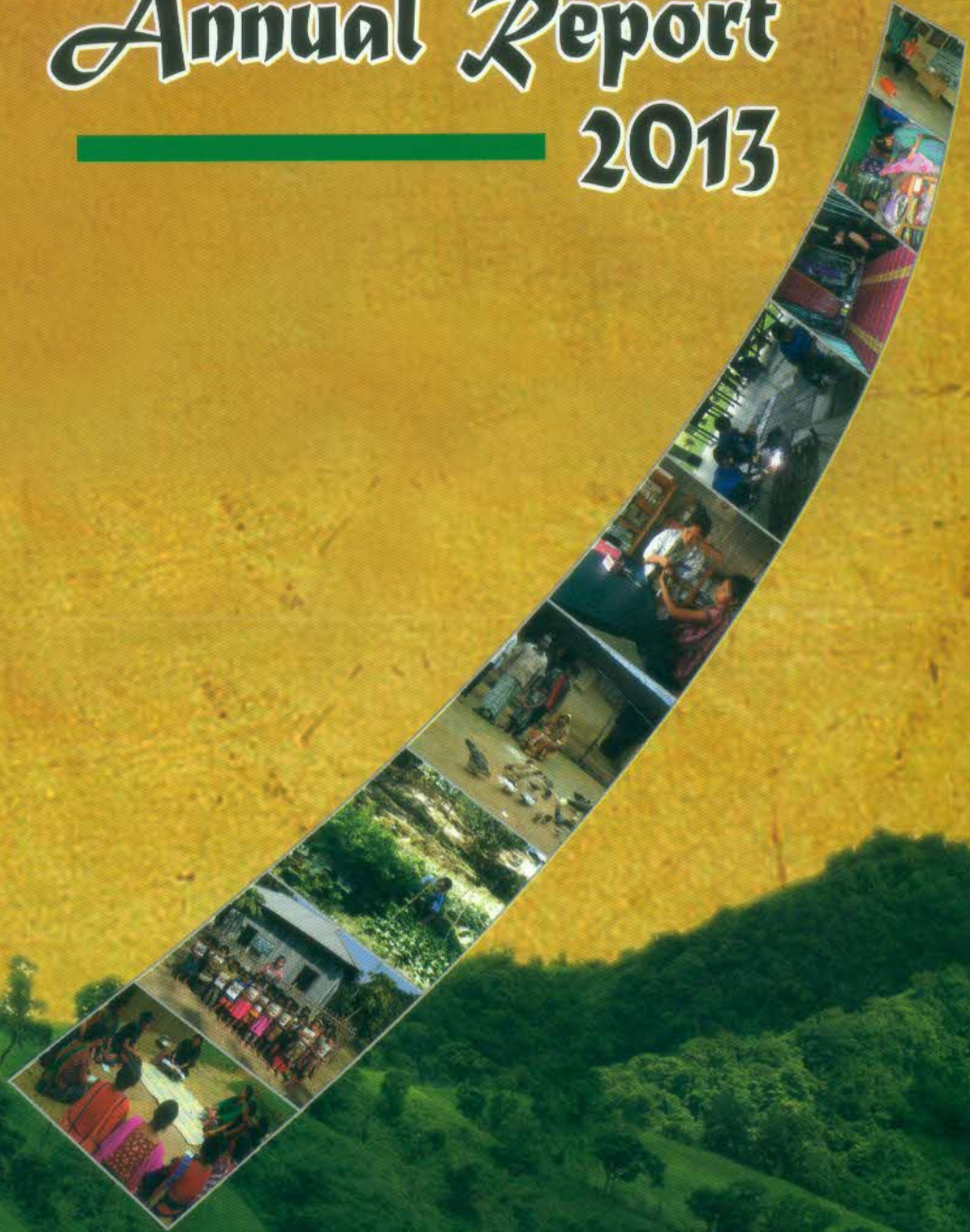


Annual Report 2013



ANANDO

Promotion of Culture and Youth Resource Development

Annual
Report
2013



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

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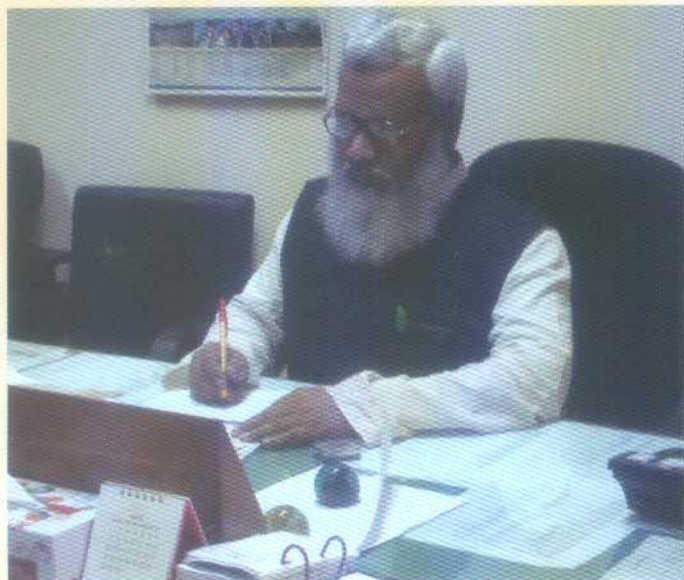
Vision

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.



Mission

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



Message of The Chairman

I am delighted to know that Anando has completed another successful year 2013. Over the last 16 years, Anando has implemented multidimensional development programs and activities to assist most marginalized and vulnerable people that include children, youth, 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 continue moving 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 attribute my heartfelt thanks to the management for managing everything with great sincerity, technique and skillfulness. I also thanks to all the staff members of Anando who have worked very hard throughout the year 2013 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 2013 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 2013. I feel very proud and honored to be able to present this report to our partners, donors, beneficiaries, government, development practitioners, and 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 learning achieved from interaction with grass root level people has 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 goal.

Here I would like to express my gratitude to Fr. Klaus Beurle (who established Anando decades ago) for his continued cooperation and advise. Behind every success of Anando there is significant contribution made by Fr. Klaus Beurle. Through this report I also offer my sincere thanks to the generous donors like Lichtbrücke. V. / Bridge of Light, Welthungerhilfe, Institut für Auslandsbeziehungen e. V., Kindermissionswerk, and the Arannayk Foundation, Cordaid, The Netherlands 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 to 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 also 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 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

Abstract

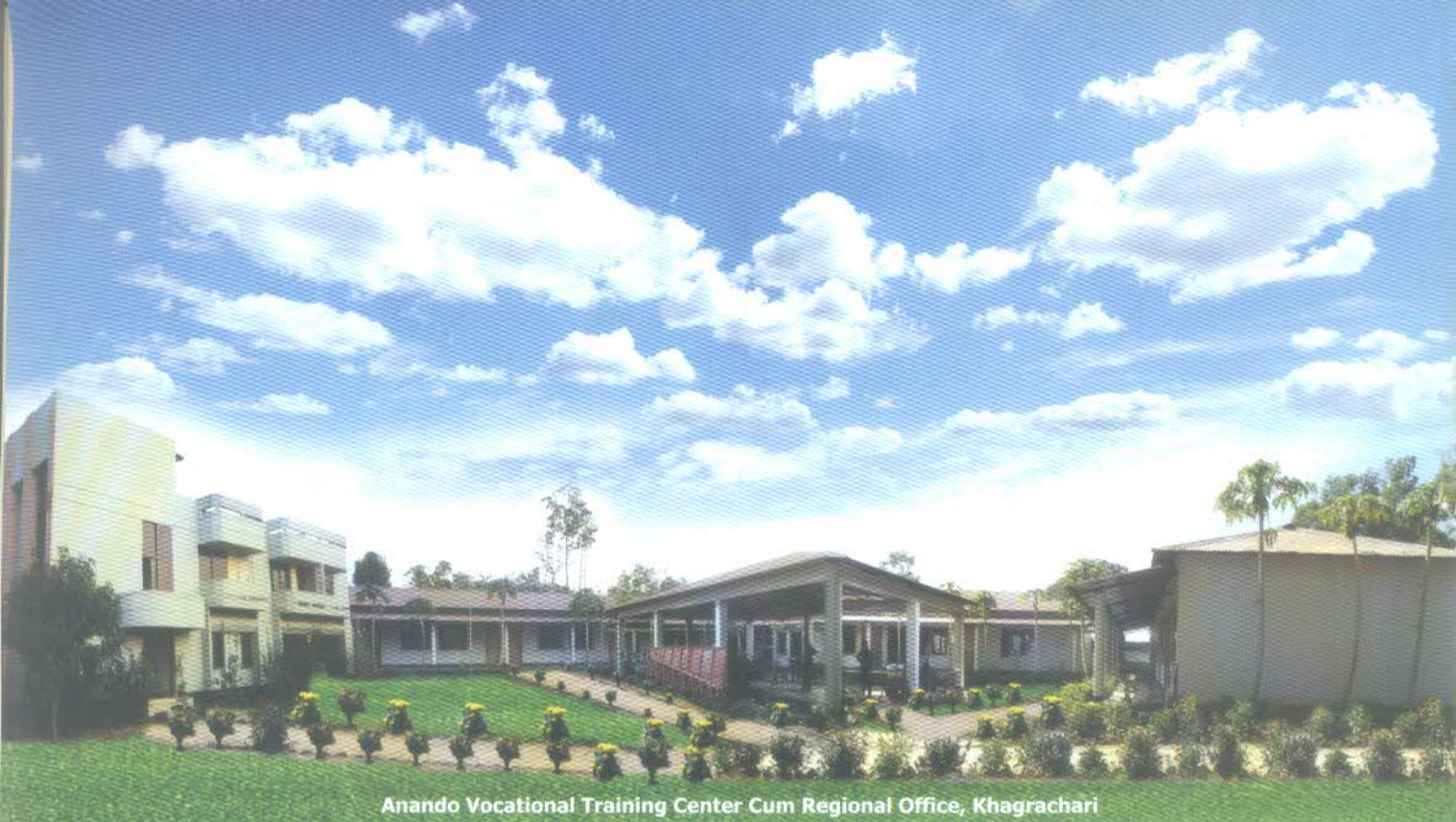
The Constitution of Bangladesh ensures equal access to basic necessities of life such as food, clothing, shelter, education and health care. Furthermore, it guarantees equal employment opportunities for both men and women without discrimination. However, a vast majority of the country's population is 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 2013. By the year 2013 Anando has extended its work in 13 upazilas of 4-districts in Bangladesh. In 2013, Anando implemented 7 projects through 4 regional and 16 branch offices. Along with its activities the report also provides basic information of Anando such as its background, vision, mission, aims, objectives, and the Executive Committee, the General Body, and the Staff Members including responsibilities and of legal status of Anando.

