) establish community enterprises for supporting all targeted project households which provide the farmers with extension services, secure market access and improve the local value addition; and (3) successfully implementation of business plans of the community enterprises.

Results : (1) diversify and increase farm production through improved supply of productions means and better cultivation;

Household food access is defined as the ability to acquire sufficient quality and quantity of food to meet all household members' nutritional requirements for productive lives. So food security includes not only the ability to access food, but to access it in adequate quantities and with a diversity that allows a nutritious diet. In Khagrachari, farmers are highly depend on traditional farming systems, own ideas or input seller.



Beside this, the challenges they face to produce crops are; foot and root disease, insect attack has been the most dominating one with insufficient irrigation facilities. As a result they are not able to improve their product qualitatively and quantitatively. So, there is less/ no surplus for increasing income.

Anando, introduced integrated farming system, utilization of homestead paces and provided start-up support for farm development, irrigation mechanism, continues education on farming, pest and disease management through farmer field school (FFS). Now they are able to diversify and improve their farm and production in quantity and quality. During this reporting period, 725 MTOs have been established with at least two intercroops like banana, papaya, turmeric and pineapple. Beside this, farmers are also utilizing their homestead space such as; house cleave, house roof, drain side, fallow land to produce papaya, French bean, long bean, chili, eggplant, cucumber, ash gourd, sweet gourd etc. Beside this, project mobilizing farmers to establish own seed/seedling bank in own community for retaining quality seed/seedling for future.



The diversification of farm and utilization of homestead space has been able to ensure increase of diet diversity score. IFS model implemented farmers and their family members are able to show that gaining adequate quantities nutrition with diversity diet. During the project period 40% farmers utilize their homestead by vegetable gardening, cow, pig, chicken & duck rearing. So 29% farmers and his/her family members show five of the ten food groups were consumed. 29% of the targeted farmers have increased their total farm production by 50%.

Threats under this innovative output:

In CHT, farmers generally do not accept new farming system or technologies easily; feel comfortable with traditional farming system cultivating single crop only outside jhum. Not aware about use of channel/irrigated water but rains only. However, very limited farmers are aware about govt. extension services and allied bio-inputs with agricultural departments

Opportunities under this innovative output:

In CHT, there is huge fallow land (36%), which could be a big resource for multi-tier orchard for more multiple production using uncultivable hills and its valleys. Farmers are now being trained on new cropping pattern, new technologies such as pseudo-base decomposition, sweet Potato for live mulching along with dead one, use of hill water creating land-skapi mini water-dam for drought resistant vegetables production instead of cereals only.

Result : (2) Establish community enterprises for supporting all targeted project households which provide the farmers with extension services, secure market access and improve the local value addition.

In Khagrachari district, maximum farmers see the farm gate, and local village hat as the only selling point of their crops. They have almost no idea on developing a better market linkage through any established company or agent. Having no feasible channel with established company and market they

are unable to apprehend suitable market linkage for their production. Regarding seeking information on the crop market, the only convenient way they have is to learn from elders or village market gathering. However still farmers understand that they are not gaining fair price for their crops; and seek a better solution which they yet to know. There is no linkage with company agent with the community. The project



baseline report, cluster mapping and value chain report reveal that major reasons for underdevelopment of Khagrachari district are geographic isolation, lack of access to markets, low literacy rate, infrastructure disparity, unequal local market system and lack of local support services. Anando is extensively mobilizing community on developing market channels through Community Enterprise model to ensure better prices for the beneficiaries. There will be 3 Community Enterprise and 12 collection centers to ensure proximity service, increase interdependency among farmers and create an inclusive ecosystem for the target beneficiaries. **Anando Bazar (Collection Center)** : Project has completed constructing 12 Anando Bazar (Collection Center) within project area. These collection center is the point of farmers to collect product together and sale together after shorting and grading for better price. There are 12 Anando Bazar Management committees, representing 2502 poor households from marginalized ethnic communities of Khagrachari district.

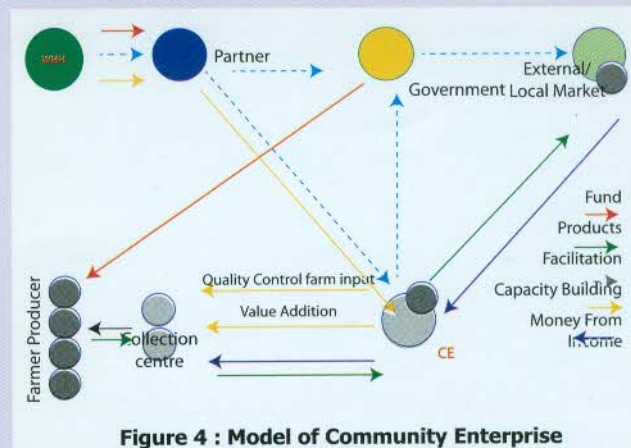


Figure 4 : Model of Community Enterprise

Model of Community Enterprise : Project is mobilizing community to form community enterprise, so the Community Enterprise would act as a single window for targeted households for availing extension, value addition, market and financial linkages also to provide a social platform for the farmers to negotiate, demand and attract government, buyers and suppliers in order to reverse the existing rural asymmetry.

Threats under this innovative output : The market is dominated mainly by the wholesalers in CHT like other parts of the country developing a network of their own for self interest even extending advance fund to the growers for full market control from all sides. Further the farm-product processing

capability as well as their bargaining power is very low of the indigenous farmers having no improved market mechanism with valid information, so, cheated easily in every steps from the running vendors in the market operation.

Opportunities under this innovative output : Skill development training on Community Resource Persons (CRPs) and Resource farmer (RF) on value addition mechanism like quality harvesting, packing, grading, processing and storing, as well as farmers to increase bargaining capability along with in time real information for making decisions on it for running profitable community enterprise adjusting with regional and national markets both at chittagong and Dhaka level.

QUANTITATIVE PROGRESS UP TO DECEMBER 2016

S.L.	Particulars	Target	Achievement	Remarks
01	Initial Village Meetings and Farmer Group Formation	100	104	Emphasizing new areas
02	Resource Farmer Identification and ToT on Integrated Farming System.	100	104	older farmers emphasized
03	Setting up/ Upgradation of Farmer Field School and	100	104	One RF is liable for 1 FFS
04	Session in Farmer Field School by Resource Farmer	100	104	Seasonal
05	Exercise Farm Development Planning	2500	2502	
06	Start-up Support to the poor farmers	100	100	
07	Input support for productions means and better cultivation	1600	1600	Agro-machineries& bio-resources
08	Conduct cluster wise mapping for farm surplus & value chain	03	03	
09	Business development plan for CC and CE	03	03	
10	Identification of Community Resource Parson (CRPs)	30	32	On-going
11	Capacity building on Leadership Development and basics of pest and disease management.	06	03	
12	Participate and organize in local level planning exercises	03	01	
13	Establishment of the collection centre	08	12	As CHT is much scattered
14	Establishment of the Community Enterprises	03	02	In the process
15	PGS workshop/ Certification	01	-	
16	Good practice documentation	03	01	Water dam
17	Exposure visits and annual review exercise	03	02	

Purna Ratan Cakma

Purna Ratan Cakma a 45 years old farmer, lives in Horinathpara of CHT Khagrachari with wife and two sons. He has 40 decimals of homestead, 20 decimals is lower rice field and 100 decimals hill basal. Along with above options he used to work as day laborer in own

other vegetables; Long been + Chili + Bringal. There found no land remained vacant or unused fallow. In the year 2016, he earned BDT. 56,000/- from his farm surplus. Besides, he received land shaping support from ongoing project, where he is cultivating

diversification by increasing farm production through learning different farming system and its applied technologies.

