

annual
Report
2015



ANANDO

Promotion of Culture and Youth Resource Development

Annual Report 2015

Edited by : **Maniruzzaman Miah**
Executive Director, Anando

Editorial Board : Francis Halder, Shipan K. Debnath, Md. Ishaque

Contributors : Bijoy K. Bala, Leo Rozario, Saha Alam,
Arifa Sultana, Rakhi Mrong, Shafiq

Published by : **ANANDO**
Promotion of Culture & Youth Resource Development
13A/4A Babar Road, Block- B (1st Floor)
Mohammadpur, Dhaka-1207
Bangladesh
Tel. : ++880-2-8119760
Fax : ++880-2-8119769
E-mail : anando@citechco.net
Website : www.anando-bd.org

Design & Printed by : **Tanha Printing** 0181704024

TABLE OF CONTENTS

Message of the Chairman	II
Foreword of the Executive Director	III
Abstract	7
Profile of Anando	8
Integrated Development Programs of Anando:	
People's Institution Building Program	15
Children Education Program	18
Community Health Care Program	21
Homestead Agriculture Program	23
Success Story : History For Livelihood Improvement Of An Aboriginal Woman	25
Employment & Income Generation Program Through Micro Credit	26
Case Study : How a self-confident woman defeated a despicable life	30
Morasheda Begum (a hardworking woman defeats poverty)	32
Sectoral Development Program of Anando:	
Vocational Training For Youth Resource Development Program	34
Development Story of Shadhoma Tripura	37
Peace Education Program	38
Environment & Ecology	40
The Provision Of Development Support Service To Women Under The Project Of Vulnerable Group Development Program (Vgd)	42
Anando Visitor in 2015	43
Audit Report	44

Vision

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

18

Eighteen 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 proud to acknowledge that Anando has completed another successful year 2015. Over the last 18 years, Anando has implemented multidimensional development programs and activities to assist the most marginalized and vulnerable people that included 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 very pleased to see that Anando has skillfully overcome all of its barriers, and it continues to move forward towards bringing development in the country. I have read this report and found it very informative 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 2015 with dedication. Furthermore, I would like to express my sincere thanks to the members of the Executive Committee (EC), and the General Body (GB) for their benevolent support and cooperation in taking appropriate policy decisions. Finally I like to take this opportunity to express my gratitude and thanks to the officials of the NGO Affairs Bureau, relevant 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 2015 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 2015.

I feel 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 grassroots 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 e. V. (Bridge of Light), Welthungerhilfe, Kindermissionswerk, Cordaid The Netherlands 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 to 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

ABSTRACT

The Constitution of Bangladesh ensures equal access to basic necessities of life such as food, clothing, shelter, education and health care for all its citizens. 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, along with local community people, are working hard to overcome the multi-dimensional aspects of poverty in the country. Anando is a non-political, non-profit and non-government organization established in 1997 to address some of the above challenges with its limited capacity and resources.

This annual report has been developed to provide readers with a brief but clear understanding on the activities undertaken by Anando during the year 2015. By the year 2015 Anando has extended its work in 13 upazilas of 4 districts in Bangladesh. In 2015, Anando implemented 7 projects and large member of micro-credit operation 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 the 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 skills training on basic financial management, identification and management of income generation sources are the core activities of Employment and Income Generation Program.

Following is a detailed description of the Sectorial Development:

Peace Education Program, Vocational Training for Youth Resource Development Program, Community Based Disaster Management, 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 and payment statements for each project for the year 2015. 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, non-political and no-government development organization founded in 1996 by a group of teachers, journalists, development practitioners and social workers in order to strengthen the progress of poor people especially the disadvantaged rural people and youths 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.



AIMS AND OBJECTIVES

The aims and objectives of the organization are:

- a. Mobilize and help to build capacities of poor people.
- b. Provide educational facilities to the children, adolescent girls and illiterate women.
- c. Build 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 and traditional cultural practices.
- g. Motivate community to work together for disaster and climate change (CC) preparedness.
- h. Inspire utilization of homestead resources through organic agriculture and natural resource management.
- i. Provide appropriate trainings for need based skills development.
- j. Strive for network building with agencies at home and abroad for meeting emergency needs.

MAJOR PROGRAMMES AND ACTIVITIES

PROGRAMS

Anando implements following Integrated Development Programs 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. Community Health Care Program.

Anando implements following Sectorial Development Programs at both central office and regional levels:

- a. Vocational Training for Youth Resource Development.
- b. Peace Education Program.
- c. Community Based Disaster Management and Climate Change (CC) Program.
- d. Promotion of Judicious Culture.
- e. Relief & Rehabilitation Program.
- f. Environmental & Ecological Awareness Program

GOVERNING BODY

The apex governing body of Anando is called the General Body (GB) consisting of 27 members. Distinguished persons, professionals, educationists, development activists have been elected to the General Body, who bring diverse experiences and skills to the governance of 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 summarized 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



Papri Gupta Chowdhury, M. A.
Member



Advocate Helal Uddin Miah, M.A., LL.B.
Member



Khalilur Rahman Chowdhury, M.Com.
Member

STAFF MEMBERS AND THEIR RESPONSIBILITIES

There are 140 regular and contractual staff members and 35 teachers & volunteers currently 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 25 years of NGO experience in top management & organizational development	Overall Management
Francis Halder Project Coordinator	B. Sc. Agriculture (Hons) 28 years' NGO work experience and specialized in horticulture	Project planning, monitoring, program coordination and implementation.
Shipan K. Debnath Coordinator (F & A)	B.Com. (Hons.) M. Com (Accounting) 20 years' experience in accounting.	Financial policy formulation, budget preparation, financial control, financial reporting, etc.
Md. Isaque Deputy Coordinator (MC)	M.A 18 years' experience in Micro Credit Operation	Overall In-charge of Micro Credit Program
Bijoy K. Bala Regional Manager	BA 24 years' experience in project implementation and its management	Overall in-charge of project management at Anando Khagrachari
Arifa Sultana Program Finance	M. Com, MBA 11 years' 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 Khagrachari
Shemol Rozario Project Manager	MA 17 Years' experience in technical training project management	VTC Khagrachari, Project Management
Raton Kumar Dey Project Manager	M. Sc. 13 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 17 years' experience in disaster management	Overall in-charge of project management at Anando-Tangail
Shofiqur Rahman Admin Officer	MA 9 years' experience in support service and procurement	Logistics service, procurement and HR management
Eahlya Hossain Sr. Program Officer	MA 16 years' experience in project & credit management	Responsible for project implementation at field level
Md. Anjuman Program Officer - Credit	BA 9 years' experience in Micro Credit operation	Supervising credit program at Tangail
Alok Tripura Program Officer	B. Sc. (Engineering) 7 years' experience in Vocational Training	Responsible for job creation of graduate trainees of VTC,
Shah Alam Project Manager	BA 17 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 11 years' experience in women empowerment & women rights	Working as Project Manager of Empowering Women for Peace & Development.

Morsheda Begum Program Officer	7 years' experience in training facilitation	Working with Integrated Family Development Approach.
Jahangir Alam Program Officer - Credit	BA 11 years' experience in Micro Credit Operation	Supervising credit program at Khagrachari
Sayful Islam Program Officer	7 years' experience in organizing and facilitation of training	Working with Integrated Family Development Approach.