Integrated Development Programs of Anando has been described in the consequences part 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 source are core activities of Employment and Income Generation Program.

Following part deals with the Sectorial Development-

Anando has seven programs such as 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 (Project-Wise) for the year 2013. 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 no-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 less opportunities but have potentialities to strive hard for change and to stand on their own.



Anando Regional Office, Tangail

AIMS AND OBJECTIVES

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

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

MAJOR PROGRAMMES AND ACTIVITIES

PROGRAMS

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

- People's Institution Building Programme
- Self-Employment and Income Generation Programme
- Homestead Agriculture Programme
- Child & Youth Education Programme
- Community Health Care Programme

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

- Vocational Training for Youth Resource Development
- Peace Education Programme
- Student Study Support Programme
- Community Based Disaster Management and Climate Change (CC) Programme
- Promotion of Judicious Culture
- Relief & Rehabilitation Programme
- 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 brings diverse experiences and skills to the Governance of the ANANDO.

The nine members Executive Committee has been elected by the general body members among them 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
General Secretary



Biman Barua Chowdhury, M.Com.
Treasurer



Kohinoor Yeasmin, M. A.
Member



Jolly Evelyn Fraser, M.Com.
Member



Abul Hossain, M.A.
Member



Shohid Hossain Salim, M.S.S.
Member



Mahbulul Islam, M.Sc.-Agriculture
Member

STAFF MEMBERS AND RESPONSIBILITIES

More than 247 regular and contractual staff members including teachers & volunteers are working in Anando. The basic information and responsibilities of the following key staff members are given below:

Name & Designation	Qualification & Professional Experience	Responsibilities
Maniruzzaman Miah Executive Director	M.Com, MBA 23 years of NGO work experience in senior management & administration	Overall Management and Represent Organisation
Francis Halder Project Coordinator	B. Sc Agriculture (Hons) 24 years of NGO work experience	Project planning, monitoring, program coordination and implementation
Shipan K. Debnath Coordinator (F & A)	B. Com. (Hons.) M. Com (Accounting) 18 years experience in accounts. Control & financial reporting	Financial policy formulation, and budget preparation
Md. Ishaque Deputy Coordinator (MC)	M.A 16 years of experience in microcredit management	Planning, monitoring, coordination and implementation of Microcredit program
Bijoy K. Bala Regional Manager	B. A 22 years experience in project implementation and its management	Overall in-charge of project management at Anando Khagrachari
Saha Alom Project Manage & Regional In-charge	B. A. 14 years experience in development particularly in credit management	Overall in-charge of project & Micro Credit Management at Anando-Cox's Bazar
Leo Rozario Project Manager	M. Com 15 years experience in project management and implementation	Overall in-charge of project management at Anando-Tangail
Arifa Sultana Finance Officer	M.Com Accounting, MBA 7 years experience in accounting	Day to day financial transaction and petty cash management
Shyamol Rozarion Project Manager-VTC	B. A. 15 years in program and monitoring	Responsible for VTC project implementation at Khagrachari
Alok Prodip Tripura Program Officer	B. Sc of EEE 4 years working experience on VTC	Technical Service, Job Creation, and product marketing external related to VTC project
Raton Kumar Dey Project Manager Bio-Diversity project	M. Sc in Agriculture 8 years experience in hill agriculture and forestry	Responsible for Bio-Diversity Project Implementation at CHT
Eahyia Hossain Senior Program Officer Micro-Credit	M. A, BEd 16 years working experience in development work	In-charge Anando-Gazipur

LEGAL STTAUS OF ANANDO

Anando is registered with:

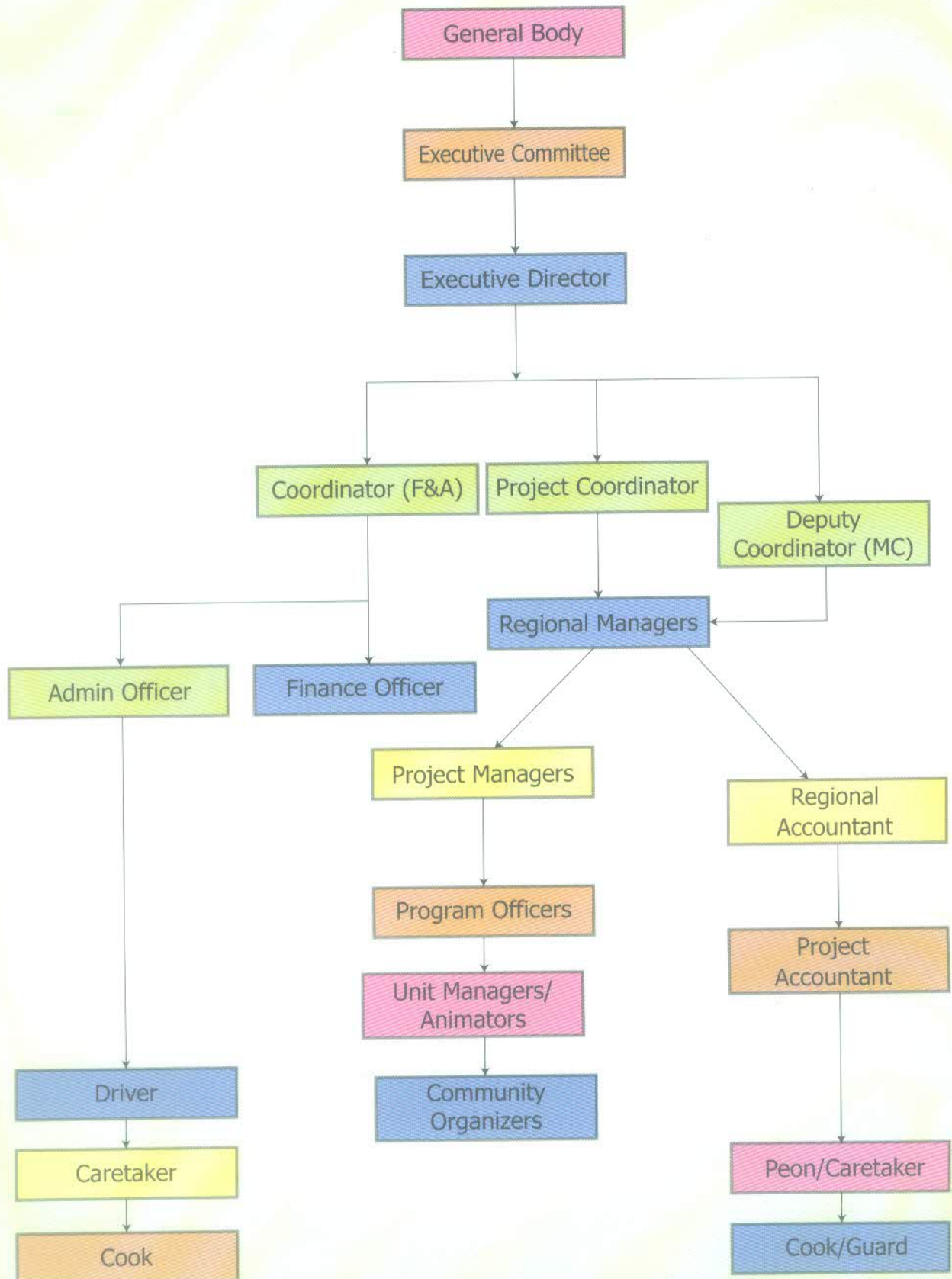
- (i) The Directorate of Social Services Department : Dha - 03825, dated 16/4/1997;
- (ii) The NGO Affairs Bureau : 1180, dated 18/8/1997 and
- (iii) The Microcredit Regulatory Authority- MRA: ...232, Date 14/5/2008.

SOME BASIC INFORMATION OF ANANDO

1	Working District (integrated work) - Cox's Bazar, Khagrachori, Tangail and Gazipur	4
2	Working Upazilla	6
3	Number of Regional Offices	3
4	Number of Unit/Branch Offices	17
5	Projects implemented during reporting year	9
6	Total staff members (Regular 140, Teachers & Volunteers 72)	212



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 achieved a certain degree of maturity in terms of social awareness and organizational capacity/ strength, i.e. together for tomorrow; Anando provides them different types of assistance to help them progress towards empowerment and to improve their overall conditions.