But still his crop marketing center is at his own farm gate or maximum village gates. PurnaRatanChakma, is now realizing that still he is getting less price i.e. due to unavailability of market-price information in advance as well as capabilities for storing, sorting, grading and processing. What could be the solution- he is discussing with his neighbor farmers to establish an institution on community enterprise. This will support farmers as a single window for availing value addition, market and financial linkages. It also provide a social platform for the farmers to negotiate, demand and attract government, local buyers and suppliers in order to reverse the existing rural irregularity.

PurnaRatanCakma Said, I am thankful to Building Community Enterprise project for changing my life through teaching me integrated farming system, land shaping and all others related to profitable market entry living in a remote corner of CHT.



farms gaps. But his income was too low to provide educational expenses for college & secondary school going sons as well as sustaining family at a time.

After due consultation and persuasion he was incorporated as the member of our new project i.e. Building Community Enterprises Small-holders in Bangladesh and Nepal, which was a continuation as well as follow up project of Sustainable Integrated Farming System. He is now an active farm-participant of Farmer Field School (FFS) and participates all the sessions on individual farm planning process and ToT on Integrated Farming System including maximum utilization of homestead spaces. He established a multi-tier orchard with crops; Litchi + Pine Apple + Banana in 20 decimals. He cultivates rice and

fish, duck, papaya and a mini nursery. In the year 2016 he earned BDT 105,000/-.

He along with his wife, found one of the successful farm-couples within his village and surrounding areas as well. Now he is able to ensure maximum utilization of minimum lands and farm





EMPLOYMENT & INCOME GENERATION PROGRAM-THROUGH MICRO CREDIT

Employment and Income Generation Program (EIG) is one of the major programs and an important initiative of the integrated development approach of Anando. This program has been undertaken by Anando to make the poor people economically self-reliant and help them to attain a respectable social standing. The program includes training to beneficiaries on simple accounting and basic financial management, identification and management of

income generating projects, and mobilizing group savings to Revolving Loan Fund (RLF) for expanded income generation of the target people. Anando wants to ensure economic self-sufficiency of the poor women by involving them in income generating activities at household level and by empowering them socially and economically. This program is not only for income but also to restore women's right both in their family and in community.

GROUP SAVINGS

The women member must meet once every fortnight for development dialogue and must maintain individual savings by passbook entry in the bank through Anando. The minimum amount of fortnightly savings is Tk. 20. This savings is used as the

guarantee receiving loan.

These savings are revolved as credit among the group members (if needed) with certain interest rate.

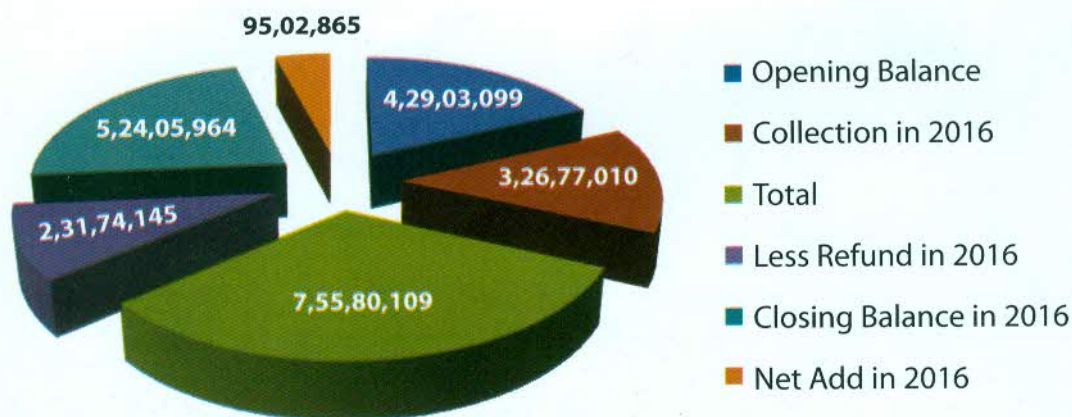
The following table-5 shows the area wise status of total group savings at the end of the year 2016.

Table-5: Area wise status of group savings (Regular) so far

Areas	Group Members	Opening Balance	Collection in 2016	Total	Refund/ Withdrawn	Balance as on Dec.'16
Tangail	5,229	1,16,38,178	89,75,556	2,06,13,734	54,14,643	1,51,99,091
Cox's Bazer	3,251	62,96,812	34,27,379	97,24,191	30,70,334	66,53,857
Khagrachari	4,264	1,68,60,326	94,76,157	2,63,36,483	63,32,450	2,00,04,033
Gazipur	264	34,85,654	18,26,342	53,11,996	8,60,156	44,51,840
Jamalpur	184	0	1,59,500	1,59,500	0	1,59,500
Total	13,192	3,82,80,970	2,38,64,934	6,21,45,904	1,56,77,583	4,64,68,321

Table - 6: Area wise status of Voluntary savings Program (VSP) 2016:

Areas	Opening Balance	Collection in 2016	Total	Refund/ Withdrawn	Balance as on Dec.'16
Tangail	6,99,779	15,92,270	22,92,049	13,00,088	9,91,961
Cox's Bazer	13,57,176	19,09,872	32,67,048	19,40,004	13,27,044
Khagrachari	25,61,158	51,97,495	77,58,653	42,35,057	35,23,596
Gazipur	4,016	1,11,689	1,15,705	21,413	94,292
Jamalpur	0	750	750	0	750
Total	46,22,129	88,12,076	1,34,34,205	74,96,562	59,37,643

Savings collection and refund status in 2016

EMPLOYMENT & INCOME GENERATION (EIG)

Along with credit support Anando provides different types of skill development training and marketing support to the women beneficiaries of the credit program. In order to receive credit each group member, who wants credit, is required to apply to Anando with consents from all other group members. The executive members of the samity screen the application and forward it to Anando for further action. After verifying the application it approves loan with due information through the executive committee of samity. The cheque is disbursed to the credit applicant through an awareness building session with the participation of members of the same groups. Active participation of samitymembers(EC) in credit management reduces staff involvement as well as the management cost. Consequently, Anando can provide low cost credits to

the poor with high realization rate.

While Anando prepares the group members for taking credit assistance, it also appraises the feasibility of the projects, provide support services to the credit receivers and takes responsibility to look after the project at various stages. Every group members is required to fulfill all criteria that include participation in relevant training and other input supports. Only by fulfilling these criteria a member becomes eligible for credit assistance from RLF to take the feasible income generating projects.

The total group savings is Tk. 5,24,05,964 and total Revolving Loan Fund – RLF (including cumulative service charge) is Tk. 19,45,07,422 at the end of the year 2016.



CREDIT DISBURSEMENT & RECOVERY IN THE YEAR 2016:

Taka 25,90,00,000 had been disbursed among 8,197 group members as loans in the year 2016.

The table 7: shows the area wise target and achievement more explicitly.

Operational Areas	Investment			Realization			Closing Outstanding	No. of Loanees
	Opening Outstanding	Disbursement in 2016	Total	Target in 2016	Realized in 2016	Rate (%)		
Tangail	5,00,90,422	9,64,56,000	14,65,46,422	7,88,32,750	8,40,95,971	98%	6,24,50,451	3,783
Cox's Bazar	3,06,14,209	3,68,94,000	6,75,08,209	3,42,42,729	3,59,70,649	93%	2,89,65,577	3,064
Khagrachari	5,06,94,070	9,89,25,000	14,96,19,070	9,04,53,776	9,23,05,322	98%	5,73,13,748	3,634
Gazipur	1,09,24,968	2,52,35,000	3,61,59,968	2,01,14,850	2,14,85,708	99%	1,46,74,260	245
Jamalpur	0	14,90,000	14,90,000	0	0	0	14,90,000	69
Total	14,23,23,669	25,90,00,000	40,13,23,669	22,36,44,105	23,38,57,650	97%	16,48,94,036	10,795

Note : This Year (2016) Loan write off on Cox's Bazar = 25,71,983 Tk.