LEGAL STATUS OF ANANDO

Anando is registered with :

The Directorate of Social Services Department; Registration No: Dha - 03825, date: 16/4/1997

NGO Affairs Bureau; Registration No: 1180, date: 18/8/1997 and

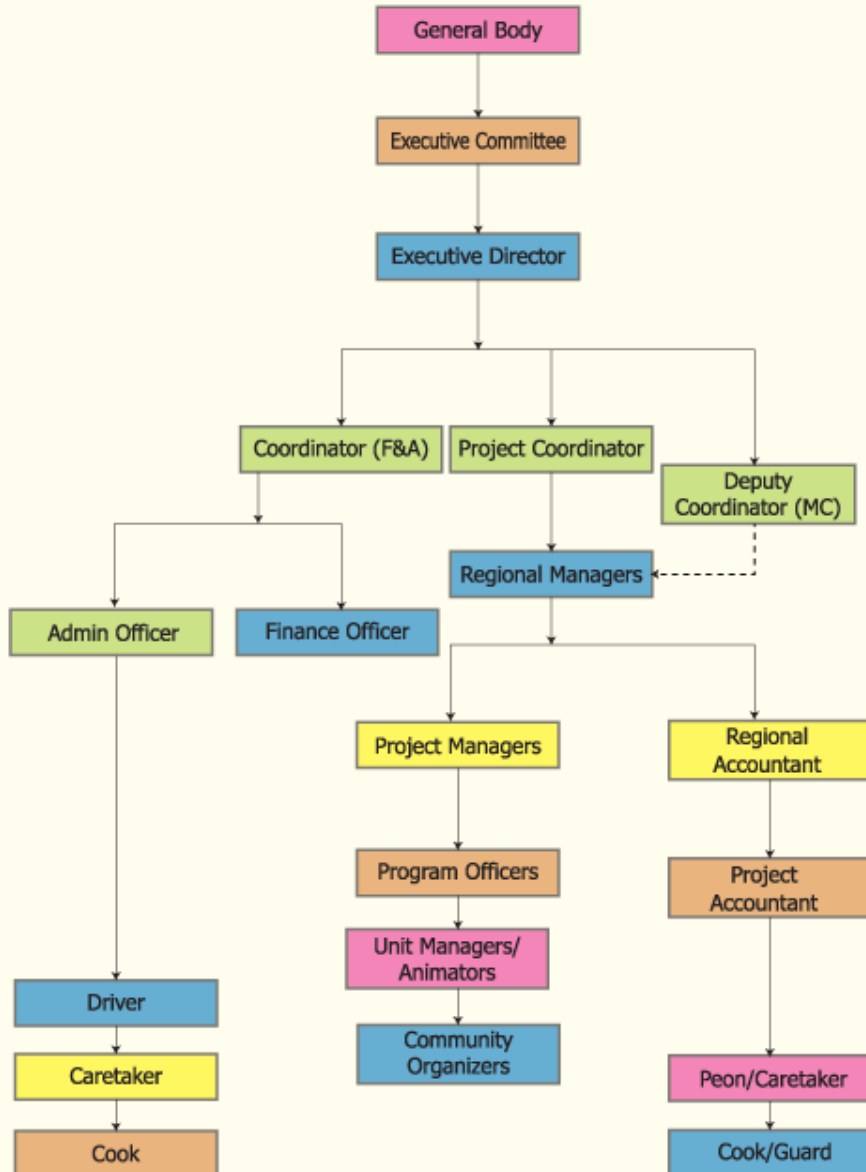
Microcredit Regulatory Authority- MRA; Registration No:.....00232/2008

SOME BASIC INFORMATION OF ANANDO

1	Working Districts (Integrated dev. working area)	4
2	Working Upazilla	14
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 140, Teachers & Volunteers 35)	175



Organogram of Anando



INTEGRATED DEVELOPMENT PROGRAMS OF ANANDO





PEOPLE'S INSTITUTION BUILDING PROGRAM

The principle and practice of Anando is to ensure cooperative endeavor for effective participation of the economically handicapped people in economic and other development activities. To achieve this, it is required to form and develop smaller associations like samities or groups as development cells. With the aim of building people's institutions, Anando encourages and assists rural poor, especially women to form small samities or groups as women empowerment is essential for achieving goals of sustainable development.

Each group consists of homogenous social and economic class.

The members of the samities or groups must work together as 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, Anando provides them with different types of assistance to help them progress towards empowerment and improvement of their overall conditions.

MAJOR ACTIVITIES

GROUP FORMATION

Anando has organized 2700 groups in the three project areas 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. In reality, the group is considered as the transit for moving towards a bigger group, i.e., samity, consisting of couple of groups.



SAMITY FORMATION

After formation and unification of different groups under a samity, the field workers provide awareness raising trainings or seminars 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 the development process.

Samities are formed in combination of 4 to 5 groups, and around 20-25 people are included in a larger 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 the evil forces of under-development and all forms

of prevalent injustices and the exploitative social system.

As part of the journey towards 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 for maximum of 4 fortnights until some significant results are achieved. The number of dialogue is fixed at 4 topics maximum per year. Besides the fortnightly dialogues 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 Anando field workers.



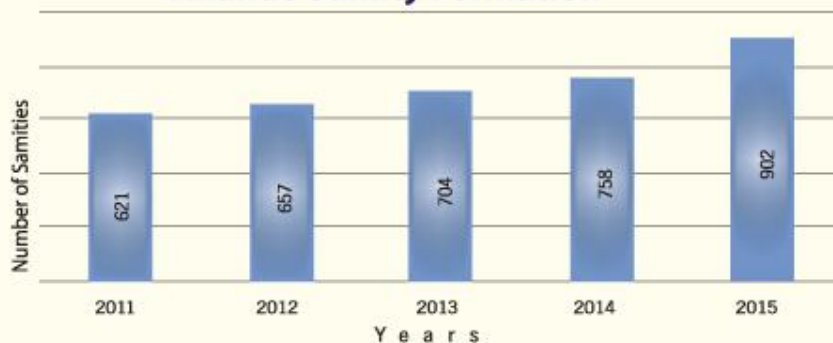
Area/Region based targets and achievements of samity formation:

Region	Up to 2014	Newly formation – 2015			Cumulative Total
		Target	Achievement	Dissolved	
Khagrachori	231	49	78	04	305
Tangail	240	25	64	10	294
Cox's Bazar	260	15	16	-	276
Gazipur	27	13	-	-	27
Total	758	102	158	14	902

During the year 2015 Anando has formed 158 new samities successfully.

From the standpoint of 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. The chart shows this progress explicitly.

Anando Samity Formation





CHILDREN EDUCATION PROGRAM

The literacy rate of the country among the indigenous people or communities is far below than that of national average. It is not possible for any development effort to succeed leaving a 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 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 conventional schools as most of them are unable to speak Bengali fluently. In addition, the government education facilities are not adequate in the hill areas. Since, education is the first prerequisite of development that helps enlighten people, grow consciousness, and to understand the social problems and the 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 people. The committee is comprised of the local community people. The Community Organizer of Anando selects a paid volunteer as the 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 5-7years.

The main objective of the program is to ensure pre-schooling of the children who come from poor families by motivating 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 cheerful learning environment the school receive highest number of students (25) every day in class that is run for 2.00 hours 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 the children to get admission into local Government Primary School. So far, 14,500 students have graduated from CLCs of Anando which are being operated in three project areas since the inception of the education program. This year 629 students have graduated from 26 Children Learning Centers of Anando. After graduating from CLC of Anando the

children have finally been enrolled in local Government Primary Schools for further study. The major components of the Children Education Program are building and/or renovating the Children Learning Centers (CLC) along with delivery of education materials to the students; training of the CLC Animators, i.e., Training of the Trainers (ToT); conducting regular schooling; motivating the parents and community members for sending their children to school regularly; organizing annual children fair and parents gathering; and finally, enrolling these children to local primary schools. The incorporation of the following activities makes the classroom lessons more innovative and attractive to the children:

- ❖ Study support with teaching materials
- ❖ Art competition
- ❖ Cultural activities
- ❖ Exchange with or exposure to other schools
- ❖ Annual children fair
- ❖ Learning through practical tasks

The following table shows the average achievements of the above-mentioned activities in the areas such as Tangail and Khagrachari.