MAJOR ACTIVITIES



GROUP FORMATION

In three project areas, Anando has organized 1486 groups consisting of both male and female. Each viable group is formed with 4-5 members. Anando has started People's Institution Building Programme from 1997 and has gradually increased the groups in three operational regions under the scope of different development projects

Fulfilling 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 big group i.e. Samity consisting of couple of group members.

SAMITY FORMATION

After formation and unification of different groups under 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 challenges ill forces of under-development and all forms of prevalent injustices and the exploitative social system.

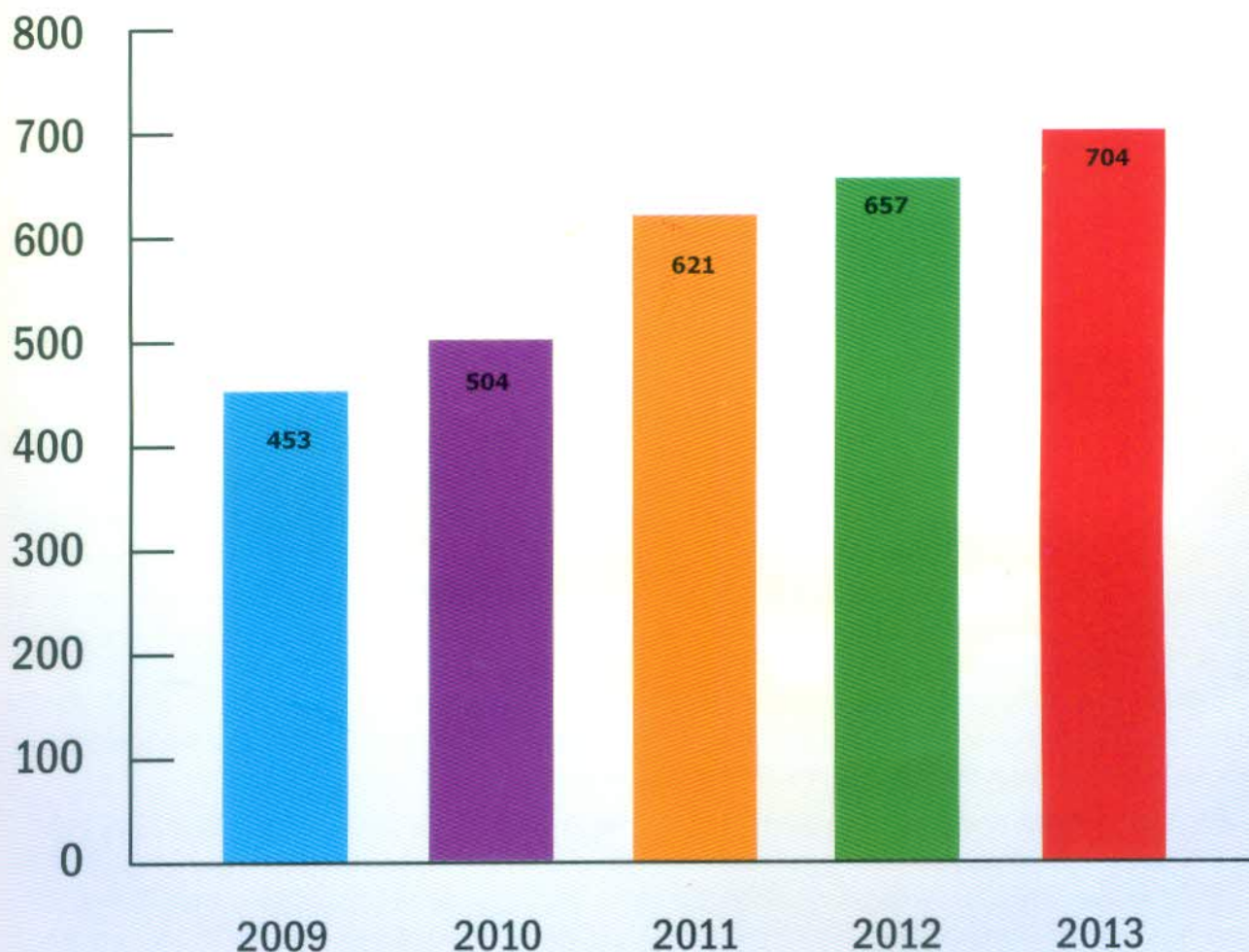
To continue our long journey towards achieving sustainable development all the samity members meet once in every fortnight where they discuss different issues related to social and economic affairs. Every issue based dialogue continues maximum for 4 fortnights until it attains some significant results. The number of dialogue is fixed by 4 topics maximum per year. In addition, the samity members are also under of based technical know-how sessions for the related income generating projects by going through various training programs provided 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 by the trained Anando field workers.

During the year 2013, Anando has formed 71 new samities successfully.

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

Region	Up to 2012	Newly formation – 2013			Cumulative Total
		Target	Achievement	Dissolved	
Tangail	219	16	05	-	224
Cox's Bazar	254	24	15	05	264
Khagrachori	156	36	33	-	189
Gazipur	28	05	00	01	27
Total	657	81	53	06	707

According to Anando, Group and Samity are the integral part of the People's Institution Building Programme. So, Anando has turned groups into samities along with the group formation activities, Remarkable progress have been made of transforming samities and developing them into people's organizations. The following Chart-1 shows this progress explicitly.

Chart-1



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 like 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 less access to available 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 Hill areas. Since, education is the first pre-condition of development that helps to 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 Khagrachori 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 Organiser 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 school. However, the education system of CLC is independently 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 1.30 – 2.00 hrs per day. The local children enjoy learning their everyday lesson 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, 10933 students have graduated from CLC of Anando that is run in three project areas since the inception of the education programme. This year there are 2625 students graduated from 105 Children Learning Centres of Anando. After graduating from CLC of Anando the children have finally been enrolled in local Government Primary Schools for further study.

THE PERFORMANCE IN TERMS OF STUDENT ATTENDANCE

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

* Study support - Teaching materials

* Art competition

* Cultural activities

* Exchange/exposure

* Annual children fair

* Learning through practical task

Table-2 shows the average target and achievement of the above-mentioned activities in three project areas such as Tangail, Cox's Bazar, and Khagrachari.



Table-2 :

Major activities performed under children education program in three project areas in 2013

Activities	Tangail	Khagra.	Total
Establishment/Continuation of Children Learning Centres in three project areas	18	10	28
Student enrollment in two project areas	540	300	840
Training of Trainers (TOT) for CLC animators	02	02	04
Annual children fair and parents gathering	01	01	02
Exchange / exposure	00	01	01

THE PERFORMANCE IN TERMS OF STUDENT ATTENDANCE

The student attendance performance is excellent. The following table-3 shows the average performance students' attendance, their performance and enrollment into Govt. Primary School enrolment in Khagrachori & Tangail project areas:

Table-3:

The average student attendance in Child Learning Centre (CLCs) and enrolment in Govt. Primary School

Name of Region	No of CLCs	Child Enrolled	Appeared in exam	Passed & enrolled to Govt. Primary School			
				Boys	Girls	Total	Rate (%)
Tangail	18	540	532	260	265	525	99%
Khagrachori	10	250	237	103	122	225	95%
Total	28	790	769	363	387	750	98%



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 both by 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 reasons 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 programmers Anando provides awareness raising training to the poor people on primary health care and provide them health care services.

MAJOR PROGRAMME COMPONENTS

The programme component includes awareness raising on health and hygiene among the local community people. Anando creates raise awareness among people especially among the adolescent school boys by providing basic health care training and by arranging immunization. Anando also provide nutritious food supply to the target population by conducting health camps in the project areas to ensure primary health care services.

MAJOR ACTIVITIES

The major activities include providing training to group members on community health awareness building, conduct classes on bad hygiene behavioral change among adolescent school children, Reproductive health awareness to the adolescent and provide immunization as well as nutritious food supply to the children, Pregnancy test, Normal delivery, Anti Neonatal Care-ANC, Post Neonatal Care-PNC.

Eye/ENT camps are being organized in the project areas for all communities as well as training on safe mother hood is conducted for selected TBAs with the assistance of district and upazilla health officials. Finally, this project provides assistance in developing model vegetable garden as a year round nutrition source.

It is to be noted here that the health programme in Tangail is more compact compared to other two areas i.e. Cox's Bazar and Khagrachori. HIV/AIDS education, conduct fortnightly class on bad hygiene behavioral change among adolescent school children of class VII & VIII, vaccination on Hepatitis-B virus camps for selected Anando-CLC children and rain water harvest (for drinking purpose) activities are being organized in Cox's Bazar as well as in Khagrachari. Anando has also supplied tube-wells and ring slabs for safe drinking water and for irrigation to vegetable gardening and provide sealed latrines to the target population. It may be noted here that this area is severely affected by Arsenic poison and Anando could not take any effective intervention yet.



The target and achievements are shown in the following table—4.

Table—4:

Area wise target and achievement of major health education program activities:

Activity	Tangail		Khagrachori		Total		
	Target	Achieved	Target	Achieved	Target	Achieved	%
Distribution of ring slabs for making water sealed latrines	00	00	80	80	80	80	100
Health Volunteers trained on community health	00	00	30	30	30	30	100
Group members trained on community health awareness	200	180	3665	3337	3865	3517	91
TBAs trained on safe motherhood and delivery technique	-	-	06	06	06	06	100
Health camps organized to provide treatment services/Mobile health camp	00	01	03	03	03	04	100
Year round immunizations for Children	200	214	185	183	385	397	-
Year round immunizations for Mothers	00	00	185	181	185	181	98





HOMESTEAD AGRICULTURE 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 populations are women who do not have formal jobs, access to other opportunities and available 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 other 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 components of settle 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 vegetable 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 earn 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.