Small credits of Tk. 5,000 to 50,000 are provided to the group members to invest in the income generating projects like salt cultivation, agricultural farming, and livestock rearing, homestead agriculture, small trading, fishing, cottage weaving, handicrafts making, rickshaw purchase, etc. Besides

the Micro Credit Anando also providing Micro Enterprise loan among the experienced members amounting to TK. 51,000 – 250,000. Through these activities the program is effectively helping poor people to increase employment and income that bring a positive change in their living conditions.

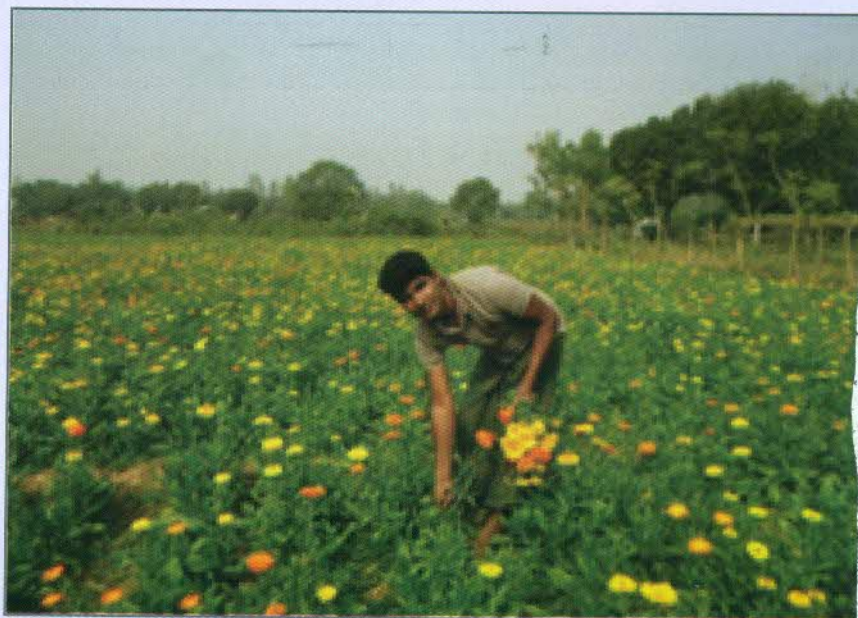
Table - 8: Anando Credit Program Status of Last 5 Years

Particulars	Year wise Status				
	2012	2013	2014	2015	2016
Loanee	7,572	8,542	9,281	10,625	10,795
Loan Outstanding	8,44,10,336	9,82,40,732	11,47,46,489	14,23,23,669	16,48,94,036
Savings Balance	2,43,09,580	2,95,41,204	3,56,45,315	4,29,03,099	5,24,05,964



Cut Flower Habib of Kashimpur

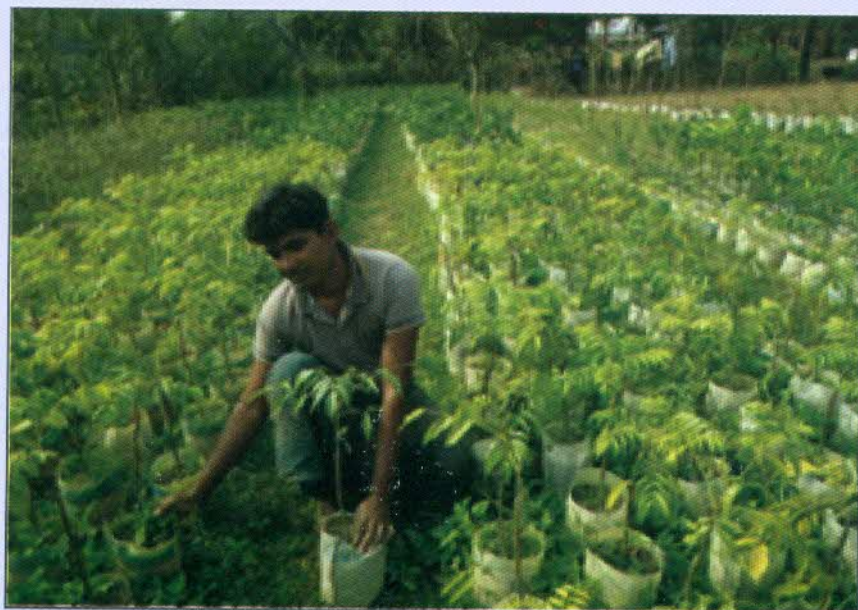
Habib Mia took birth in a poor farm family of Mukundopur Village of Satkhira. Due to severe poverty, he had not gotten any opportunity to carry his studies after ending class VIII. From his boyhood he has grown up by doing village farm works by planting vegetables and flower in the home-yard, taking care of it by sorting and processing with a deep pleasant. In Kashimpur his uncle Altaf Hossain had a nursery of 165 decimal of land. He used to listen the farming approach from his uncle while he (his uncle) visiting village from his own farmland. In the year 2000 while he is at 16 years old, he came to Kashimpur, Gazipur with his uncle. He was amazed by seeing various seasonal cut flowers in home and nearby villages. He spent his full endeavor spending hard physical labor in the nursery. As a result, his uncle Altaf got succeeded with huge economic



separate nursery like his uncle taking land-lease having loan from Anando as its group member. Anando taught him fund management with cut flower as an enterprise. Now Habib plants and grows

along with various types of seasonal vegetables are found in his garden round the years. Beside planting cut flowers he has extended a fruit nursery providing 6 labours in his nursery extending more 200 leasing land adjacent the existing one. He has contacted regularly with profitable price at Shahbag and Agargoan. Meanwhile he has achieved well reputation in the whole seller's market both at Shahbag and Agargoan.

Recently, he has got married and they have a female baby. Last year Altaf purchased 5 decimals homestead land with his uncle. He regularly sends money to her mother maintaining education expenses of his younger brothers. In the last year he incurred sufficient money providing treatment to his allied father. Now in Kashimpur area he is not only a successful florist but a humanly son of his family.



return in short time. Now Habib has grown up with independent plan. His dream is to establish a

leasing 130 decimal of fertile land initially for cut flowers. Rose, tube rose, chrysanthemum marigold,

Integrated Family Development Project, in Ghatail, Bangladesh

Duration of the project: 1st Oct 2013 to 31st Dec 2016

Family Development Approach (FFDA) in brief:

FFDA is a process of empowering people through involvement of all the members of a family in development process by setting up a 5 years development plan in order to establish peace, justice



and poverty free living condition in the same society. The Family Development Concept contains the individual aid and support of poorest families in rural areas who receive a small credit and trainings. This concept is based on a **participative 5-year plan of the families**, which contains the wanted basic development of the family.

Project Location: Rasulpur and Shondhanpur union of Ghatail Upazila, Tangail.

Target Group: There are 840 poorest families who earn their living working as small farmers, day labourers on farms, rickshaw pullers, goods transporters and small vendors/ traders with following criteria: a) Monthly income is less than Taka 5,000 (€ 50.-), b) Not supported by other NGOs in the area, c) the family owns less than 4,000 m² of land, d) families lived in the village for generations are preferred.

Primary Goals: It is reduction of poverty through socio-economic aid and humane and intellectual advancement of low-income families, strengthening women in society by IGA and the increase of productivity through health care.