Activities & Achievements of Children Education Program in Year 2015:

Activities	Tangail	Khagra.	Total
Establishment/Continuation of Children Learning Centers	16	10	26
Student/Children enrollment	400	250	650
Annual children fairs/sports and parents gathering	1	2	3

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 has been excellent. The following table shows the average students attendance, their performance and enrollment into government primary schools in Khagrachari and Tangail area:

Name of Region	No of CLC	Child Enrolled	Appeared In exam	Passed & Admitted in Govt. Primary Schools			
				Boys	Girls	Total	Rate (%)
Tangail	16	400	396	197	195	192	99%
Khagrachari	10	250	242	122	115	237	98%
Total	26	650	638	319	310	629	98.58%

LIFE FORMATION OF DESTITUTE CHILDREN AT MODHUPUR, TANGAIL

Background and Rationale:

The structuring of a good life is something that every family thinks about when watching their newborn for the first time. Despite this yearning by almost every member of civilized society, getting proper "life formation" is not always so smooth. Middle and marginal income parents in Bangladesh face so many hurdles on the road to child development; most often they give up on their goals, i.e., life forming education of 80% children are abandoned before passing secondary level. There are several reasons behind this, among them poverty and financial restraint are the most obvious, but in many cases there is lack of investment and awareness about the state of development of children. On top of this the availability of electronic media entertainment has derailed many young minds from the path of proper guidance.

Considering all of the above factors, Anando designed a project on Improved Life Formation of Destitute Children life at Modhupur, Tangail for 3 years starting from July 2012 to June 2015. It included 1,000 children from 2 Unions of Madhupur and Tangail.

This project intended to achieve the following objectives:

- Building improved life through proper education
- Better child healthcare through health education from early age
- Providing vaccination, immunization and nutritional food support
- Reducing infant and child mortality

Project activities:

To achieve these objectives, the project implemented



12 activities under 3 outputs. These will be presented as a package emphasizing creative education. Two major learning programs are intellectual and moral education.

Knowledge without proper moral guidance often causes temptation, rivalry, egoism and such antisocial rudiments. In order to prepare children to face adverse conditions and moral dilemmas faced in modern society, extensive spiritual and moral education will be given.



To further enhance the children's individuality in a broader social context and also to bring out their inner potentials Anando has organized creative sessions. These sessions emphasize group activities and learning through play. These activities include debate, sports, cultural workshops and events, sharing of learning experiences, etc. The program also facilitates educational support and healthcare services for children of poor families.

Achievements:

In regards to the above, the project has achieved a good number of value based advancements incorporating the children from 10 different schools (3 Public schools, 6 Catholic schools & 1 Islamic institute) extending over 27 villages nearby. Anando can gladly claim that we have achieved:

- A good stable society with moral education.
- Capacity building in the youth for future leadership.
- Improved health conditions especially with Mission hostel students
- Basic needs fulfillment by education (i.e. no dependency in future).



COMMUNITY HEALTH CARE PROGRAM

The majority of the populations of Bangladesh live in a vicious circle of poverty and this condition brings a devastating effect on their health. 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 become sustainable. Poor-health is like a hole in the pitcher that drains family income for medicine as well as creates deterrents for participating in any income generating activities.

The health care facilities provided by both the GO and the NGOs are not adequate for the poor people of Bangladesh, especially for 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 programs 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 with health care services.

Services provided in 2015:

- Immunization of Children (Polio) 234
- Ring Slab Distribution for Latrine 50
- Water filter distribution in the schools 12

Promotion of Universal Safe Motherhood (PUSM)

Short term objectives:

- To raise community awareness on reproductive health of women through campaign and mass education.
- To establish routine maternal healthcare system by developing village based Para-health professionals.
- To develop referral system to respond to obstetric emergency through networking with government hospitals and clinics, transport and pharmacy owners and transport workers associations.
- To reduce the prevalence of malaria, hook worm infestation, RTI (Reproductive Tract Infection) and ARI (Acute Respiratory Infection).

Direct target group:

- Adolescent girls and women in fecundity group from 32 villages with population numbering approximately 16826 persons under Dighinala Upazila (sub-district) of Khagrachari district in CHT.

Performance during the Period of January to December, 2015

Sl #	Name of Activity	Target	Achievement	Remarks
01	Pregnant Women Registration	-	687	Ongoing Process
02	Delivery done	240	227	Ongoing Process
04	ANC Checkup (at list 4 time)	775	669	Ongoing Process
05	PNC Checkup (at list 3 time)	650	646	Ongoing Process
06	Hospitalization through Base Clinic	needbasis	64	
07	Completed Health Education (Fertile Couple)	240	238	Sessio
08	Adolescent girl completed health education	120	119	Session
09	House visit by PHW	3600	3549	HH
10	Base Clinic Committee (BCC) meeting	12	11	
11	Rapid Test done by PHW & in 3 Base Clinic –Pregnancy, Malaria, Urine Albumin, Urine Sugar etc.	1500	1392	Tests are done as per requirement





HOMESTEAD AGRICULTURE & FOOD PRODUCTION PROGRAM

Bangladesh is a country with high population density with 155 million people living within the boundary of 144,570 square kilometers. Almost 50% of total population is women who do not have formal jobs or 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 farming and related work. Fortunately, Anando has placed special emphasis for this program since its inception, taking into consideration the issues of food shortage and malnutrition problems of 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 round the year and integrated animal husbandry into other homestead food production activities.

In Bangladesh a large number of homestead lands are still unutilized where mixed fruits gardens and vegetables could be grown for family consumption. In general people there is a misconception that homestead farming is to be only the cultivation of fore-yard (courtyard), whereas utilization of house

cleaves, house roofs, homestead boundary lines, approach roads, pond dikes and its slopes, 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 up to the time of writing this report, Anando has explored major 11 homestead space components, where fore-yard utilization is one of the very common productive space components so far.



IMPORTANCE OF USING INDIVIDUAL HOMESTEADS FOR FARMING:

There are 1,99,79,932 units 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 residential purposes 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 ensure food supply for all. Cultivating vegetables or farming in the

homestead is very important and convenient for women to look after the crops or livestock 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; teaching the technique of preparing eco-friendly compost fertilizer; establishment of demonstration-nursery at Anando and at its beneficiary level; and establishment of fish and poultry farms. It should be mentioned here that all activities are currently ongoing at all project sites. The performances of major activities of homestead agriculture program under the project named **"Promoting green economy in hill areas of Nepal & Bangladesh" (extension of SIFS) are shown in the following table:**

Anando conducted training and workshops with the help of local resource persons, volunteers and community members. They also helped us with their active participation in our overall work.

Study activity: Study on the scope of developing rural entrepreneurship in CHT- Khagrachari is done by Apurba Sarker, Resource Person from Dhaka. A survey has been completed in 90 households of different villages of our working area. Conduct 8 FGD & KII in different place and persons for study.

Training activity: Trainings were conducted for TOT on Facilitation Skill Development, Entrepreneurship Development, Assessment of potential for utilizing the water dam at CHT and Utilization of Fallow Land through MTO Extension.