IMPORTANCE OF USING INDIVIDUAL HOMESTEADS FOR FARMING:

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 bits 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 of 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 & 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 programme in three areas is shown in the following table-5.

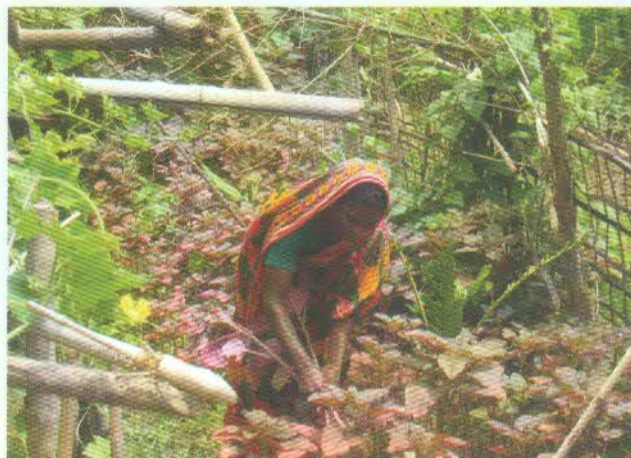


Table-5:

The performance of major activities of homestead agriculture programme in two areas:

Activity	Tangail		Khagrachori		Total		
	Target	Achieved	Target	Achieved	Target	Achieved	%
Farmers trained on homestead farming/Gardening/Agri. Method	40	38	300	294	340	332	98
Farmers trained on poultry	20	16	-	-	20	16	-
Group members trained on community health awareness	120	80	300	273	420	353	84
Farmers trained on fisheries	-	-	20	15	-	-	-
Farmers received seeds	100	150	300	275	400	425	-
Vegetable gardens established at farmers' level	210	195	300	294	510	489	96
Fruit and tree- nursery established at farmers' level	05	05	60	60	65	65	100



EMPLOYMENT & INCOME GENERATION PROGRAM- THROUGH MICRO CREDIT

Employment and Income Generation Program (EIG) is one of the major programmes 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 guarantor of getting loan.

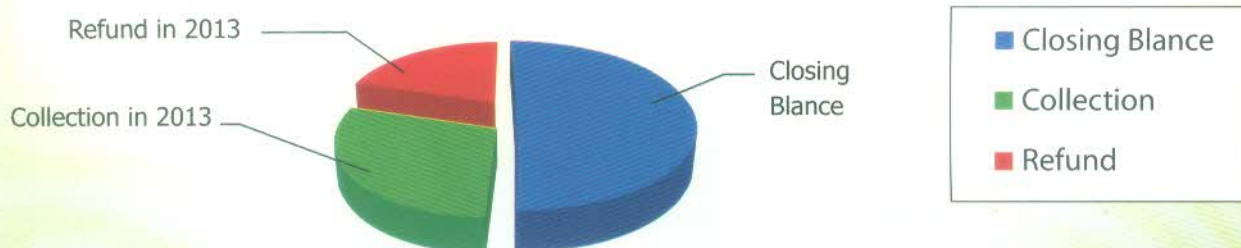
These savings are revolved as credit among the group members (if needed) with certain interest rate. The following table-6 shows the area wise status of total group savings at the end of the year 2013.

Table-6:**Area wise status of group savings (Regular) so far**

Operational areas	Group members	Opening Balance	Collection in 2013	Total	Refund/ Withdrawn	Balance as on
Tangail	3,853	78,93,984	41,52,975	1,20,46,959	36,14,108	84,32,851
Cox' Bazar	3,616	60,01,216	36,46,141	96,47,357	28,68,006	67,79,351
Khagrachari	2,448	77,48,657	47,67,573	1,25,16,230	27,99,029	97,17,201
Gazipur	224	17,02,309	10,02,495	27,04,804	4,89,045	22,15,759
Total group	10,141	2,33,46,166	135,69,184	3,69,15,350	97,70,188	2,71,45,162

Area wise status of Voluntary savings Program (VSP) 2013:

Operational areas	Opening Balance	Collection in 2013	Total	Refund/ Withdrawn	Balance
Tangail	1,47,559	8,43,982	9,91,541	5,80,474	4,11,067
Cox' Bazar	3,12,159	13,11,093	16,23,252	7,06,877	9,16,375
Khagrachari	5,06,616	13,37,581	18,44,197	7,,77,432	10,66,765
Gazipur	2,100	15,867	17,967	16,730	1,837
Total Group	9,68,434	35,08,523	44,76,957	20,80,913	23,96,044

Savings collection and refund status in 2013

Opening Balance : 2,43,14,600

Collection in 2013 : 1,70,77,707

Total : 4,13,92,307

Less Refund in 2013 : 1,18,51,101

Closing Balance in 2013 : 2,95,41,206

Net Add in 2013 : 52,26,606

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 members, who wants credit, is required to apply 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 get together with the participation of members of the same groups. Active participation of samity members(EC) in credit management reduces staff scarcity 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 criterions that include participation in relevant training and other input support. Only by fulfilling these criterions a member becomes eligible for credit assistance from RLF to take the feasible income generating projects.

The total group savings is Tk. 2,95,41,206 and total Revolving Loan Fund – RLF (including cumulative service charge) is Tk. 12,16,28,703 at the end of the year 2013.

CREDIT DISBURSEMENT & REALIZATION IN THE YEAR 2013:

Taka 15,05,37,000 had been disbursed among 6079 group members as loans in the year 2013. The following table—7 shows the area wise target and achievement more explicitly.

Operational areas	Investment			Realization			Closing Outstanding	No. of Loanee
	Opening Outstanding	Disbursement in 2013	Total	Target in 2013	Realized in 2013	Rate (%)		
Tangail	3,47,55,813	5,80,64,000	9,28,19,813	5,80,81,284	5,63,38,847	97%	3,64,80,966	3,008
Cox's Bazar	2,54,25,307	3,34,30,000	5,88,55,307	3,08,99,300	2,96,63,328	96%	2,91,91,979	3,407
Khagrachari	1,68,71,759	43,69,30,000	6,05,64,759	3,73,02,771	3,65,56,716	98%	2,40,08,043	1,924
Gazipur	73,57,456	1,53,50,000	2,27,07,456	1,41,47,712	1,41,47,712	98%	85,59,744	203
Total	8,44,10,335	15,05,37,000	23,49,47,335	14,04,31,067	13,67,06,603	97%	9,82,40,732	8,542

Small credit of Tk. 5,000 to 49,000 is 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 and rickshaw purchase, etc. Beside the Micro Credit Anando also providing Micro Enterprise loan among the experienced member amounting of TK. 50,000 – 150,000. Through these activities the program is effectively helping poor people to increase employment and income that bring a positive change in their living conditions.

CREDIT REALIZATION

Anando Credit Program Last 5 Years Credit & Savings Status

Particulars	year				
	2009	2010	2011	2012	2013
Loanee	7082	7294	7588	7572	8542
Loan Outstanding	52,303,595	59,747,421	78,221,437	84,410,336	98,240,732
Savings Balance	22,140,146	24,912,980	26,794,307	24,309,580	29,541,204



SUCCESS OF INDILLIGENT Mrs. JORINA



Jorina Begum is an inhabitant of Gong Para, Sadar Upazial of Khagrachhari District. She lives with her husband, who works as a day labourer, and four sons. In their family of six members they had so much want and so many problems. It was very hard for them to manage regular foods, and money for son's education, and for other expenses. Happiness was far beyond the imagination for them in as they were always involved in quarrels over food, clothing, and other basic needs. They do not have good reputation and good social status in the village. They struggled a lot for two meals a day. In such situation they could never thought of having nutritious food, sanitary latrine at home, neat and tidy house.

There was an economically solvent lad in their village. One day out of curiosity Jorina went to the house of the lad and talked to her asking how she had achieved economic solvency. Jorina, after discussing with the lady, learned that it was because of Anando's support that the lady achieved financial growth. Jorina expressed her interest of working with Anando to the lady who took her to weekly meetings of a Samity, ran by Anando, later. By attending the weekly meeting Jorina learned more

clearly about Anando's activities and projects.

A week later Jorina joint a Mahila Samity of Anando where she deposited some amount of money every month in order to get credit support from Anando. Few months later, for the first time Jorina received 8000 taka loan from Anando which she used to run a rice business and to rear some domestic animals such as Chicken. After returning the first loan on time she borrowed another 15000 taka loan from Anando for the second time. She used the money to buy a cow which provided a baby and milk after a year. Jorina has made some profit from the rice business on



regular basis. In addition, she earned income by selling Chicken eggs and cow milk. She bought food for family,

paid for children's school, and clothing, and for buying other necessary household goods. She also use of the money to repay the loan.

Later Jorina took another 25000 taka loan from Anando for the third time. With that money she bought another cow and leased 10 decimal land where she cultivated vegetable. In the fourth time she took 35000 taka loan from Anando. In combination of their household income earned by selling eggs, vegetables, cow milk, rice business and the loan money (35000 taka), Jorina bought 5 decimal lands near Anando office of Khagrachari. They built a semi-pakka house with aluminum roof on the land.

Jorina's household income continues to increase more and more as they rears cows, chicken, and grow vegetable in the homestead. By selling cow milk, chicken eggs and vegetables she is fulfilling her family member's basic needs. In addition, one of Jarian's daughters is self-independent now who ran a tailoring shop after having received tailoring training from Anando. There is no more struggling and suffering for food in Jorina's family. They have overcome extreme poverty through hard work and through the support

from Anando which also raised their status in the society. Now Jorina's all children go to school.