Objectives of the project

- ❖ At the start of the project the families will put up a 5-year program containing their long term goals.
- ❖ The income situation of families will be sustainably improved through issuing small credits successfully to carry out IGA together.
- ❖ Families will generate additional income by means of locally adapted self-enterprise like

farming, whole and retail selling, stock breeding, groceries and services.

Output- I: 840 families are aware up about their own situation including its measures by combined family efforts.

Categorizing beneficiaries into social status: Through family development workshop scenario of social status of every family is fixed on following 6 socio-economic parameters; i.e. 1. Housing pattern 2. Food deposit 3. Land holding 4. Yearly income 5. Profession 6. Education

Family Development Workshop:

In every workshop 10 couples are assisted to put up their own Family Development Plan. The important topics of the workshop are: 1. Degree of poverty and its reasons. 2. Listing the consequences of poverty for the family. 3. Listing the dreams of the families and putting them into its realistic realization. 4. Finally developing a 5 year Family Development Plan.

It achieved 84 workshops incorporating 840 families i.e. 10 pairs in each workshop accomplishing 185 couples in the 3rd year. The workshop is arranged in the project office. Generally the workshop is started from 09:00am and finished at 4:00 pm.

Output II: 840 families are moving together in equity by using credit for profitable livelihood Issuing of kind as credits among 840 families

Overall 840 families are aided and supported by the credit consultants of Anando. One credit consultant and one social worker move with 140-180 families, whom they visit once a week. The small credits make the poorest people economically independent and



enable them to gain a worthy social status in a gradual frame.

Credits average Taka 20,000.- (Euro 200.-) depending

on the credit purpose; the credit charge amounts to 12%. The credit as a rule will have to be repaid inside



a year. The due dates for reimbursement will be fixed with the credit consultant; it varies depending on the IGA i.e. families who farm a rice field are supposed to pay their dues after the sale of the harvest or families with a milking cow can make weekly payments. The payback takes place in the project office to the book-keeper in the presence of the credit worker. The rate repaid are registered in the credit-booklets allocated for the families. The Credit Consultant and the Project Manager in the project office are responsible for incoming and outgoing credits. The families use the credits for traditional sources of income as stated earlier, Anando acts under the assumption that the majority of the 840 families receive a credit six to eight times during the project phase. Anando's experience is to support over several years for improve families' income situation; so that, finally they can send their children to school and pay for basic health services.

All the member families who have a plan for IGA got development support and made small enterprises. Development support distributed to the member in form of kind only. As example buffalo cad, cloths, fertilizer, cows/goats auto rickshaw etc. Van also distributed to the family as development supports.



Output-III: 840 families are skilled enough by using their homestead and adjacent land for improved production

Training in Farming Methods:

a) Set up Demonstration Farm in the office campus:

Towards to improve farming capability among selected farming community in Garo Bazar it set demonstration farm in the office campus creating 39 beds setting with different technologies in different tiers. During this setting time it planted seeds/ seedling of different varieties setting an attractive multi-tier orchard (MTO) in the campus. It's a real demonstration not only by seen but purpose also.

All 840 couples (1680 pears) receive training in farming as well as a subsidized mixture of seedling to start. Majority of the families is extremely poor though still have a small area of land around their hut.



Anando develops a special methods of cultivation using small area as well as the roofs of the houses. Through a training the gardens can be a means to gain some income or have surplus food for the family. The training duration were 2 days. The training took place on above Anando demonstration farm incorporating 20 participants per course, Training topics: Homestead farming and house roofing, its cultivation technique, Summer and winter vegetables, cultivation and disease protective measures. It offers 30% as theory in the class room and 70% is practical session in the demonstration farmusing almost whole daytime. All participants set a multi tire orchard with mango, guavaand pineapple sapling in their homestead.

Training of 840 couples in IGA

Without training in IGA it is difficult for the familiestossert themselves on the local markets as most of the families have never before commanded such a large amount of money. the parents also

participated together to share the responsibility for the successful implementation prepared for best credit usage, The training is especially carried out for people with a low educational level and continued for 4 days together developing a simple business plan, starting a new business, calculation profit and loss, simple book keeping, Finally, 318 members has received the training according to the plan.

Distribute saplings among the beneficiary families to plant them in their homestead areas and different Institutions:



It distributed different fruit seedlings/ saplings among 806 families, those who are participated homestead space utilization training. the special variety of Mango saplings no of 3300 is distributed, Papaya-5800 Guava saplings 900, Lemon saplings 2600 Betel nut saplings 800 and Mehogani saplings 900 saplings is distributed among the members during this period.

Challenges:

1. Water crises are very high for agriculture in the dry session.
2. Mostly migrated people from other districts
1. Early marriage, dowry and Polygamy is severely seen
2. Negative attitude about NGO activities

Mitigating learning:

For creating a sustainable impact in such a resettled

community, this project needs to be adjusted with the following activities:

- Tailoring training to address gender justice among the adolescent girls, who are innocent victim of early marriage etc. in the locality.
- Awareness raising & campaign on early marriage/adolescent girls club/ parents gathering
- Pre-schooling for children, as guardians are alcoholic in nature and very much uncared to their children.
- Stipend for youths in particular for girls, as only education can save them from such local gender injustice.
- Anti drugs campaign; one of the major family trouble spot; needs to be addressed very carefully involving the local elites, local and Govt. officials.

Our recommendation

This is a unique project to be repeated again and again in such remote zones, as it begets basic changes from the families incorporating all the members starting skills and credit using in practical



context for a real change and purposeful sustainance.

SECTORAL DEVELOPMENT PROGRAM OF ANANDO





VOCATIONAL TRAINING FOR YOUTH RESOURCE DEVELOPMENT PROGRAM

The youths in Bangladesh are underutilized due to lack of appropriate skills. In Bangladesh very little steps have been taken so far for opening up avenues of skill development for the rural youths, who are generally deterred from entering into public training centers due to lack of academic qualifications and

required costs. However, it is commonly recognized that little could be expected from the youths unless their technical potential is developed. An important contribution made by Anando in this field is the Vocational Training for Youth Resource Development program:

VOCATIONAL TRAINING CENTRE –VTC

Anando has a very well-constructed building under this program. The building is 1450 square meter long and semi-pucca that has a veranda and six rooms for arranging classes and project administration. The VTC also has 422 square meter open workshop space and a 924 square meter long two-storied full-pucca dormitory that provides accommodation to 30 students including dining hall, bathrooms, toilets, and two guest rooms for visitors.

During the year 2016 a three storage girls hotel has been constructed in the VTC and 20 girls are

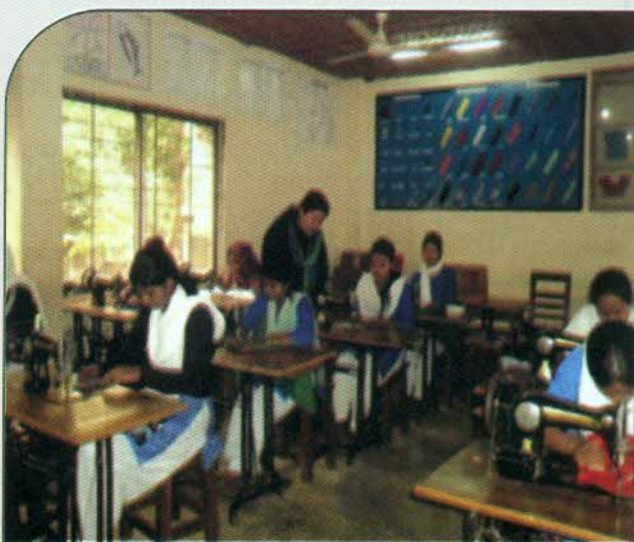
accommodated in the hostel.