Promotional events & interactive workshops: Workshop on Promoting Improved Hill Farming Practices in CHT, Workshop on Farm Product Growth in Lean Seasons and use of SRI Method were conducted.

Agro input distribution: Mango and Litchi sapling were distributed among 340 participants by which included a 20% local contribution. Further 475 suckers of hybrid banana and 4480 suckers of pineapple were distributed among 82 farmers. This service and suckers were collected from farmers who received similar items and services in 2012 and 2013 on commitment of reciprocation.



The important measures and its achievement are follows:

SL	Particulars	Target	Achieved	Remarks
1	Study on the scope of developing rural entrepreneurship in CHT- Khagrachari	01	01	
2	Training (TOT on facilitation skill dev., Entrepreneurship, Water Dam for resource farmers & Field facilitators)	80	91	91 persons in 3 training sessions
3	Farmers Training in FFS level - on Fallow Land Utilization through MTO extension, homestead space utilization	520	480	Persons - Selected farmers
4	Promotional events & sharing workshops - Hill Farming, Local Entrepreneurship, SRI method, Best Practices under SIFS	04	04	250 participants in 4 sessions
5	Agro input support distribution among targeted farmers -Mango Saplings, Litchi Saplings, Pineapple Suckers, Banana Suckers, Vegetable seeds distribution	450	422	1100 Mango, 1280 Litchi, 4480 Pineapple, 475 Banana Suckers, 5 types Vegetable seeds

Case Study

STRUGGLES THE LIFE OF A POOR INDIGENOUS HILL WOMAN

Umraching Marma (35) is a resident of Gonjopara Village of Golabari Union of Khagrachari Sadar Upazila. She has a happy family with her husband Chaitthoi Marma (39), two sons, one daughter and a 71-year old mother. Currently all of her children studying in schools regularly. Umraching is a very hardworking woman. In addition to her housekeeping work, she works in the field to produce vegetables. Her husband works as low-grade employee for a local non-government organization. But she was unable to make ends meet with their small earnings. So she engaged herself for full time into agricultural work. They own a total amount 100 decimal land including 20 decimal for her homestead. One half of their 80 decimal cultivable lands used to lay barren most of the year and the other half used to produce insignificant seasonal crops. They had 2 cattle and 8 chickens. They had no knowledge of modern integrated farming. They even did not use the cow dung, instead used to depend entirely on chemical fertilizer for cultivating their land.

Because of her hardworking nature, Anando selected her as a model farmer for their SIFS project in year 2012. And then she was given various trainings on agricultural activities several times.

As part of the SIFS model demonstration, various technologies were implemented to establish a multi-tier fruits garden on 20 decimal land, live fencing on 150 feet boundary line, vegetable gardening on roof top or platforms, papaya production in the homestead, mixed vegetable gardening on fallow land, cultivation of esculent roots around tube-wells, pit compost and vermin compost making, etc. To implement these models she was provided support with 20% subsidy on various seeds and seedlings.

Her entire land property has been brought under cultivation and crops are grown all through the year according to three major seasons – Rabi, Lean and Kharif. In Rabi season of 2015, she had cultivated mixed crops under inter-cropping system. This year production was good and she earned approximately BDT 50,000.00. She is getting ready for Lean season and expects similar result.



She has reduced her dependency on chemical fertilizer because of the availability of pit compost and vermin compost. Additionally, livestock urine is collected separately and is used as liquid fertilizer and insecticide which reduces the expenses of farming. Also she can produce her own seeds now which give better production and further savings for her.



Because of her trainings on post-harvest technologies, bargaining capacity building and value chain management she can now do the cleaning, sorting, grading, processing, wrapping, etc. herself and sell her crops for better prices. Previously she used to market the crops alone, but now she can do it through the group marketing where one or two persons can do the selling of the products of six persons which saves labor and transportation costs.

So far from the earning of the project she has purchased a cow worth of BDT 10,000.00 and a portion of hilly land for BDT 20,000.00. Poverty has disappeared from their family and they have earned much respect from others for their prosperity. Her husband helps her with her work when he comes home on leave and they have built-up quite a good understanding between themselves.

Her house is the venue for the meetings of SIFS project. This gives her opportunity to share her experience with others and also promote similar activities among her group members.

When asked about her future plan, she expressed that she would like to purchase an irrigation pump for her farm. She intends to fund this from her earning of Rabi crops which will be about BDT 10,000.00 and she will take a loan of BDT 15,000.00 from Anando. The other important plan for her future is that she would ensure that all her children get higher education.

Umraching Marma is regarded as a model farmer. Many other farmers follow her integrated farming system. She herself is very proud to be a successful farmer. She gives all the credits to Anando for all her successes and would remain ever grateful to Anando for changing her life positively.



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 create Revolving Loan Fund (RLF) for increased 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 rights both in their family and in community.

GROUP SAVINGS

The women members 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 weekly savings is Tk. 20.

This savings is used as the guarantee for receiving loan.

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

The following table shows the area based status of total group savings at the end of the year 2015.

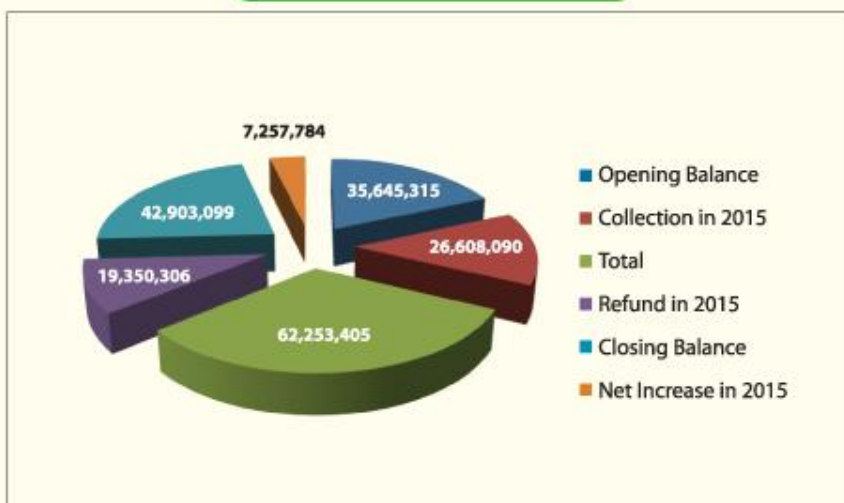
Status of group savings (regular savings) 2015:

Areas	Group Members	Opening Balance	Collection in 2015	Total	Refund/ Withdrawn	Balance as on Dec.'15
Tangail	4715	92,97,192	60,96,441	1,53,93,633	37,55,455	1,16,38,178
Cox's bazar	3572	67,96,601	32,07,353	1,00,03,954	37,07,142	62,96,812
Khagrachori	4190	1,26,30,044	89,47,128	2,15,77,172	47,16,846	1,68,60,326
Kasimpur	247	28,97,828	13,37,402	42,35,230	7,49,576	34,85,654
Total	12724	3,16,21,665	1,95,88,324	5,12,09,989	1,29,29,019	3,82,80,970

Status of Voluntary Savings program (VSP) 2015:

Areas	Opening Balance	Collection in 2015	Total	Refund/ Withdrawn	Balance as on Dec.'15
Tangail	1,07,7,725	14,69,649	25,47,374	18,47,595	6,99,779
Cox's bazar	13,69,220	18,52,070	32,21,290	18,64,114	13,57,176
Khagrachori	15,74,942	36,75,041	52,49,983	26,88,825	25,61,158
Kasimpur	1763	23,006	24,769	20,753	4,016
Total	40,23,650	70,19,766	1,10,43,416	64,21,287	46,22,129

Savings collection and refund status:2015



EMPLOYMENT & INCOME GENERATION (EIG)

Anando provides credit support to its women beneficiaries as well as various skills development trainings and marketing support to ensure optimum use of this credit for their income generation. 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 Anando approves the loan with due information through the executive committee of the 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 the executive committee members of the samity in credit management reduces staff involvement as well as the management cost.