Lekhi Chakma : A changing history of life

Lekhi Chakma got married to Binoikanti Chakma of Noapara, Khagrachari. They have a business center called Newzealand Fashion and Boutique House. Lekhi Chakma and Binoikanti Chakma are very familiar names to the locality at present. However, 6-7 years back people hardly knew them. They were very poor and were in so much troublesome life at that time. The only property that he had was a house. With their self effort and with Anando's cooperation they are able to achieve success in life. Their lives have become more meaningful with wealth, and happiness.



Nearly 6-7 years before Lekhi's husband had no job and so financial problems was there every day in their lives. With two sons and wife Lekhi's husband used to pass every single day with hopelessness and darkness. There was no nutritious food in the family. In one side he had family of four members whom loves so much and on the other side he could not provide food, clothing and other basic needs because of financial problems. He was suffering so much from mental depression. When they were passing their lives with darkness and hopeless one day a social worker of Anando passed across their house to go to a meeting. Lekhi Chakma followed him to the meeting of Samity members of Anando where village women were discussing about

social worker to know more about their activities. At the end of discussion she expressed her interest to join the Samity. The social workers enlisted her in the Samity with consultation of all other Samity members.

In about 7-8 years before Lekhi had learnt Block and Boutique work from one of her sisters of distance relative. Due to lack of money she could not apply her knowledge of Block and Boutique. After joining the Samity of Anando she opened a Block and Boutique shop by taking 10,000 taka loan from Anando. Initially she earned 500-600 taka per day by selling Block and Boutique clothes. Later she took more loans from Anando and expanded

machines, and enlarged the shop space. At present she earns 1500-1600/- every day from her business.

The quality of her clothes so good that a clothes businessman from the Chittagong city has become very impressed with her work. The businessman buys her clothes to sell in Chittagong. By seeing the quality of her produced clothes other local businessman also express interest in buying retail clothes from her. So, she has taken another 60,000 taka loan from Anando to expand her business and to produce more clothes and more supply. At present 4-5 female employees are working in her Block and Boutique House to whom she has provided training.

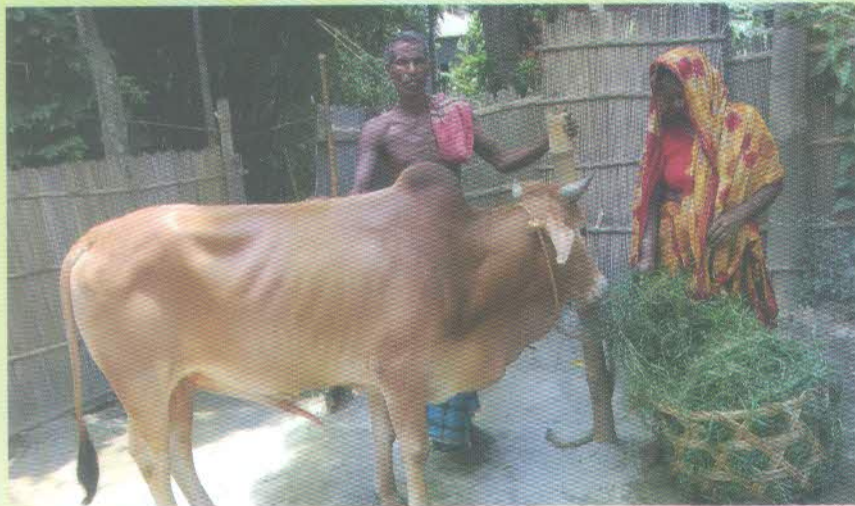


their savings, incomes, and other income earning sources. Lekhi spoke to members of the samity and to the

her business with more capital investment. She has bought more quantity of better quality materials,

At present Lekhi Chakma's two sons are going to school. They used to suffer from malnutrition before which they no longer do. They have set up a source of pure drinking water and sewerage system in the house. People of the locality go to her to seek advice on any kind of issue. Lekhi said that she wants to expand her business more and she wants to have more modern technology for more and better production. She wants to create more employment opportunities for local poor women by expanding her business. She wants to help every woman to overcome poverty and making them self-reliant by creating employment opportunity for them through expanding her business.

Dulufa Begum's Victory over Poverty



Dulufa Begum's house is in Mamudpur, Deduar, of Tangail District. Her husband is Manik Mia. Their family consists of two sons and a daughter. Before starting family they had a tin shed room. They had no latrine and no tube well. Except a Goat they had nothing. Their household income was very limited. Her husband used to work as a day laborer and ran a rented cycle rickshaw when he did not get work anywhere. With little income they had so many want in the family of five members.

He had knowledge about agricultural farming. However, because of lack of financial capital he could not cultivate as he needed land, labour and other agro-inputs for it. By the meantime Anando started giving loan in the Mamudpur area. On day Noor Hossain, a social worker of Anando, happened to meet Dulufa Begum, on the way near her house, when he was going to other loan borrower. Noor Hossain informed Dulufa that if she could join a Samity of Anando with minimum monthly deposit, if she wanted to and if she was in financial crisis, to start borrow loan for business. Thus, Dulufa joined the Shatadal Samity of Anando by depositing 5 taka per month. Three months later she applied for 7000 taka loan from Anando to buy a Cycle Rickshaw for her husband because he could run cycle Rickshaw very well. At first she was given 5000 taka loan which she used to buy a Cycle Rickshaw for her husband. After making some profit from Rickshaw she sold it and bought a Van instead.

After returning the first loan on time,

she took another 7,000 taka loan from Anando for agricultural project. In the third time she took 10,000 taka loan again for doing agricultural farm. That year she had very good crops which enabled her to build a latrine inside their house, in addition of family consumption. Then, she took another 15,000 taka loan from Anando which she used to establish a tube well on the yard of their house. After paying all the loan money she took another 20,000 loan from Anando, for the fourth time, for cow project. She used the money to buy cows and seeds, and fertilizers for agricultural farming.

After repaying previous loan she took 25,000 taka loan for the sixth times for cow fattening project. She bought two bullocks at 20,000 taka. She bought some seeds and fertilizer with rest



5000 taka for agricultural farming. Then, she again took another 30,000 taka loan which she used to buy two more bullocks at 15,000 taka each. A year later she sold the bullocks at 10,

8000 taka and with that money they have built a big tin shed house with fence around it. They also bought some furniture for the new house.

She is still earning money from farming, cow fattening project, and from the Rickshaw. After fulfilling her family's needs she can save extra money for future and for further investment. Thus, gradually she has taken lease of 100 decimal lands from a local farmer which she uses for farming. In addition, she has set up tube well near the house. She is also providing education to her children. At present her elder son is working in a textile after successfully completing higher secondary school. Her daughter is studying Bachelor of Arts. The younger son is earning well working with Rod business. However, in the meantime Dulufa Begum suffered from disease which cost them 2, 50,000 taka. If she had not fallen in sickness her family could have advanced further.

Despite this fact they still have managed to achieve enough economic progress. For last few years, in the harvesting time, their house becomes full of rice. Their family income continues to increase. Now they are very happy as they no longer need to starve and beg for money to other people. They have got their own house, tube well, cow fattening project, cycle rickshaw, and big agricultural farm. In addition, almost every member in the family is earning

income. Their socio-economic status has increased in the society. Now they get invitation from villagers on any kind of social occasion.

SECTORAL DEVELOPMENT PROGRAM OF ANANDO





PEACE EDUCATION PROGRAM

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 such 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 & Dighinala upazaila 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.

PEACE EDUCATION

Anando has implemented series of activities of these issues since the inception of the program. Some of its major activities includes providing awareness building paralegal training on human rights and land rights to group and local community members; 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 clear understanding the performance of major activities of the program are furnished in the following table—9.

Table-9:

The target and achievement of major activities of peace education programme



Activity	Target	Achievement	%
4. Educating & Developing youth Peace Volunteer:			
4 days training on Group leaders training on leadership building	96	87	91
4 days training for p leaders about Conflicts	96	90	94
2 days training about awareness creation building process in the community	480	476	99
2 days training on land rights in the community	480	470	98
2 days training on Agriculture methods (house cleaves house roof utilization, multitier orchard	480	480	100
2 days training on goat and cow rearing Agriculture methods (house cleaves house roof utilization, multitier orchard)	240	233	97
Two days basic training for income generating	480	4 43	92
4 days training on Group leaders training on leadership building	96	87	91
4 days training for Group leaders about Conflicts	96	90	94
2 days training about awareness creation building process in the community	480	476	99

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.