During the year 2016, 88 unemployed youth (30 girls and 55 boys) received one year skill development training in different courses including 3 months internship in the local production shop/institution/company. Out of 88 students 43 students are provided with hostel facilities as they came from distant places. The scope of utilization of this center is expanding gradually and Anando has plan for maximizing its use further.

Table-10:**The target and achievement of major activities of Vocational Training Center (VTC)**

Name of Course	Admitted	Appeared in exam	Passed Out	Percentage %
Tailoring – two batches	30	30	30	100%
Electrical	16	16	16	100%
Electronics	15	15	14	93%
Mechanics	14	14	13	93%
Welding	13	12	12	92%
Total	88	87	85	97%

Youths who have graduated from the VTC of Anando are now confident of their self-employment of these 42 graduates have already got jobs in different workshop/production centers and in company during and after the completion of internship. In addition, 21 graduates built their own workshops.



Impact of Vocational Training Center

PURNIMA TRIPURA, she lives in Laifu Karbari Para village of Tablechari union under Matiranga sadar Upzila, Khagrachari hill tract, which is 71 kilometer her from Anando Vocational Training Center. They are 5 brothers and sisters. She is youngest one in family. Her father is a agriculture labor & Jhum cultivator and Mother is a house wife. It was quite impossible for them to run the family expenses and not afford to bear their children's education cost with his measly income. She has to stop her education in grade Nine .

Purnima once a day known through miking in the Matiranga Upazila announcing `` Admission is going on for the dropped students in tailoring course by Anando''. Punima comes to heard and see the admission Poster and banner. She is interested to take tailoring training and informed her father. Because she is dropped from high school education level. She is shared with her father in subject matter. Purnima with her father come to Anando training centre and submission an application for admission. She is selected for the tailoring training and got admission for the session January to December-2016. She could know that Anando's has girls hostel facilities. She is admitted with hostel facilities and starting her training. Besides their regular training and they have a program schedule for 5 days in a week. They have got a special opportunities to learn English (like; courtesy, behavior and introducing yourself), issues related an additional class (like ; stop early marriage, family peace, social morality, primary health care), dancing (local & traditional), singing (patriotic and local), vegetable gardening, nutrition, kitchen gardening and house classes etc. After a ten-month institutional training; she was assigned to Khokon Tailors at Khagrachari bazar for internship training for two months. She successfully completes the one year training and leaves the training centre a certificate as one of the best students.

Now she is thinking –what will she do ? She wants to

buy a machine but where the money will come from. She keeps looking for a way and finds out that Multi Co-operatives (a commercial business oriented) provides micro credit in their area. She takes a loan from Multi Co-operatives of BDT 20,000/- and bought a sewing



machine with different printed cloths. With this machine she makes a different kinds of dresses for her neighbors and local people. She pays back the entire loan within due time from the earnings of this business. Now she is very happy to given money to her parents and expenses her family costing. She earns average 6500-7000 thousand taka per month. She is very happy now for help to her parents. She expects and wants to be a Tailor Cutting Master. She wants to given thanks and grateful to ANANDO-authorities to become a change her future life. She feels that once a day she wants to help training girls to her local area and make them self-employment. Now she is thinking –what will she do ? She wants to buy a machine but where the money will come from. She keeps looking for a way and finds out that Multi Co-operatives (a commercial business oriented) provides micro credit in their area. She takes a loan from Multi Co-operatives of BDT 20,000/- and bought a sewing machine with different printed cloths. With this machine she makes a different kinds of dresses for her neighbors and local people. She pays back the entire loan within due time from the earnings of this business. Now she is very happy to given money to her parents and expenses her family costing. She earns average 6500-7000 thousand taka per month. She is very happy now for help to her parents. She expects and wants to be a Tailor Cutting Master. She wants to given thanks and grateful to ANANDO-authorities to become a change her future life. She feels that once a day she wants to help training girls to her local area and make them self-employment.





PEACE EDUCATION PROGRAM

Analytically the root causes of violence and injustice are multidimensional. The incident of violence against human rights is occurring every day, especially in rural areas due to lack of understanding and mutual respect to each other. Apart from this, lack of education, inter-ethnic communication gap, lack of awareness about human dignity and rights, and lack of capacities in conflict management always act as stimulus to violence and injustice.

The occurrences of violence and injustices are diversified in Bangladesh. Land grabbing by the powerful people, communal hatred, family quarrel, ethnic conflict between communities, existence of militant groups in different forms, existence of high rate of dowry, polygamy, early marriage, extra-marital affairs, and wife beating are major causes of violence and injustices at individual and family level that frequently affect the peace and harmony in rural communities. The Chittagong Hill Tracts (CHT) of Bangladesh is more conflict prone areas compared to other parts of Bangladesh. CHT was under the political unrest for more than two decades over the control on natural resources between its indigenous people and the state armies.

Despite the Peace Accord signed in 2nd December 1997 between the Parbarty Chattagram Jano Sanghati Samity (PCJSS) and the Bangladesh Govt there is still exists mutual trust between the Bengalis and indigenous people in the Chittagong Hill Tracts. In some places there is also conflict among the different indigenous communities. These are exploited by the vested interested forces and creating impediments in development of the region and of the country as a whole.

In above situation Anando has under taken initiative of introducing Peace Education Program in project areas to enhance community people's capacity in conflict management, and to restore the community values and respect for each other. In addition, the program aims to increase the level of people's capacity and affordability to approach formal or informal legal services and to create a regular community based activities for community and social harmony. At present Anando implements its peace education program mainly in Khagrachari but with peace dialogue among the samity members in other operational areas. Two projects are being implemented in 3 unions of Khagrachari. The project "Integrated Development Initiative with the Hilly People of Khagrachari" (peace building) is being implemented in Khagrachari Sadar & Dighinalaupazaila with an aim of increasing confidence and trust among individuals and community people through peace education, awareness building and conflict management. This project also carries a full program component on peace and conflict management emphasizing ethnic rights in CHT.

Anando has implemented series of activities of these issues since the inception of the program. Some of its major activities includes providing awareness building, providing training on legal rights and awareness building within the peace process, organizes workshop and dialogue sessions on inter-societal peace particularly Family Peace and Harmony; providing legal aid on land and human rights issues; organizing training on conflict management for group leaders, and developing peace network at least among 6 NGOs working for the local community for community well-being.

OUTCOME OF PEACE EDUCATION PROGRAM

- Through this project- people have started to believe that conflict resolution for community brotherhood is a vital element for sustainable development.
- People have also started to join each other's social festivals and special days, village meetings, and community dialogue.
- Both the Bengali Muslims and different indigenous community representatives started sitting in the same venue to exchange opinion on different issues.
- They feel encouraged to attend some common forums like Bengali New Year, Boisabi, and World Peace day on 21st September which was hardly imagined earlier. The program is now being implemented among the credit group members in CHT- KHG, who are 4264 by numbers in 3 UZ i.e. Matiranga, Dighinala and KHG-Sador. Anando has implemented among its 3000 selected group members incorporating 1000 from each UZ.

EMPOWERING WOMEN FOR PEACE AND DEVELOPMENT:

The actions directly engage with civil society organizations through organizing civil society dialogue process for motivating local women leaders in order to accelerate awareness on women and peace building at regional and national level. To address policies and action, strengthen local, regional and national networking fostering relationship with government statutory bodies to address gender based violence cases, undertaking fact findings studies and research, lobbying with policy makers for implementation SCR 1325, strengthening inter-state and international cooperation and networking and promote participation of local and national groups.

Output wise Activities has been done under the project in 2016

Result 1:

Community groups, women's collectives in India and peace groups in Bangladesh, formed and empowered to take actions in conflict resolution and gender based violence at local levels.