Consequently, Anando can provide low cost credits to the poor with high recovery 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 member 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 undertake a feasible income generating project.

The total group savings is Tk. 4,29,03,099 and total Revolving Loan Fund – RLF (including cumulative service charge) is Tk. 15,88,68,377 at the end of the year 2015.



CREDIT DISBURSEMENT & RECOVERY IN THE YEAR 2015:

A total of Taka 21,45,75,500 has been disbursed among 7,854 group members as loans in the year 2015. The following table shows the area based targets and achievements specifically:

Areas	Investment 2015			Realization 2015			Closing Outstanding	No. of Loanees
	Opening Outstanding	Disbursement in 2015	Total	Target in 2015	Realized in 2015	Rate (%)		
Tangail	4,11,89,146	7,03,34,500	11,15,23,646	5,94,89,368	6,14,33,224	97	5,00,90,422	3514
Cox's bazar	3,02,54,816	3,54,11,000	6,56,65,816	3,35,06,357	3,50,51,607	97	3,06,14,209	3396
Khagrachori	3,35,13,035	8,99,55,000	12,34,68,035	6,95,88,313	7,27,73,965	98	5,06,94,070	3500
Kasimpur	97,89,492	1,88,75,000	2,86,64,492	1,69,51,250	1,77,39,524	98	1,09,24,968	215
Total	11,47,46,489	21,45,75,500	32,93,21,989	17,95,35,288	18,69,98,320	98	14,23,23,669	10625

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

Anando is also providing Micro Enterprise Loan among the experienced members ranging from Tk. 51,000 to 200,000. Through these activities the program is effectively helping poor people to increase employment and income that bring a positive change in their living conditions.

ANANDO'S CREDIT PROGRAM TREND OF LAST 5 YEARS:

Year wise Status	Particulars		
	Num. of Loanee	Loan Outstanding	Savings Balance
2011	7,588	7,82,21,437	2,67,94,307
2012	7,572	8,44,10,336	2,43,09,580
2013	8,542	9,82,40,732	2,95,41,204
2014	9,281	11,47,46,489	3,56,45,315
2015	10625	14,23,23,669	4,29,03,099



Case Study

How a self-confident woman defeated a despicable life

Her name is Bina Chakma, married to Onilmoy Chamka, lives in a village named Noapara and has a business organization named Babul Store. Currently this store is a very popular name in the area. But 6 – 7 years ago her life was

money to buy medicine for her husband. Bina explained her problems to the field worker and requested him to find a way out of this destitution for her. The field worker advised him to become a member of the Andando group and

up a dress making shop.

She was given a first loan of BDT 10,000.00. With this she bought a sewing machine and some clothing materials. This gave her daily earning of BDT 200.00 to BDT 250.00. So she could save an amount of BDT 3,000.00 per month after paying the installment of her loan. With a second loan of BDT 20,000.00 she set up a shop and with the third loan of BDT 30,000.00 she started an orchard. She took a fourth loan of BDT 50,000.00 and started a nursery business. Her average daily earning from the shop and nursery is BDT 1,000.00; thus she earns BDT 30,000.00 per month.

They have defeated the poverty and have a prosperous life. One of her daughters has completed graduation level education applied for a government job. Her son is a student of Class X. Both of her children are good students. This brings much respect from others for the family.

Bina is a happy woman now and actively advises other about various efforts to overcome poverty and become self-sufficient.



very miserable and hopeless. Through her own sincere efforts and the help of Anando she has a life of fulfillment.

If we recount the old days of Bina Chakma we will find that poverty was her daily companion and the future used to look pitch dark because her husband was unemployed. She used to pass her days with her two children in terrible mental pain physical malnutrition. And to make things worse, her husband meets with an accident and becomes disabled. This strikes a big blow to their family where there was no end of miseries. In our society a woman becomes totally helpless in such situation.

One day a field worker of Anando was passing by her village home when he heard sound of crying coming from the home. After entering into the house, the field worker found that there was no

accordingly after three days she became a member of Shapla Mahila Samity formed by Anando and started saving little amounts of money. At one stage, when she saved up BDT 1,000.00 she was advised to take a small loan from the Samity and start generating some income. She was good a seamstress so she wanted to set



Integrated Family Development Project, Ghatail, Tangail

Anando implementing an integrated project through Family Development Approach towards sustainable economic and social development of 840 families in Rasulpur and Shandhanpur Union of Ghatail Upazilla, Tangail.

Family Development Approach is a process of empowering people through involvement of all the members of a family in development process by setting up a five-year development plan in order to establish peace, justice and poverty free living condition in the society.

Elements of FDA:

- Development objectives /Goals/ Dream of the families
- Family Development Plan (FDP)
- Involvement of all the members of the family in development process
- Open, flexible and participatory policies

Characteristics of FDA

1. Need based Participatory Approach
2. Flexible
3. Each and every family formulates clear objectives and plan to develop their family
4. All the members of the family participate in development process
5. Each family saves money in their home and in bank or other institutions targeting to achieve their development plan and to meet their crisis in the long run.
6. If the families require any support from Anando in order to implement their Family Development Plan, they should contribute minimum 20% of the cost of their IGA through savings

7. Provides material / inputs support as credit instead of cash according to their FDP

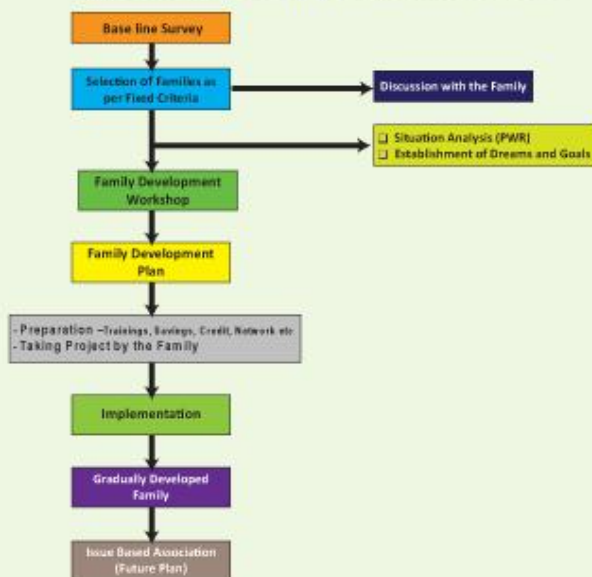
8. Flexible credit repayment system according to the earning capacity of the family.

(Repayment of credit is not must weekly/monthly. They will pay within one year according to their repayment plan)

9. Family repays their credit by coming to the office.



Methods of Application of FDA



Case Study on IFDA

Touch of Development to Morsheda's Family



Morsheda Begum is a resident of Shaplapara village of Rasulpur union under Ghatail upazila of Tangail District. Her husband's name is Abbas Ali. She has two children – a son and a daughter. She was extremely poor and therefore the social status of her family was very low.

Her husband was the only earning person in the family but he became ill with hernia and kidney problems which debilitated him and there no income for the family to fulfill their basic needs. Additional tragedy struck the family when her daughter was diagnosed with thalassemia. There was no income, but she needed huge amount of money for blood transfusion of her daughter every three months. She lost whatever meager possessions to gather money for the treatment of her family members. Eventually she there was no recourse left open to her for survival and she almost lost her mind. She resorted to begging from door to door to find food for herself and her family members.