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 on 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 implicit. 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

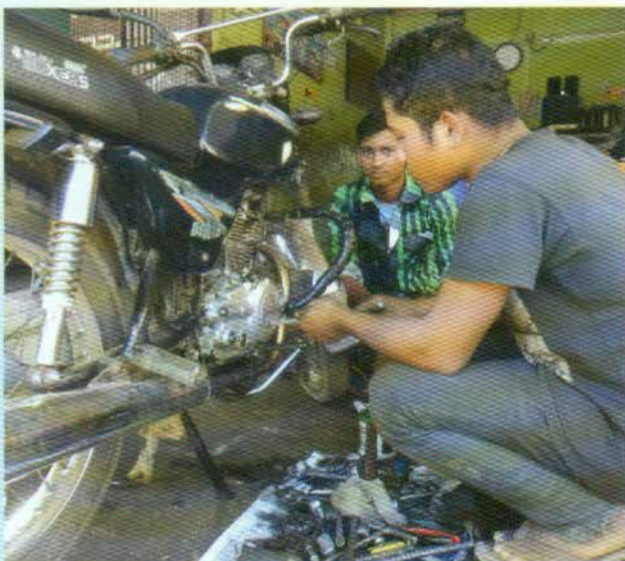
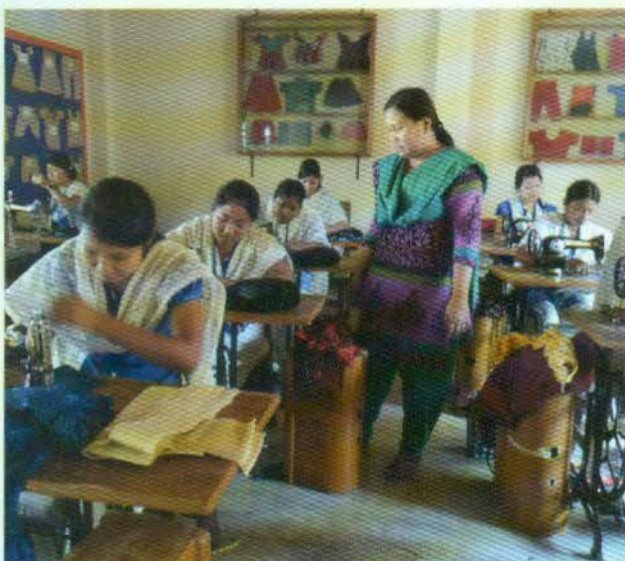
Anando has very well-constructed building under this program. The building is 1450 square meter long and semi-pucca that has a veranda and six rooms for arranging classes and project administration. The VTC also has 422 square meter open workshop venue and a 924 square meter long two-storied full-pucca dormitory that provide accommodation to 20 students including dining hall, bathrooms, toilets, and two guest rooms for visitors.

During the year 2013, 90 unemployed youth (30 girls and 60 boys) received one year skill development training in different courses including 3 months internship in the local production shop/institution/company. Out of 90 students 20 students are provided with hostel facilities as they were come from distant places. The scope of utilization of this center is expanding gradually and Anando has plan for maximizing its use further.

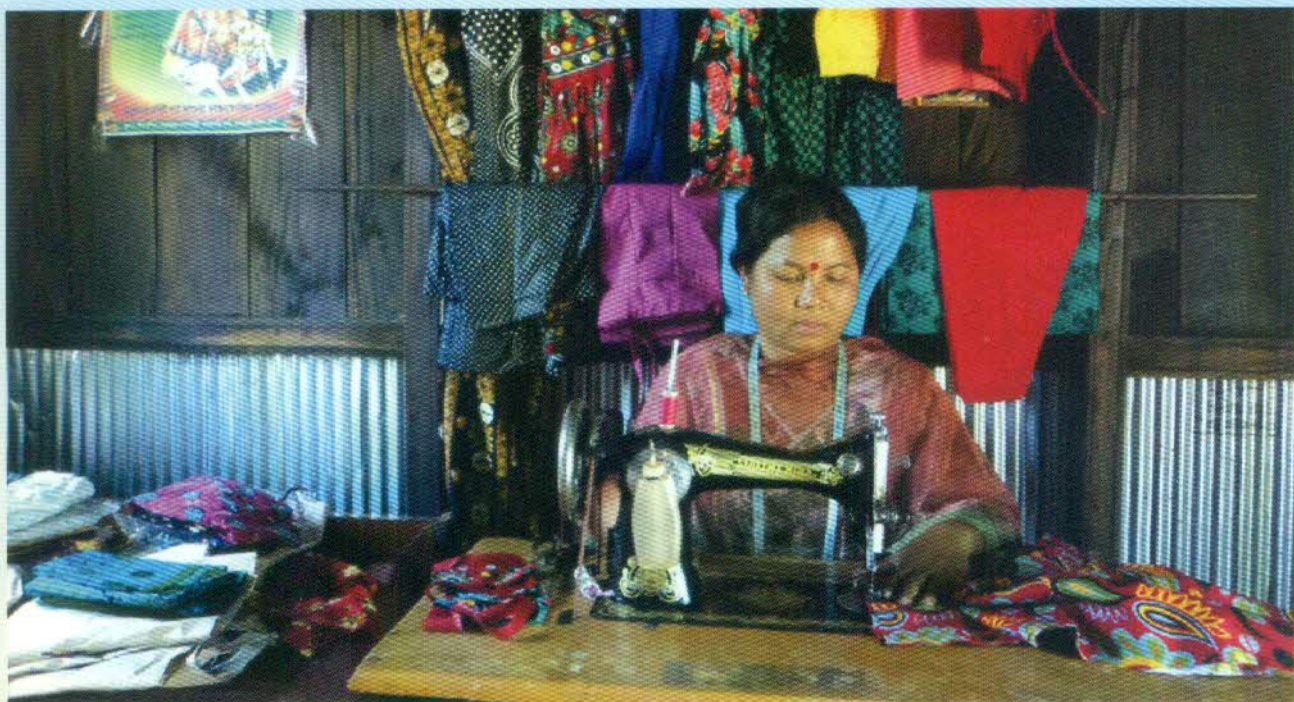
Table-10:**The target and achievement of major activities of Vocational Training Center (VTC)**

Name of Course	Admit	Appeared in exam	Passed	%
Tailoring-two batches	32	30	30	94%
Electrical	17	12	12	71%
Electronics	18	11	11	61%
Mechanics	18	12	12	67%
Welding	13	12	12	92%
Total	98	77	77	79%

Youths who have graduated from the VTC of Anando are now confident of their self-employment of these 30 graduates have already got jobs in different workshop/production centers and in company during and after the completion of internship. In addition, 12 graduates built their own workshops.



Biographical History of Geeta Tripura



A village named Takkur Chhora of Golabari Upazilla Sadar of Khagrachhori the house of Geeta Tripura. Her husband Tarun Tripura is a small raw materials businessman. He maintains his family with cruel hardship by selling raw materials two days by a week. Geeta Tripura has two children. One studies in high school & the other one in primary school. They face much trouble to maintain the subsistence & expenditure of children education.

Once Geeta heard miking is going in some matter & announcement of miking was related to sewing training subject for distress woman. Then and there Geeta stood the palace where miking was going & asked for what purpose of sewing training. When where will it be the training. Geeta knew, one year duration of sewing training were be given ANANDA vocational training centre. Return home after finishing the work of family, Geeta discusses with her husband regarding sewing training. After hearing to Geeta her husband said, if you want to take sewing training there is no objection to me. The sewing training of Geeta started in January-2008. After nine months taking training Geeta completed the training in practical from office.

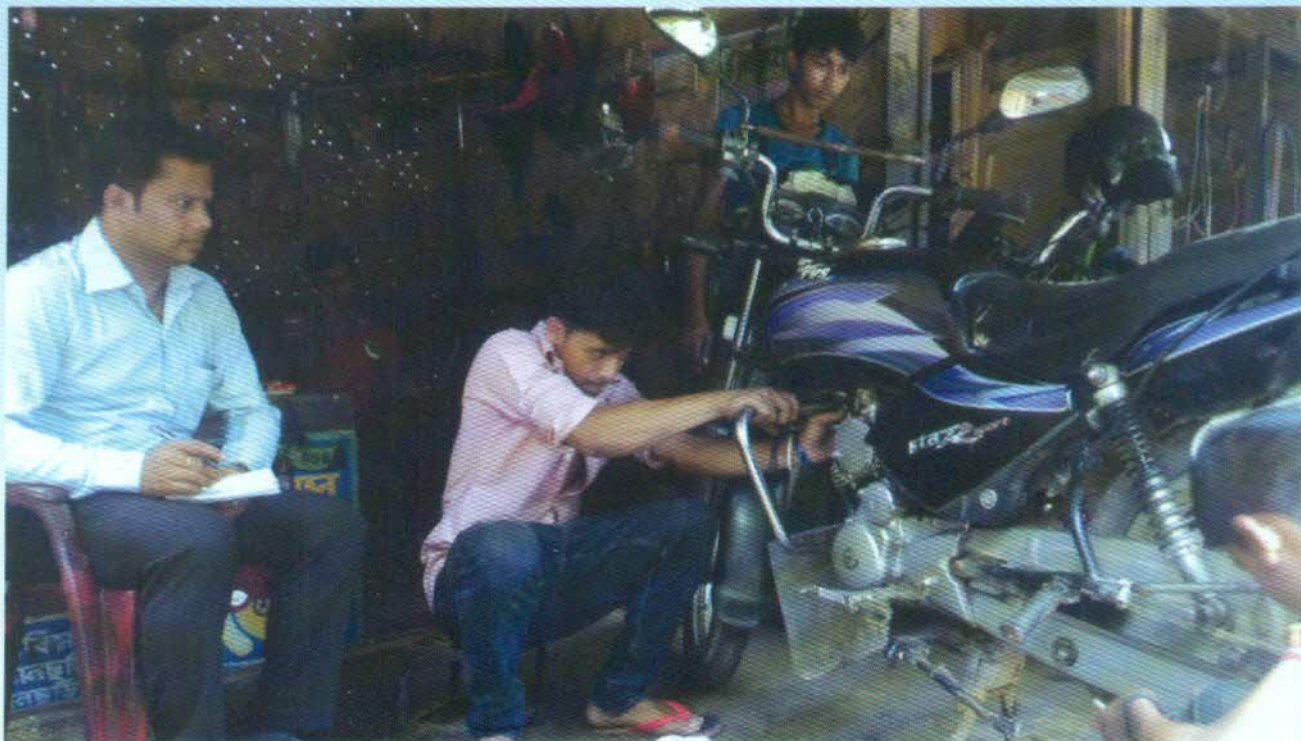
Let the training be finished. She had no thought known's no bound. Geeta demanded a sewing machine from her husband. The husband of Geeta by saving a few money from his business & taking loan 1500/= bought an old sewing butterfly sewing machine with Tk. 2800/=.