Peace groups formed and strengthened

In during reporting period 62 new peace groups have been formed. A total of 175 peace groups formed under taken the project and members are 2615. Out of them female are 1978 and male are 637.

Information Campaign on Women rights and Peace issues:



- World Women's Day on the 8th of March, 2017 marked jointly EWPD project & Women and Children Department of Khagrahari districts and other non government organizations, civil society, community people, government officials from different govt. offices at Khagrachari district through discussion session, brings out colourful procession and also launched human chain. Hundreds of peace group's members, project staff were participated in these events.
- Launched discussion session over the "lay out initiatives to prevent violence against women" at WSC at Sudhirmember Para Dighinalaupazila. Peace group members from surrounding of WSC were participated in discussion session.
- Theatre group of project has been performed 33 outdoor theatre on Resisting Early Marriage & Resisting Dowry in 17 different venues at Khagrahari and Cox's Bazaar. Among of them 17 theatre conducted at Khagrachari and 16 at Cox's Bazaar.



Training programs

- Conducted 3 trainings on capacity building trainings for representative from local and self governance. Especially new elected Chairman & Members of Union Parishad and Councilors of Municipality both woman and man were participated in these trainings. • Accomplished one capacity building training for community leaders on rights peace process and conflict resolution. Community leaders like Karbari, Headman & social workers were participated in the training.



- Conducted one livelihood development training on agriculture & farming also entrepreneurship development for 33 war affected women
- Accomplished training on outdoor theatre performance on resisting early marriage and dowry for 10 girls at Cox's Bazar Regional Office of Anando.

Result 2:

Capacity of women to participate in decision-making process and contribute to women led national and



regional peace building efforts in alignment with UNSCR 1325 enhanced.

- Start-up capital has been distributed for the 10 war hit women under taken the project so that they would be created source of earning ownself and surviving their life and livelihood independently.

- Peace group members of EWPD project form Khagrachari participated at national level program at Central ShahidMinar in Dhaka which was organized occasion for World Indigenous Day on the 9th of August 2016.
- One multi-stakeholders dialogue on Sharing on Reviews Issues of Women in CHT at Regional level in order to finalize problems of women in CHT to carry on to formulate national action plan based on the UNSCR 1325.
- CHT Level Annual Convention was held at Regional Office, Campus of Anando , Khagrachari.



- A policy assessment and advocacy strategy for the action is formulated in a participatory manner Study findings and a position paper on Women, Peace and Security in South Asia are promoted and impact policy-making processes.
- Developed peace module**
Skype meeting was held between 10 students of high school level and consultant for developing conceptualization of peace module in context of CHT
Training module on peace education has been developed in context of CHT under taken the project of EWPD.

TOT on peace education

Conducted 5 days TOT on peace education by experience and expert trainer from India. 16 young people both staff of Anando& stakeholders of EWPD project participated in this training.

- Conducted peace education session 'AponPrayash' in 20 high schoolin three hill districts Kahgrachari, Bandarban, Rangamati & Cox's Bazzar in order to build sustainable peace harmony and building friendship amongst young people with the people of diverse cultures and diverse communities.

IEC materials

- Published Poster on Domestic Violence (Prevention and Protection) Act-2010
- Published documentation on 12 best practices of project

Awarded fellowship

- Awarded fellowship a woman journalist for conducting research on women in peace building process in CHT.

Result 3:

Civil society dialogue process initiated and strengthened at the local, national and regional level for innovative conflict resolution mechanisms.

- South Asia Women's Regional Conference was held from 15 & 16 November 2016 at CIRDAP, CICC Auditorium, Chameli House in Dhaka under taken the project.
- Best practices" on peace building initiatives in India, Bangladesh and Myanmar are documented and shared
- A representative participated in the meeting on 60th Commission on the Status of Women in New York undertaken the project.



OUTCOME RELATED TO PEACE & DEVELOPMENT

1. Peace group members are now aware about rights with social welfare department as a widow, malformed destitute, divorcee, warfare victims etc., what they are deriving smoothly, which not found earlier due unaware of their rights. As a result, Female (57%) are taking decision with male in family together than before (43%)
2. Female participation (21%) into social development (helping neighbors, community on social & religion affairs etc), increased (79%), as they are under group and now being startled through continuous jerking by gender jargon towards peace and security. As a result, facing No obstacle (88%), while women coming for meeting sitting etc. with development organizations, which was found a regular phenomena before
3. Women now being awaked and moved at least for self-employment in family or in local market (73%) incorporating their husband/son, which found only insignificant at project inception (27%).
4. As women they can understand that their working wage is lower (almost half) than male partner in CHT participating into different sector like local Governance (UP and Kinship), local UZ, local Thana (36%) in need, earlier it was only one third i.e. 13%
5. Marriage of tin-aged girls drastically reduced by project interventions in particular awareness building, so, girls education increased than before. However, Govt. intervention in this sector is also equally worthy.
6. Women Support Center (WSC) not just as a center today but members are now moving for victim identification (victims as rape & dowry, resisting tin-age girls marriage, regular and open wife beating as domestic violence, communal violence between indigenous and Bengali, women trafficking, open alcohol abuser etc.) including their possible rehabilitation.
7. Women are now invited for social conflict resolution (44%), as UNSCR 1325 ensure massive women participation in most spheres of social-life decision building found very insignificant (7%) earlier.
8. Farming together establishing MTO at individual level (14%), a high potential bio-resource ensures women farm-participation (50%) round the year for nutrition and cash as well.
9. This project ensures volunteerism in social services through community leaders like Peace Volunteers, Family Peace Counselors, Peace Group Leaders etc. Now local Police Officers count Anando's Peace Volunteers.



PROMOTION OF JUDICIOUS CULTURE

Anando intends to promote and utilize these elements in its peace and development activities in one hand, and promote major elements of our culture including indigenous culture and heritage on the other hand. Anando wants to achieve this objectives by helping the local cultural activities and forming cultural groups to perform cultural programs at national and international levels to uphold our national traditions and cultural.

In addition, Anando has provided support to many cultural groups (performing culture) in the rural areas and their activities. In the beginning of the program, Anando also formed a cultural group comprising of many performing artists, at the national level who have once participated in many cultural programs in the form of dance, song and play to promote and preserve the beautiful culture of Bangladesh especially the rural folk culture and heritage that are slowly disappearing due to lack of practice. These programs were greatly appreciated by development activists, researchers, policy makers, and by civil society members of the country and of outside the country.

The promotion of judicious cultural program involves massive study and research on our culture and

heritage. We recognized that cultural program based on popular theatre is widely accepted by people everywhere around the world. Thus, we can use theatre as a medium of communicating with mass people. We can easily inspire people both from rural and urban settings amidst all sorts of suffering and hardships. Considering this potentiality of cultural activities, Anando formed many cultural groups in 1998 but, unfortunately it became inactive when Fr. Klaus Beurle, the founder of Anando, left Bangladesh for his home country Germany. After 7 years, from 2008 onward Anando again took initiatives of forming cultural groups selecting local youths who are culturally resourceful. So far, three cultural groups have been formed in the three project areas of Anando. In the near future Anando intends to incorporate these cultural elements in an expanded way in its programs and activities to promote values among people towards developing a society that would be harmonious, just, democratic, gender-sensitive, environment friendly and peaceful. We plan to work on this project under the generous support of Die LichtBrücke (DLB) of Germany.

Activities:

- Formation of Cultural Groups
- Encourage and nurture the local and neglected culturally resourceful people specially adolescents and youths
- Cultural orientation to CLCs (pre-school) children
- Distribution of cultural instruments among local cultural groups
- Perform regular and seasonal cultural program
- Keep constant vigilance on the progress of performances of selected members of the Anando central cultural team.