Under these circumstances, a social worker of Anando named Joni Cruz,

as a part of his field rounds, visited her home. Morsheda was impressed to hear about Anando's development activities. She and her husband participated in the family development workshop. After attending the workshop they could see a little light for future. They participated, successively, in the trainings conducted by Anando, which were new business creation, appropriate agricultural practices and livestock rearing, etc. And then she finally found a way to stay alive

and provide for the needs of her family.

Under the five-year plan of Anando she received a development support of BDT 15,000.00. She purchased a sewing machine and some cloths and set up a shop in the local market. She started making dresses, especially for women and children which she retailed to the local buyers. Thus she had a successful small business going which brought enough money buy things for the survival of her family and provide education to her children too.

Subsequently she received additional development support of BDT 25,000.00 from Anando and bought an auto-rickshaw for her husband. This enabled her husband to create another income stream which eliminated poverty from her family. They are using also using their homestead to earn money through vegetables and fruits gardening. Their children are going to school regularly. Now Morsheda is happy with her family. They are very much grateful to Anando for giving them proper guidance and supporting them to succeed.



SECTORAL DEVELOPMENT PROGRAM OF ANANDO





VOCATIONAL TRAINING FOR YOUTH RESOURCE DEVELOPMENT PROGRAM

Bangladesh has a vast young human resource, but unfortunately the majority of this resource remains untapped due to absence of adequate skill development facilities. In Bangladesh, very few 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 money and academic qualifications. 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. It is a semi-pucca building, 1450 square meter in size that has a veranda and six rooms for conducting classes and project administration. It also has 422 square meter open workshop space for practical work.

Boys Hostel: There is a 924 square meter two-storied full-pucca dormitory that provides accommodation for 20 boys (students) including dining hall, bathrooms, toilets and two guest rooms for visitors.

Girls Hostel: Anando constructed a 3 storied girls hostel in 2015 with the kind support of Die Licht Brucke, Germany accommodating 20 girls including

dinning-cum-reading room, one office room of the hostel super along with her residence on the roof-top.

During the year 2015, a total of 90 unemployed youths (30 girls and 60 boys) who are dropout from the general education have received one year skill development training in different courses including 3 months internship in the local production shop/institution/company. Out of 90 students 30 students were 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.

The target and achievement of major activities of Vocational Training Centre (VTC) are as follows:

Name of Trade	9 th batch graduated (April-14 to March-15)				10 th graduated (January to December-15)			
	Admitted	Appeared in exam	Passed Out	%	Admitted	Appeared in exam	Passed Out	%
Electrical	15	12	12	80	18	16	16	89
Electronics	15	14	14	93	15	14	14	93
Mechanical	15	12	12	80	15	14	14	93
Welding	15	12	12	80	15	11	11	73
Tailoring	30	29	29	97	34	34	32	94
Total :	90	79	79	88	97	89	87	80

Job Employment

Youths who have graduated from the VTC of Anando are now confident of their employment. Out of all the graduates of 2015 batches 65 youths secured jobs in different workshop/production centers or other organizations during and after the completion of their internship. In addition, 17 graduates have built their own workshops.

The employment status of the VTC graduates of the period from January 2008 to December 2015 is as follows:

Sl. No	Name of Trade	Admission Target	Total Passed Out	Employment Category			Total Employed	Un Employed	Employment Rate
				Job	Self Service /Business	Others			
1	Electrical	150	133	78	21	15	114	19	86%
2	Electronics	150	127	69	11	21	101	26	80%
3	Mechanical	150	130	67	21	17	105	25	81%
4	Welding	150	122	61	19	22	102	20	83%
5	Tailoring	300	264	66	143	20	229	35	88%
	Total :	900	776	341	213	95	651	125	84%





ANANDO VTC GIRL'S HOSTEL, KHAGRACHARI

Anando constructed a 3 storied girl's hostel in VTC Khagrachari, accommodating 20 girls including dinning cum reading room, one office room of the hostel super along with her residence at roof-top.

Training Equipments: In regard quality improvement of the training; it is purchased 3 new Industrial swings machine – juki, 10 manual swing machine, 1 over lock machine (5 middle), 1 set computer, 30 seizers, fire extinguishers, iron etc.

Furniture & Beddings: All the required furniture (beds, table, chairs), equipment (Kitchen materials, freeze, LED TV) and beddings are purchased.

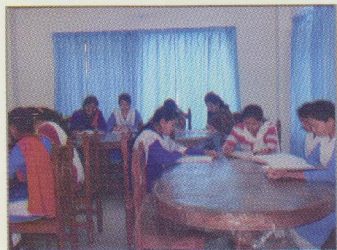
Security: Sufficient security measures have been taken by this time. Boundary wall of hostel campus have been raised up, separate and protected hostel get has also arranged along with one female Hostel Super and One Security Guard (female) under recruitment procedure.



CONCLUSIONS

Since inception of this training center it is observed that girls are joining from long distant though is really hard to continue such noble participation without hostel facilities. In this regard, this new hostel created a great opportunity for the girls from remote location.

We gratefully thank you (DLB and its personal donor Mr. Lischka) very much for giving us this generous support for the war-stricken girls community in most disastrous Khagrachari under Chittagoing Hill Tracts (CHT)



Case Study on VTC: Story of Shadhona Tripura

This is a life changing story of a woman named Shadhona Tripura. She lives in Jadurampara Village of Komolchari Union under Khagrachori Upazila. Her husband, Ajay Tripura, is an agricultural laborer. He is landless and therefore had to earn his living by working on others' land as a day-laborer. It was quite impossible for them to run the family and provide for their children's education with the measly income of Ajay.

One day they heard a megaphone in the village announcing - "Admission is on for destitute women in tailoring courses by Anando". Shadhona Tripura comes out of her hut and finds the details of the training from the announcer. She discusses this opportunity with her husband and after much deliberation her husband decides that it would be very good for their family income. His only concern remains whether Shadhona would be able to find enough time to undertake this training after doing the daily tasks of their family. She assures her husband that if she receives some help from her husband this would not be difficult at all.

They both then come to Anando office and submit an application for admission. She is then selected for the training through an admission test. She takes the training session of October 2009 – September 2010. After a nine-month institutional training, she was assigned to Khokon Tailors at Khagrachori bazar for hands-on training for three months. She successfully completes the one-year training and leaves the training center with a certificate as one of the best trainees.

Well, she learned a trade – what to do now? She intends to buy a sewing machine; but where the money will come from? She does not find enough courage to ask her husband to buy a sewing machine as this will put tremendous financial burden on him. She keeps looking for a way and finds out that Proshika (an NGO) provides micro-credit in their area. She takes a loan of BDT 3,500.00 and buys an old sewing machine. With this machine she starts making

clothes for local people. She pays back the entire loan within due time from the earnings of this business. She takes a second loan of BDT 5,000.00 from the same organization and buys a cow. After two years she gets a calf from this cow. She repays the loan from the earnings of his tailoring business and the proceeds from the sale of milk. She then saves enough money to purchase a kid goat and a piglet.

She now earns BDT 5,500.00 from her various small enterprises and has saved up some money from her husband's income. They decide to take lease of a parcel of land so that they can cultivate their own



crop. She takes a third loan of BDT 8,000.00 from the NGO to meet the additional cost for the lease of the land. This land gives them two harvests of rice every year. After paying all expenses their profit from the land is BDT 28,000.00 per year.