The village where Geeta lives there is none those who know how to sew. The best effort with the cooperation of her husband there started a new stage in Geeta's life. With the capital of Tk. 700/= Geeta started her sewing business. In the month of February 2009 by making clothes with Tk. 700/= she then sells it Tk. 1300/= in local market. She gets profit 450/= by selling cloth. The first income Geeta did not expenses then she bought cloth with Tk. 1,300/- again such the way in every month the capital with the taka of Profit within the months of six she bought some hen and duck and two children of goats. Very few time Geeta dreams to self reliance. Geeta became able to give tuition fee in school for children, expenses of Tiffin and purchased of book from the some portion of business profit. Geeta thinks in mind the dream which I dreamt today that is somewhat been implemented. The demand of work of Geeta expended. After a six month

Geeta bought a hog. After a year the average income of Geeta got 1500-2000 from hen, duck goat & hog. From her income she dreamt to build a house. Really Geeta made a new house of tin with a brick built latrine in 2013. The husband of Geeta did not imagine, Geeta can go ahead such a distance. The husband of Geeta prays to God with respect & gave thanks. There is no want in the family of Geeta. The children of small family of Geeta one day they will grow up by learning & the future will be bright. They will spend in the days of happiness with husband-wife & children. Geeta has no any demand. Geeta is grateful to all the stage of Sir of ANANDA Office & gave thanks. Geeta wishes like her as who are as in wanted and distress she will give training to them & build them up as self reliant by giving training.



Expedition of Self Reliance Youth:



His name is Boshor Mahmud. 27 Kilometers far away from Khagrachhori town. The house of Boshor Mia is in seawall village of Panchhori Upazilla. His father is a poor farmer. By ploughing other land somewhat days been passed. Boshor Mia is the third among six brothers of the family. It is very difficult to maintain subsist and expenses of education the children is very difficulties to the father by the little income. From class eight to class nine Boshor Mia stopped study. Because in this wanting family though Boshor Mia had eager to run study but there was no possible.

The study of Boshor Mahmud stopped. He does not think what to do. Near about one year he works farm activities with his father. All on a sudden after finishing the farming work he was returning house. He knew from the advertisement of "ANANDA" in "ANANDA TRAINING CENTER" for the duration of one year in various trade training is given to the poor and little learners. There is residential facilities for distance children. After discussion with his parents Boshor Mia takes decision that, he will get admission in Mechanical trade from Ananda Technical center at Khagrachhori Sadar. Better minded Boshor Mia started training by taken admission the last January 2009 in ANANDA TRAINING Center with residential facilities. After finishing nine month long training from the training centre practically he also finished his practical training for three months in a Motor workshop.

After completion of training at the Panchhori Bazar at Khagrachhori at a Motor cycle workshop he started work as a General worker. A new war started of Boshor Mahmud at Motor cycle workshop. This war is seen a sign of victory. The owner of Motorcycle workshop is pleased with work and behave of Boshor Mahmud & giving him with the facilities of stay & food with Tk. 3000/- monthly Salary the owner of the Motor cycle workshop appointed him. After working two years at Motor Cycle workshop Boshor Mia at a stage discussed with the owner that, I want to open a work shop by myself. He hailed the proposal of Boshor Mia & gave him advice to open motor cycle workshop with courage with the same Boshor Mahmud also took the advantage to open workshop.

After coming from Motor cycle workshop he discussed with his father that he will start workshop at Panchhori Bazar. Boshor Mahmud started a Motor cycle workshop with the capital of 24,000/- by working at workshop & keeping mortgage locally 20,000/- here total 42,000/-. To start the workshop of Motor cycle workshop as an advance of shop 25,000/- taka was given and 15000/- were expended for accessories. In the meantime the acceptance of the Motorcycle workshop to the people of the locality. By working in Motor cycle work monthly he earns near about tk. 15,000/- to tk. 18000/-. There are more two workers at Boshor Mahmud's workshop. He is maintaining the workshop by giving them the facility of staying with food. Excluding an expenses monthly he earns 8000/- to tk. 10,000/- with the income of this the expenses of younger brother & sister and help his father for family. Boshor Mahmud is now self dependant. Boshor Miah now is very pleased by set up workshop in his own dream by giving the frame of his dream in real.



SUSTAINABLE INTEGRATED FARMING SYSTEM - SIFS

INTRODUCTION

The project supports small-scale agriculture in areas where food production is very low and where rain-fed farming is practiced at minimum level. The project focuses on building capacities of small-scale farmers by introducing sustainable and integrated farming systems in line with relevant value chains and supporting the development of self-help structures that will contribute to improve the income and food security situation of the rural population and increase the food availability in the markets. The applied solutions have a high relevance for most of the poor farmers in South Asia.

In Bangladesh the project is mainly to increase agricultural production and improve market access for 2,000 poor, and marginalized farming households living in remote areas of Khagrachari district, of the Chittagong Hill Tracts, Bangladesh. These families are members of indigenous communities, war refugees and relocated poor Bengalis. Since 1 February 2012 to until December 2014 Anando will continue to support to 100 farmer groups who are known as samitis with 20-25 members, encompassing 4-5 small groups known as dal with 5-6 members who come from 20 new villages of 2 Unions of Matiranga & Khagrachari Sadar Upazial.

PROJECT INTERVENTIONS

Result – I: Increased food availability and marketable surplus based on higher agricultural productivity and sustainable resource management

As per plan in 2nd year, 2013, the project worked with 430 beneficiaries (40 models & 400 integrated farmers) as SIFS' model implementers, who are involved in producing fish, livestock, & crop in an integrated package. It has achieved 400 multi-tier orchards, 274 nutrition gardens with the support from Linking Agriculture, Natural Resource Management, and Nutrition (LANN), in the forms saplings/seedlings distribution to the farmers. The farmers had to pay only 20% of the total cost of the saplings/seedlings. Out of 430 beneficiaries 331 farmers have reared livestock while 24 farmers have reared fishes because the CHT has only 1% of water reservoir suitable for fish culture. However, it was only 13 in the last year 2012. In addition, agro-inputs with varied packages have been provided among 430 SIFS and 274 LANN Farmers under small Nutrition Garden. Analytical achievements on Result- I are as follows:

400 GM/GL's selection finalized completed

- 1) 14 GM/GL's plantation completed with perennial only in comparison to last year's 103(i.e. without intercrops, livestock & aquatic)
- 2) 17 with perennial, biennial and annual (i.e. without poultry, livestock & aquatic)
- 3) 38 with perennial, biennial, annual & poultry (i.e. without livestock & aquatic)
- 4) 62 with perennial, biennial, annual & livestock (i.e. without poultry & aquatic)
- 5) 245 with perennial, biennial, annual, poultry & livestock (Integrated with most of the productive enterprises except aquatic) Stronger & graded A
- 6) 24 with perennial, biennial, annual, poultry, livestock & fishery (Integrated with cent per cent productive components) Strongest & graded A+

Result 2: Additional income is achieved through improved market access and value addition of specific agricultural products.

In order to achieve this expected outcomes 168 farmers cum product sellers have been trained on improved market access such as value chain, value addition through production etc. Of these 168 farmers 70 are from Khagrachari Sadar and the rest 98 are from Matiranga. In 2013 the producers cum sellers are organized under group marketing, where 2 market sheds are also constructed taking land from community i.e. at Thakurchora KHG-Sadar and at Bangmara under Matiranga. Actually, the profitability of the producers cum sellers has been identified by common interest on common seasonal products from common spot using common vehicle as local transport. It reduces common transport cost in market, consequently more profit from the products. Some common usable inputs accelerating business and agro processing, have also been distributed among the small producers cum traders. Those are: balance weight, calculator, scales, jerrycan, van etc. This group marketing approach is a new innovation for the villagers. So, they need not to come market individually with individual products. This approach saves time, transport and man-hour in marketing as well, now attracting fellow beneficiaries to follow their community end.



Result 3: Training and strengthening of community-based organizations to improve access to knowledge and improve efficiency of the marketing.

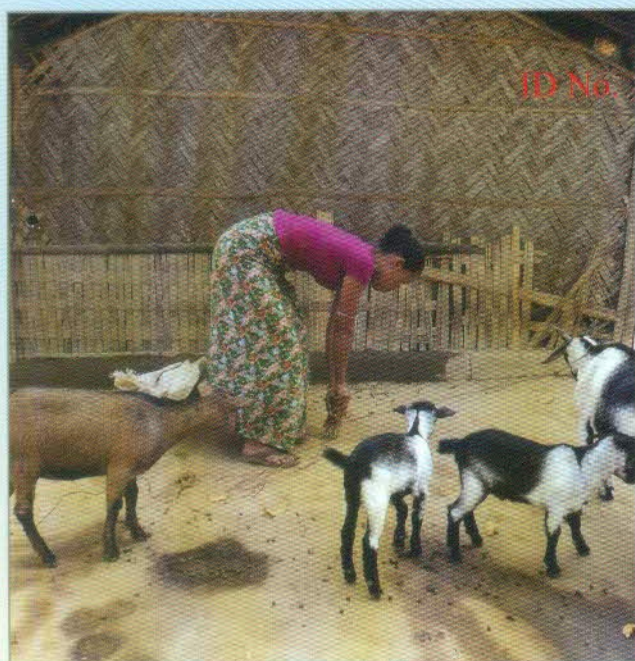
In total 75 farmer's samity (12-15 GM) with 1513 members have been formed who come from 20 new villages of 4 Unions of 2 Sub-district under Khagrachari have been formed to restore the above interest of farmers cum small traders in market. Apart from agro production and agro business the group members have also been provided training on Gender Equity in Farmer Families, Women's Need, and Promoting Food Sharing in Farm Family etc.