ENVIRONMENT & ECOLOGY

In the recent past Bangladesh was full of valuable natural resources such as plants, animals, fishes, river and other sort of water bodies. At present the population growth in Bangladesh is rising very high everyday as well as their needs are growing bigger. As a result of this high population growth and unlimited want of people the entire natural resources are under serious threat. Consequently, an abnormal climate change has gripped the country. In Bangladesh we have bio-diversified natural resources like Sunderbans, and Modhupur forest. There are a series of short to medium high hills in the CHT. However, like in many other parts of Bangladesh the hills and valleys of CHT are becoming almost barren because of enormous greed of power holders, livelihood pressure of the poor people on forest and homestead resources, unplanned Jum cultivation and resettlement of the new Bengali community. These have resulted in reduced water fall of hills, which may be considered another degenerative factor of degraded bio-diversity in the CHT.

Due to massive deforestation as well as growth of population the global temperature is also increasing. The increase of atmospheric temperature, the increasing level of seawater, the increase of carbon dioxide in the air, the high salinity of water are the indicators of clear Green House (GH) effect. Today in the era of science and technology, it is true that most of the educated men and women are more or less aware about Green House and its long-term effects.

However, only very few people know that they are going to be the worst victim of the adverse effects of Green House in the very near future.

The Environment Scientists have observed that the growth of carbon dioxides in air has increased. In 1750 AD, percentage of carbon dioxide in air was 0.0275 that increased to 0.0316% in 1759 AD. The last in 1993 AD, it appeared as 0.0357%. These days the rate of using coal, oil and other mineral products are increasing rapidly in one hand; on the other hand the forest coverage is being reduced. In this context, the bio-scientists are assuming that in the middle of twenty-one century the percentage of carbon dioxide will reach to 0.04% - 0.06%, which is 24% higher than that of the last amount. If the amount of carbon is not lowered down to 350 PPM, there is a real concern of global disaster in coming future. As responsible human beings of this era we should take some measures before reaching the percentage of Carbon-Dioxide in air to its last limit.

To achieve this goal, it is absolutely necessary to build awareness among the people at all level on the hazards of climate change. This community awareness building on climate change would build gradual bio-awareness for community protection in advance. Since 1997 Anando has development activities in 3 Upazilas under Khagrachari of the Chittagong Hill Tracts and infra-structure on own lands. In this context, they feel comfortable in doing such human beneficial awareness building with following activity components:

- 1) Awareness meeting on sustainable hill farming and nature conservation
- 2) Promotional display boards, posters and leaflets
- 3) Establishment of multi-tier orchard - MTO
- 4) Establishment and maintenance of nursery
- 5) Distribution of planting materials among the participants - Distributed inputs as planting materials 33920 fruit/ timber seedling or sapling within the beneficiaries such as Litchi – 1000, Mango – 2000, Indian bay leaf – 7360, Lumbu – 600, Betel nut – 1350, Lemon – 1350, Champa – 10260, Bel - 5000, Bamboo seedling - 5000
- 6) Fallow land afforestation at Household levels
- 7) Technical training on Bio-diversity conservation, watershed management, agro forestry
- 8) Study visit and participation in National programs
- 9) Field day on ecological awareness.

Since 2001 to now Anando has environment and ecology based projects being implemented in the CHT by 3 donors [Arannayk Foundation - Bangladesh, Welthungerhilfe & Die LichtBrücke (DLB) – Germany] particularly at Panchari & DiginalaUpazilas of Khagrachari district, of the CHT with confidence of more works in this line as it is felt as the burning need of the present world.



CHANGING EFFECTS UPON COMMUNITY

The growing bio-approach in these hills is now having effect on forest dweller's community life. In recent survey in 2014, income increases in Voirafa Para 30.62% and in Ghonapara 40.74%. The average income of pilot site beneficiaries increased 35.68% than at initial. In particular average income from fruit production increases 55.27% in pilot site compared to baseline survey. The improved cook stoves are used by 29 out of 35 i.e. by 83% in pilot site. As a result, forest fuel wood/timber consumption rate is reduced on an average 80.70%. The bamboo sale from canal side helping the families much for a better living than

before. It is also providing fire wood from boundary lines set in homestead and valleys nearby. So, they need not to forest every day, just one or two days/week, simultaneously by this time, it revived 3 endangered species i.e. Chaplasha (Artocarpuschaplasha),

Garjan (Diptero carpus alatus), Champa (Micheliachampaca) as sign of stimulating biodiversity locally.

Anando feels to continue this program a longer period in CHT formulating a new policy with Arannayk Foundation



Dream of Aunga Chandra Chakma



Aunga Chandra Chakma (52) is a poor farmer, living in VitorTarabunia village of Kobakhali Union under DighinalaUpazila of CHT-Khagrachari. To sustain his six membered family he used to poach collecting wildlife from the forest for last 35 years, as he had no other means to earn a living in normal situation

In 2013, Anando included Aunga Chandra Chakma as a member of samity in its Arannayk Foundation funded community based bio-resource management project. Analysizing his land resources he found 2 fallow hills of 12 acres. First big hill (8 acres) is attached to his dwelling homestead, while the smaller one (4 acres) is little far from homestead. Initially, he looked his 1st bigger hills for best utilization by cultivation. Towards its best use he obtained different types of AIG's basic training on Multi-tier orchard (MTO) using fallow hills/ valleys, homestead boundary lines utilization, vegetables cultivations in foreyard,

house cleaves, house roofs utilization etc. As per group rule he deposited savings in the samity on regular basis along with other members. After due training he planted 1000 timber (Champa) species, 400 wood apple, 525 bamboo (Muli&Bhajja) in the hill basal and also planted 65 litchi, 20 mango, 150 orange & 500 pineapple sapling in his orchard turning it as a multi-tier. He

cultivated vegetables in orchard as a pattern of intercropping. Which is now not a green orchard only but an ideal bio-resource of beasts and birds.

So far he has sold different types of fruits like pineapple, lemon, papaya, banana etc. from his newly set multi-tier orchard, homestead boundary lines and foreyard vegetables cultivation earned Tk 38,000 at the end of the year. Now he is expecting to earn more than Tk. 55,000 from the MTO in each year. As a result, he does not feel to roam forest for hunting wildlife anymore. Further, after establishing MTO in his fallow hill basal; he never ignited fire for cleaning bush and crop-weeds. It saved hilly bio-diversity multiplying forest lives, as fire-flames of jhum demolish every living beings of standing hills. At the same time, Aunga Chandra Chakma is more confident about his capabilities by using more land effectively for a better future for family sustenance, as he is a role model in hill farming in Tarabunia village.





THE PROVISION OF DEVELOPMENT SUPPORT SERVICE TO WOMEN UNDER THE PROJECT OF VULNERABLE GROUP DEVELOPMENT PROGRAM (VGD).

Anando has been working with VGD program since 2013 in Khagrachari Sador, Ramgarh and Mohalchari upazila of Khagrachari district toward development self reliance of 2,806 VGD women. Anando is providing income generation and life skill training and organizing savings of the VGD beneficiaries.

Training:

As per Plan and training manual Anando provided training among 4,105 members against the target 5879 in disaster risk management, personal hygiene, food and nutrition particularly for mother and children, gender equality and women empowerment, protection of HIV/AIDS, livestock training cow and goat rearing, vegetable gardening, poultry and entrepreneurship development as of December 2016, Under circle 2015-2016.

As result of above training 1,403 VGD member from circle 2015-2016 have been taken and successfully running the following income generating activities in three upazila (Ramgarh, Mohalchari & Khagrachari) towards economic development and sustainability.