Shadhona has two children – a son and a daughter. Both of them are attending primary schools regularly. She has a happy family with her husband and children. She now dreams to set up a large shop at Jadurampara.

Shadhona is a hardworking and self-reliant woman. Shadhona is also very grateful – we see tears of joy in her eyes when she talks about the life-changing training she received from Anando. She wants to help train other destitute women like herself to make them self-reliant and happy.





PEACE EDUCATION PROGRAM

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

The occurrences of violence and injustices are diverse in Bangladesh. Land grabbing by the powerful people, communal hatred, family disagreement, xenophobic conflict, militancy in various forms, dowry culture, 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 politically unsettled for more than two decades over the control on natural resources between its indigenous people and the state armies.

Despite the Peace Accord signed on 2nd December

1997 between the Parbarty Chittagong Jano SanghatiSamity (PCJSS) and the Bangladesh Government there still exists mutual distrust between the Bengalis and indigenous people in the Chittagong Hill Tracts. In some places there are also conflicts among the different indigenous communities. These are exploited by the forces of vested interest and creating impediments in development of the region and of the country as a whole.

In such situation Anando has undertaken 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 in other operational areas it is done with peace dialogue among the samity members.

EMPOWERING WOMEN FOR PEACE AND DEVELOPMENT:

During the reporting period Anando implemented the project **"Empowering Women for Peace and Development in South Asia"**. The actions directly engage 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 actions; strengthen

local, regional and national network; 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.

ACTIVITIES HAVE BEEN PERFORMED UNDER THE PROJECT IN 2015:

Peace groups formed and strengthened:

A total 63 peace groups have been constituted in 2015. So far total peace groups 113 and total members are 1616 of EWDP project. Out of total members 1253 are female and 363 male.

Establishment one Women Support Centre:

One Women Support Centre has been established in Cox's Bazar at Muhuri Para under Regional Office of Anando, Cox's Bazar.

Information Campaign on Women rights and Peace issues:

- World Women's Day has been observed on 8th March 2015 at Khagarachari.
- World Peace Day observed on 21st September 2015.
- May Day observed on 1st May 2016 jointly with government officials at district level.
- World Tobacco Free Day observed on 31st May 2015.
- Theatre Workshop - a workshop and training session was conducted, as a part of local campaign on women's rights and peace building process, for a

period from 28th November to 3rd December 2015 with the help of two professional trainers from India.

- Two campaigns were conducted for prevention of early marriage.
- Begum Rokeya (famous activist of women empowerment) Day was observed on 9th December 2016 jointly with Women and Child Directorate, Matiranga Upazila.
- Multi-stakeholders dialogue: Six multi-stakeholders dialogues were held at regional levels and one was held at national level.

Training programs:

- Conducted two capacity building trainings for the representative of local governance and community leaders.
- Conducted one capacity building training on rights, peace process and conflict resolution.
- Conducted two trainings on human rights education, leadership and conflict resolution for 40 peace volunteers.
- Conducted 2 livelihood trainings on agriculture and farming for 40 conflict survivors.

- Conduct one year vocational training on tailoring for 12 war-affected girls.

Start up support

- Distributed vegetable seeds among 45 livelihood program members.
- Distributed sewing machines among 12 war-affected tailoring students who have completed one-year vocational training on tailoring and already have worked in different shops at Khagarachari Sador and other places.

IEC materials:

Published posters on women and peace building. Printed 5 case study leaflets on small entrepreneurs. Published booklets and promotional billboards on Family Law of Bangladesh.

Research activities

- Conducted policy analysis in relation to UNSCR 1325
- One research has been done on the comparative role of women peace building process in CHT.
- Prepared citizens' report card on the role of local government for development of women in CHT.





ENVIRONMENT & ECOLOGY

Prominent scientific researchers have determined that Carbon Dioxide is rapidly increasing in our atmosphere. In 1750 AD, the percentage of carbon dioxide in air was 0.0275 which had increased to 0.0316% in 1759 AD. In 1993 AD, it reached the level of 0.0357%. These days the rate of use of coal, oil and other mineral products are increasing rapidly in one hand; on the other hand the forest density 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 reported quantity. If the amount of carbon is not lowered below 350 PPM, there is a real concern of global disaster in the near future. As responsible human beings we must act now, because the longer we wait to reduce the emissions the harder it will be to stabilize carbon dioxide in the future.

To achieve this goal, it is absolutely necessary to build awareness among the people at all level regarding the hazards of climate change. This community awareness building on climate change would build gradual bio-awareness which will prepare the community to face the challenge. Since 1996 Anando is engaged in development activities in 3 Upazilas under Khagrachari of the Chittagong Hill Tracts and building infrastructures on its own lands. In the context of environment and ecology, Anando implementing bio-diversity conservation project with the support of Arannayk Foundation in Khagrachari, CHT, using the following 4 strategy approaches:

Strategic Approach of the Project:

- Organize poor families
- Develop knowledge and awareness
- Promote hill conservation techniques
- Expanding livelihood options

Strategy 1: Organize poor families

Establish CBOs:

Anando has organized 35 poor families from two villages to develop institutional and technical capacities. We have established three community organizations (Samity) in the project areas; one group consisting 35 members and other two groups consisting 50 members each. Monthly meetings of the CBOs are held in the last week of every month where emphasis is placed on regular savings collection, recovery of revolving fund, issue based development dialogue, etc.

Capacity building training:

Institutional capacity building training has been conducted on how to write constitution of the samity, maintain cashbooks, general ledgers, voucher preservation techniques, financial management, etc.



Community Development Centre in Vairafa Bridge Para under the Merung union in Dighinalaupazila

Strengthen linkage:

Annual General Meeting has been held in presence of the Government officials every year. Financial information has been shared with all members in a transparent and accountable manner.

Establish CDC:

Project has established one well-furnished community development center in Voirafa Bridgepara with the cooperation of CHT Development Board, Chittagong Hill Tracts Development Board and Arannayk Foundation.

**Strategy 2: Develop knowledge and awareness
Community meeting and workshop & participatory exercise:**

The Samity members have jointly developed a resource map for forest conservation in the project area.

Organize cross visits:

Twenty lead and forty associate farmers were assisted to visit pilot sites (Voirafa & Gonapara) to observe the changes of 35 barren hills which were transformed into green hills within three months. They were realistically motivated by observing the pilot sites. They are committed to the cause; soon their homestead and hills will be as green as those of the pilot sites.

Organize field day:

Two field days were organized with Government and NGO representatives, local elites, Headmen, Karbaris and religious leaders for transferring successful bio-diversity conservation approach.

**Strategy 3: Promote hill conservation techniques
Develop Nursery:**

Anando has established a nursery at its campus at Dighinala with 15,000 seedlings. The project has distributed different types of sapling like Litchi – 4465, Mango-1877 and Orange-10813 among 135 beneficiaries in projects to be used as intercrops for quick return to supplement income and nutrition. The project has also distributed different types of indigenous seedlings like Champa, Gorjon, Gamari, etc. among 135 beneficiaries in project site.

Social mobilization:

Signboards, printed materials and video documentary have been produced to create awareness among the community members regarding the environment conservation.

Multi-tiered Orchard (MTO) Plantation:

MTO plantation program, using participatory approach, was implemented to maximize land utilization.

Strategy 4: Expanding livelihood options Skill development training:

Under this training program a total of 1945

beneficiaries received 19 types of various trainings. This includes organizational development and management (ODM) process and technical skill development.

Develop water points:

One ring well, following the model of Infiltrated Gallery System (IGS), has been setup in the project area. This water point provides source of drinking water for the community, where there is scarcity of water and high prevalence of waterborne diseases.