Result 4: Best practices are promoted and shared through exchange, networking, and advocacy

So far 6 best practices have been identified, which have been proofed as the major needs of local farmers in crop production. These have been identified from our farmer's field and renovation by using the following measures:

1. Utilization of house cleaves - as best practice (2012)
2. Ready compost using cow dung feces - as best practice (2012)
3. Tube well bottom utilization by arum cultivation - as best practice (2012)
4. Banana pseudo base decomposition - as best practice (2012)
5. Practicing mulching in orchard - as best practice (2012)
6. Drain side utilization - as best practice (2013)

Besides the 4 outputs/ results, the project has implemented staff capacity building interventions, one study on market improvement, two national & international workshops, and one SIFS's model for practical purpose.



Planned activities	Annual Target	Achieved	Cumulative	Remarks
01. Institutional PRA and select target HH	90	90	90	Following a common guide from DWHH
02. Samity Formation	35	36	75	Initial survey followed by identification by naming
03. Samity Members	- 840	- 705	1513	After functional selection of GM
04. Samity Savings	1000,00	-	-	As the interested members are linked with credit groups
05. Samity Meeting/dialogue	300	143	185	At inception level followed by introducing with credit group
06. Capacity building workshop on IFS model	01	01	03	Two + by 3 staff members, total 5 joined at DWHH at Delhi
07. ToT on capacity building about SIFS model and follow up	01	02	04	Staff and model farmers
08. Design applicable SIFS models by farmers groups	01	01	02	Three staff members joined from Anando at DWHH workshop in Calcutta.
09. SIFS training for GL, GM and Model farmer	430	430	923	453 SIF and 40 model farmers attended training on SIF model development
10. SIFs follow up training for GL GM, and model farmer	430	427	887	One day on immediate intervention
11. Agro input support	330	324	799	Among SIFs farmers as GL and GM etc.
12. Input support for model set up	30	30	70	Among the model farmers
13. Shallow tube well installation by IGS method	04	04	06	Two in separate two units
14. ToT on LANN as method	60	57	137	Representative from less assets/land owning class
15. Training on nutrition	300	316	736	Emphasizing LANN model
16. Agro input support	300	294	588	Homestead farmers only
17. Promotional display board	5	6	6	6 boards on 2 themes including 6 posters
18. Market seat	02	02	02	

Ganenthro Tripura's Life Style Changed by Livestock Rearing

He earns 35,000 taka selling different fruits and vegetables. He buys one cow, 3 pigs 2 goats and 2 pair's pigeon from this money. At present, he has 3 cows, 2 goats, 3 pigs, 22 hens and 4 pair pigeon. He harvests milk from a cow with regular income. This above statement is from Mr. Tripura's opinion. Let's see how it happened.

Before involved in SIFS

Ganenthro Tripura (39) is the permanent inhabitant of west Golabari in Khagrachari Sadar. His wife Subala Tripura (32), two sons and one daughter. Elder son (17) study at class eight, younger son(14) at class seven and daughter (10) at class five. Ganenthro Tripura does mainly agricultural work. He has 35 decimal homestead land and 1 acre of cultivable land. He used to cultivate turmeric and zinger in some land but almost majority land kept fallow. He had only one cow and 6 hens. But with this little income, it is very hard to carry-out his family expenses and children's study.

Gradual changes after involved in SIFS

In 2012, Anando selected west Golabari for Sustainable Integrated Farming System (SIFS) project operation. Field worker Shanti advised how to use waste land and homestead fallows using new technologies. Before that he decided to sell top soil of his fallow land to a brick manufacturer company. However, initially he also did not agree to be the member of SIFS. One day he joined training on SIFS' Model and realized of using his fallow land at the end of training. As part of the training Anando supplied him 22 litchi saplings, 12 custard apple seedlings for multi tier orchard with an easy condition that he will pay eight taka per sapling. He also planned to transplant 10 papaya seedlings on north side and 20 banana suckers on west side of MTO as intercrops for quick repay. Anando also supply him 24 mahogany saplings, 24 betel nut and 38 lemon saplings for his boundary line utilization around homestead. Anando also gave various quality winter vegetable seeds and seedlings. Besides training mentioned above he also received training on value chain analysis and gender equity for family peace.





COMMUNITY BASED DISASTER MANAGEMENT (CBDM) & CLIMATE CHANGE (CC) PROGRAM

The community based disaster management program is one of the core components of Anando under its Mono-sectoral program component. Anando has implemented a series of projects under this program component. Last year there was no big incident of natural disaster in the project areas and so Anando did not take much activity under this program. However, in future, Anando and its donor partners are ready to deal every challenge related to natural disaster effectively in the future as we have gained experience from our past activities in this field. Anando always try to design all its disaster management related training keeping in aligns with government's disaster management plan. Anando always keep its development partners updated about our activities and programs.

Along with the CBDM programme, Anando is trying to initiate climate change (CC) programs in saline prone areas of Satkhira, Bagerhat and in the coastal areas of Cox's Bazar. Due to many ecological sins across the world, major portion of these areas are submerged under water and in future there is absolute threat to be inundated. Anando feels that it is a moral obligation to protect the ecosystem and to take some noble efforts to prevent the poor people, of the most neglected coastal belt, from this negative effect of climate change and natural disaster.

In this regard, Anando is negotiating with Die Licht Brucke (DLB) Germany to undertake another project jointly in Cox's Bazar region. In cooperation with Welthungerhilfe, Anando is also under the process of commencing another Climate Change Project in the coastal belts areas of the Cox' Bazar. In order to discuss on this issue with the representative of donor and partners Anando has attended two workshops in Delhi, India and a workshop in Yangon, Myanmar in 2011 and 2012 respectively. As an advanced program Anando has established pro-climate change technologies in the house of our beneficiaries in the grassroots level. We are very hopeful to commence more programs very soon in Bangladesh on very burning issues. However, more reflection on this program also been highlighted under the Environment and Ecology program at the beginning of this report.



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 want 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 the 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 program 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 every where 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 1198 but, unfortunately it became inactive after Fr. Klaus Beurle, the founder of Anando, left Bangladesh for his home country Germany. After 7 years, from 2008 onward Anando again took initiative 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, and gender-sensitive, environment friendly and peaceful. We plan to work on this project under the generous support of Die Licht Brucke (DLB) of Germany.

Activities:

- Formation of Cultural Groups
- Encourage and nurture the local & 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.

Table-12:
The target and achievement of major activities of Promotion of Judicious Culture program

SL #	Regions	Particulars	Target	Achievement	Remarks
01	Anando-Tangail	Formation of Cultural Groups	10	10	
		Nurture the neglected cultural resourceful adolescents & youths	-	-	
		Cultural orientation to junior school children	24	20	
		Perform regular and seasonal cultural program	10	10	Additionally monthly cultural session in each school
02	Anando-Khagrachari	Perform regular and seasonal cultural program	4	4	On the occasion of national & international day/festival
		Participation in national & international program	2	2	Cultural Program on Int. Peace day, Int. womens day





ENVIRONMENT & ECOLOGY

In the 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 raising 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 on the country. In Bangladesh we have bio-diversified natural resources like Sunderbans, and Modhupur forest. There are a series of short heightened 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 tempt 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 over height 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 effect of Green House in the very near future. In reality - it is going to be a tragic to the lives of the people particularly in the coastal belt in Bangladesh and 17% of total Bangladesh is going to be inundated by 2015.

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 being of this era we should take some measures before reaching the percentage of Carbon-Dioxide in air to its last limit.

To achieve this purpose, it is very necessary to build awareness among the people at all level on climate change hazard. This community awareness building on climate change would build gradual bio-awareness for community protection in advance.

Since, 1996 Anando has development activities in 3Upazilas 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:

- Awareness meeting on sustainable hill farming and nature conservation
- Promotional display boards
- Publishing posters and leaflets
- Establishment of multi-tier orchard - MTO
- Establishment and maintenance of nursery
- Distribution planting materials among the participants
- Community led total sanitation -CLTS
- Fallow land afforestation at Household levels
- Road side afforestation
- Technical training (Bio-diversity conservation, watershed management, agro forestry)
- Study visit and participation in National programs
- 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 LichtBrucke (DLB) – Germany] particularly at Panchari & Diginala Upazilas 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.



ANANDO VISITORS IN 2013



Mr. Ansumang Das, Project Coordinator, SIFS in South Asia.



Md. Mazeul Haque Deputy Director MRA and Abdul Mannan Senior Assistant Director-MRA, Dhaka.



Mohammad Asaduzzaman, Upazila Nirbahi Officer Khagrachari Sadar, Ganoranjon Tripura, Chairman, Golabari UP, Khagrachar.



Mr. Innocent D. Costa-Former Director of MAWTS
Md. Moniruzzanan-PO, Md. Mamun-Ur-Rashid, Manager PME, Caritas.



Advocate Md. Abul Kalam Azad, Manager Administration and
Md. Monjurul Karim Khan HR-Senior Officer
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