Training Activities

Sl.No	Name of Training	Target	Achievement	Remarks
01	Life Skill Training			
a	Risk Management of Natural Disasters	270	255	
b	Personal Hygiene and Cleanliness	270	260	
c	Mother and Child Health, Food and Nutrition	270	255	
d	Gender Equality and Women Empowerment	270	246	
e	HIV Aids prevention	180	150	
02	IGA Skill Training			
a	Goat and Cow rearing	720	667	
b	Vegetables Gardening	720	695	
c	Poultry Rearing	720	685	
d	Entrepreneurship Development Training	360	345	

Name of IGA and Number of Entrepreneurs

Name of IGA	No. of Entrepreneurs
Caw & got rearing	189
Poultry (Home Based)	428
Hog rearing / Pig rearing	124
Vegetable Gardening	326
Multi-tier Orchard	199
Small Business	74
Others	63
Total	1403 Person

Savings Collection:

Each VGD members are saving @ TK. 40 per month. As of December 2016 Anando's collected savings is TK. 23,57,040/- against 2,806 members, which is 100%. Upazila wise savings distributions & Savings Refund are follows:

Savings Collection

SI No.	Name of Upazila	No. of VGD Members	Savings as of December 2016	Remarks
01	Khagrachari Sador	829	6,96,360/-	100%
02	Mohalchari	1008	8,46,720/-	
03	Ramgarh	969	8,13,960/-	
	Total	2806	23,57,040/-	

Savings Refund

SI No.	Name of Upazila	No. of VGD Members	Savings as of April 2016 to December 2016	Bank Interest	Total	Remarks
01	Khagrachari Sador	829	6,96,360/-	27,357/-	7,23,717/-	Savings Refund January 2017
02	Mohalchari	1008	8,46,720/-	20,160/-	8,66,880/-	
03	Ramgarh	969	8,13,960/-	16,473/-	8,30,433/-	
	Total	2806	23,57,040/-	66,990/-	24,21,030/-	



AUDITORS' REPORT
To The Executive Committee of ANANDO

We have audited the accompanying statement of Receipts and Payment for the year ended December 2016 of "Anando" (Promotion of Culture and Youth Resource Development). The preparation of these Financial Statement is the responsibility of the management of the Anando. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with International Standards on Auditing (ISA) as adopted in Bangladesh. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of materials misstatement. An audit includes examining on a test basis, evidence supporting the amounts disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial statement of "Anando" (Promotion of Culture and Youth Resource Development) for the year ended December 31, 2016 and the results of its operations and its cash transactions for the year then ended.

Dated, Dhaka
April 05, 2017


(A. K. DEB & CO.)
Chartered Accountants



ANANDO

(Promotion of Culture and Youth Resource Development)

Schedule of Donation for the period from 01 January 2016 to 31 December 2016

SL. NO.	NAME OF PROJECT	Name of Donor	Total Taka
1	Vocational Training Centre for the Poor Community at Hilly Khagrachari-Additional Youth (Girls) Hostel Project	Die Licht Brücke, Germany	2,157,625
2	Integrated Family Development Project with Income Generating Activities and Training in Jamalpur Project	Die Licht Brücke, Germany	11,550,302
3	Empowering Women for Peace and Development in South Asia Project	Welthungerhilfe, Germany	7,136,349
4	Integrated Family Development Project in Ghatail	Die Licht Brücke, Germany	6,177,298
5	Life Formation of Destitute Children (Life) at Modhupur, Tagnail DT/Bangladesh Project	Kindermissionswerk, Germany	2,325,505
6	Vocational Training Centre for the Poor Community at Hilly Khagrachari Project	Die Licht Brücke, Germany	3,772,661
7	Restoration of Hilly Bio-diversity through Community Based Bio-resource Management at Dighinala, Khagrachari Project	Arannayk Foundation Bangladesh	3,733,635
8	Building Community Enterprise of Small-holder in Bangladesh Project	Welthungerhilfe, Germany	8,198,098
9	Development Support Services to Women under Vulnerable Group Development (VGD) Program	Department of Women Affairs (DWA), Bangladesh	948,083
TOTAL AMOUNT (IN TAKA)			45,999,556

Dated, Dhaka
April 05, 2017

(A. K. DEB & CO.)
CHARTERED ACCOUNTANTS



ANANDO

(Promotion of Culture and Youth Resource Development)

**PROJECTS CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2016**

RECEIPTS	Taka	Taka
Opening Balances (Cash in hand & Cash at Bank)		1,376,780
Donation (Schedule - A)		45,999,556
Temporary Loan Received		230,200
Bank Interest		209,353
TOTAL RECEIPTS		47,815,889
PAYMENTS		
Vocational Training Centre for the Poor Community at Hilly Khagrachari-Additional Youth (Girls) Hostel Project	2,169,433	
Integrated Family Development Project with Income Generating Activities and Training in Jamalpur Project	9,488,905	
Integrated Family Development Project in Ghatail	6,212,952	
Empowering Women for Peace and Development in South Asia Project	8,159,428	
Vocational Training Centre for the Poor Community at Hilly Khagrachari Project	3,775,748	
Restoration of Hilly Bio-diversity through Community Based Bio-resource Management at Dighinala, Khagrachari Project	3,546,664	
Life Formation of Destitute Children (Life) at Modhupur, Tagnail DT/Bangladesh Project	2,338,085	
Building Community Enterprise of Small-holder in Bangladesh Project	7,723,279	
Development Support Services to Women under Vulnerable Group Development (VGD) Program	1,183,049	
Sustainable Integrated Farming System Project	21,500	
Small Projects & Phase out Project	23,256	44,642,298
TOTAL PAYMENTS		44,642,298
Closing Balances (Cash in hand & Cash at Bank)		3,173,591
TOTAL TAKA		47,815,889

As per our Report of dated annexed

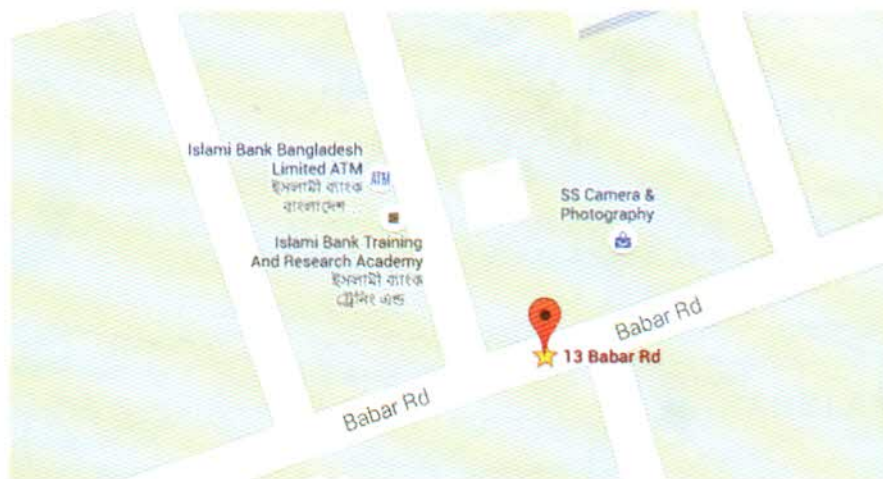
Dated, Dhaka
April 05, 2017


(A. K. DEB & CO.)
CHARTERED ACCOUNTANTS





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Regional Office



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 Khagrachari
 Cell : 01713078015



Muhuripara (Bisic Area), Zilongjha
 Cox's Bazar Sadar, Cox's Bazar
 Cell : 01755652609



Bhurbhuria, Berabuchina
 Delduar, Tangail
 Cell : 01729094538



Kashimpur Bazar
 Gazipur
 Cell : 01718595807



ANANDO

Promotion of Culture and Youth Resource Development

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