**Alternative income generation fund:**

Revolving and management of loan is an important activity that helps beneficiaries to adopt different alternative income generation (AIG) activities.

Funds of BDT 16,66,000 have been revolved five times for various IGAs among the 35 group members in the pilot-phase of Voirafa Bridgepara and Ghonapara under Merung union in Dighinala upazila of Khagrachari District.

5. Achieving the Project Results**Develop participatory management plan:**

Members of Community based organization (CBO) have successfully established a set of written rules for community forest management. All group members are obliged strictly to follow the rules. These are followed strictly with the provision of penalties or sometimes exclusion from the clan in case of violation of rules.

Sustainable hill conservation:

Project has successfully developed a sustainable hill farming model, which created green new hills within a short period of time. Project also reestablished some of the endangered species of plants. Out of 16 lost species, 3 have been already regenerated by planting in the homesteads and local hill bases. Out of the endangered timber species, Champa is more dominant than Garjan and Chapalish. The local people observed that deer, monkeys, wild boars and different kinds of birds are on way back to newly set green site.

Develop alternative income generation:

Planting bamboo inside the stream can help earn cash, check soil erosion and enrich green surrounding the watershed. The paddy cultivation in this area used to be 10 – 15 acres in winter season but now is increased to 30 – 35 acres due to availability of water in the streams which have increased considerably after the inception of the project. It is now also being used for household cleaning, washing, cattle bathing and drinking as well. Now the flow of water is clearer almost without any sediment.



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 3,503 members against the target 4,320 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 2015, under circle 2015 – 2016.

As result of above training 1,101 VGD members from circle 2015 – 2016 have been taken and successfully running the following income generating activities in the three upazila (Ramghar, Mohalschari & Khagrachari) towards economic development and sustainability.



Name of IGA	No. of Entrepreneurs
Cow & got rearing	140
Poultry (Home based)	329
Hog rearing / Pig rearing	98
Vegetable Gardening	255
Multi-tier Orchard	186
Small Business	55
Others	38
Total	1,101

Savings Collection:

Each VGD members are saving @ TK. 40 per month. As of December 2015 Anando's collected savings is TK. 10,10,160/- against 2,806 members, which is 100%. Upazila wise savings distributions are as follows:

SL No	Name of upazila	No. of VGD members	Savings as of Dec. 2015	Remarks
01.	Khagrachari Sador	969	2,98,440/-	100%
02.	Ramgarh	829	3,48,840/-	
03.	Mohalchari	1008	3,62,880/-	
	Total	2806	10,10,160/-	



Anando Visitor in 2015



Mr. Wolfgang Bruckner, President and Mr. Stefan Bepeler
Head of Project Cooperation, DLB, Germany (2016)



Mr. Kongjuri Chowdhury, Chairman, Hill District Council
Khagrachari



Mr. Deccio Bandini and Ms. Maria De Pedro of European Union
Delhi Office (2016)



Ms. Suborna Chakma and Mr. Raktoutpal Tripura of
CHT Regional Council, Rangamati



Ms. Neha Naqvi, Project Coordinator, Welthungerhilfe
Delhi, India



Mr. Abdus Salam, Director, NGO Affairs Bureau, Dhaka



এস. পি. চৌধুরী এন্ড কোং.
S.P. Chowdhury & Co.
Chartered Accountants

AUDITORS' REPORT

To The Executive Committee of ANANDO

We have audited the accompanying statement of Receipts and Payment for the year ended December 2015 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, 2015 and the results of its operations and its cash transactions for the year then ended.

Dated, Dhaka
April 10, 2016




S. P. CHOWDHURY & CO.
Chartered Accountants



এস. পি. চৌধুরী এন্ড কোং.
S.P. Chowdhury & Co.
Chartered Accountants

ANANDO

(Promotion of Culture and Youth Resource Development)

PROJECTS CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2015

RECEIPTS	Taka	Taka
Opening Balances (Cash in hand & Cash at Bank)		10,127,624.54
Donation (Schedule - A)		40,230,357.18
Bank Interest		216,592.14
TOTAL RECEIPTS		50,574,573.86
PAYMENTS		
Vocational Training Centre for the Poor Community at Hilly Khagrachari-Additional Youth (Girls) Hostel Project	7,289,441.82	
Sustainable Integrated Farming System Project	2,332,135.00	
Integrated Family Development Project in Ghatail	18,727,793.54	
Empowering Women for Peace and Development in South Asia Project	5,785,793.41	
Vocational Training Centre for the Poor Community at Hilly Khagrachari Project	4,298,399.26	
Restoration of Hilly Bio-diversity through Community Based Bio-resource Management at Dighinala, Khagrachari Project	2,687,692.00	
Life Formation of Destitute Children (Life) at Modhupur, Tagnail DT/Bangladesh Project	1,260,697.97	
Promotion of Universal Safe Motherhood (PUSM) Project	4,614,051.00	
Development Support Services to Women under Vulnerable Group Development (VGD) Program	1,110,813.00	
Small Projects & Phase out Project	35,976.77	48,142,793.77
TOTAL PAYMENTS		48,142,793.77
Loan refund (temporary loan)		1,055,000.00
Closing Balances (Cash in hand & Cash at Bank)		1,376,780.09
TOTAL TAKA		50,574,573.86

As per our Report of dated annexed

Dated, Dhaka
April 10, 2016



S.P. Chowdhury & Co.
(S. P. CHOWDHURY & CO.)
CHARTERED ACCOUNTANTS



এস. পি. চৌধুরী এন্ড কোং.
S.P. Chowdhury & Co.
Chartered Accountants

Schedule - A

ANANDO

(Promotion of Culture and Youth Resource Development)

Schedule of Donation for the period from 01 January 2015 to 31 December 2015

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	7,285,930.98
2	Sustainable Integrated Farming System Project	Welthungerhilfe, Germany	2,346,128.22
3	Empowering Women for Peace and Development in South Asia Project	Welthungerhilfe, Germany	6,029,819.59
4	Integrated Family Development Project in Ghatail	Die Licht Brücke, Germany	10,223,582.60
5	Life Formation of Destitute Children (Life) at Modhupur, Tagnail DT/Bangladesh Project	Kindermisssionswerk, Germany	1,579,315.44
6	Vocational Training Centre for the Poor Community at Hilly Khagrachari Project	Die Licht Brücke, Germany	4,268,396.35
7	Restoration of Hilly Bio-diversity through Community Based Bio-resource Management at Dighinala, Khagrachari Project	Arannayk Foundation Bangladesh	2,797,780.00
8	Promotion of Universal Safe Motherhood (PUSM) Project	Cordaid/Pidim Foundation	4,894,430.00
9	Development Support Services to Women under Vulnerable Group Development (VGD) Program	Department of Women Affairs (DWA), Bangladesh	804,974.00
TOTAL AMOUNT (IN TAKA)			40,230,367.18

Dated, Dhaka
April 10, 2016



S.P. Chowdhury & Co.
(S. P. CHOWDHURY & CO.)
CHARTERED ACCOUNTANTS

Central Office



13A/4A, Babar Road (1st Floor), Block-B
 Mohammadpur, Dhaka-1207, Bangladesh
 Tel : ++880 2 8119760, Fax : ++880 2 8119769
 E-mail : anando@citechco.net
 Website : www.anando-bd.org

Regional Office



Balpia Adam, Khagrachari Sadar
 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

13A/4A, Babar Road, Block-B (1st Floor), Mohammadpur, Dhaka-1207

Tel : +880-2-8119760, Fax : +880-2-8119769, E-mail : anando@citechco.net, Website : www.anando-bd.org