

## **Forward**

CODEC every year prepares the Annual Report for the Danida. This Annual Report 2010-11 portrays the achievement and deviation of our programme interventions during the final year 2010-2010.

The present phase of Five Year Plan (2007-12) is approved and financed by Danida. Danida also approved our Annual Plan 2010-11 in due time. This plan and budget subsequently was also approved by the NGO Bureau. We are grateful both to the Danida and NGO Bureau for their continuous support and assistance.

I must appreciate all CODEC Personnel whose contribution to implement all those programme in the gras root level with sincere efforts and dedication. To finalize this report many of us worked hard and thanks to all of them.

All the best wishes.

**Khursid Alam Ph.D**  
**Executive Director**

## **Forward**

CODEC is propelling towards 26 years with a destination of socio-economic development of coastal disadvantaged communities in Bangladesh. CODEC has gradually developed community driven programme, which addresses economic as well as social and cultural issues and strives to place the particular needs and concerns of the communities on the national agenda for poverty alleviation and policy reforms. Through this programme intervention, CODEC aims at serving the disadvantaged coastal communities in five districts (Chittagong, Noakhali, Laxmipur, Patuakhali and Barguna).

CODEC is a well-recognized Bangladeshi NGO focusing on the coastal belt of Bangladesh (mostly the southern part). Mainly funded by Danida, CODEC has been assisting marginalized coastal and riverine communities, particularly the Hindu *Jaladas* (a low caste), since 1985.

Initially, CODEC focused on savings and loans, and this work has developed into a successful and professional Micro Finance Programme, which presently serves about 75000 members of Village Organizations (VOs). CODEC is continuing and expanding this work for economic empowerment parallel with entrepreneurship development and penetrating the extreme poverty focusing special programme towards hardcore poor families.

CODEC is continuing mobilization of the disadvantaged coastal communities to rationalize on human rights, justice and access to information, resources and services. The Socio-Cultural Development Component is facilitating to establish the functional community organizations at the ward and union level, provide training to the communities on rights and justice issues and advocacy, and to create links between community organizations, government and NGO service providers (on health, education, drinking water, sanitation and legal services).

The National Advocacy Component is supported, which aims at strengthening the collective voice of the coastal communities at the national level with a view to ensuring that the needs of these communities are reflected in national strategies and policies.

The Final Evaluation of the fifth phase of CODEC will be held next year, as CODEC is serving a clear need in the coastal districts and we sincerely believe DANIDA will support another phase so that CODEC will be able to be self reliant. CODEC is well underway to reach the overall target set to reach 600,000 households during the five years period. I wish every success and prospect of CODEC.

**Abul Kashem**  
**President**  
**CODEC Executive Committee**

## বার্ষিক প্রতিবেদন ২০১০ - ২০১১: সারসংক্ষেপ

বাংলাদেশের নদী ও সমুদ্র উপকূলীয় অঞ্চলে বসবাসরত দরিদ্র জনগোষ্ঠীর আর্থ-সামাজিক উন্নয়নে কোডেক ১৯৮৫ সাল থেকে চাহিদাভিত্তিক বিভিন্ন উন্নয়ন কার্যক্রম বাস্তবায়ন করে আসছে। কোডেক তার অভিজ্ঞানের সমৃদ্ধিতে উপলব্ধি করেছে যে, সামাজিক-সাংস্কৃতিক উন্নয়নকে টেকসই করতে ক্ষুদ্র ঋণ কার্যক্রমসহ প্রশিক্ষণ কর্মসূচী ও জাতীয় অ্যাডভোকেসি কর্মসূচী সমানতালে বাস্তবায়ন একান্ত জরুরী।

কোডেক ক্ষুদ্র ঋণ কর্মসূচীর লক্ষ্য হচ্ছে উপকূলীয় দরিদ্র জনগোষ্ঠীর দারিদ্র্য বিমোচন ও অর্থনৈতিক ক্ষমতায়ন। কৌশলগতভাবে এই অঞ্চলে নারীর ক্ষমতায়ন, কর্মসংস্থানের সুযোগ সৃষ্টি, বিভিন্ন ব্যবসা-বানিজ্য প্রসারে সহায়তা ও বিভিন্ন অর্থনৈতিক উন্নয়ন কর্মকান্ডের বৈচিত্র্যতা আনয়ন ক্ষুদ্র ঋণ কর্মসূচীর উদ্দেশ্য। প্রতিবেদনকালীন সময় ২০১০-২০১১ কোডেক আটটি জেলার অর্ন্তগত ৩১ টি উপজেলায়, ৩১২টি ইউনিয়নে, সরাসরি ৬৮৫২৩জন সদস্যকে ঋণ সহায়তা প্রদান করেছে। ডানিডার অর্থ সহায়তায় যে সাতটি জেলায় কোডেক ক্ষুদ্র ঋণ কর্মসূচীর আওতায় যে ঋণ সহায়তা প্রদান করেছে সেই জেলাগুলো হলো- চট্টগ্রাম, লক্ষীপুর, নোয়াখালী, পটুয়াখালি, বরগুনা, চাঁদপুর ও বরিশাল। কোডেক ক্ষুদ্র ঋণ কর্মসূচী ব্যবস্থাপনা দরিদ্র জনগোষ্ঠীর জন্য সঞ্চয় বৃদ্ধি ও ঋণ গ্রহণের সহজতর ও উন্নত উপায় বা পদ্ধতি সংস্থান করেছে। ঝুঁকি তহবিল তাদের ঝুঁকি ব্যবস্থাপনায়, সম্পদ ও আয় বৃদ্ধিতে বিশেষ ভূমিকা পালন করেছে এবং মানসম্পন্ন জীবন যাপনের সুযোগ নিশ্চিত করেছে।

সামাজিক ও সাংস্কৃতিক উন্নয়ন কর্মসূচীর মূল বৈশিষ্ট্য হচ্ছে, মানবাধিকার বিষয়ে সচেতনতা বৃদ্ধি, সোচ্চার হওয়া ও সাড়া প্রদানে সক্ষমতা বৃদ্ধি, অংশগ্রহণমূলক মানবাধিকার চর্চা যা সম্ভব ও সফল হয়ে উঠছে বহুমুখি শিক্ষা, প্রশিক্ষণ, চর্চা ও আন্তঃ সংলাপ ইত্যাদির মাধ্যমে। এই কর্মসূচীর আওতায় উপকূলীয় ও নদী তীরবর্তী ছয় লক্ষ পরিবারের (প্রায় ৩৪ লক্ষ জনসংখ্য) সুযোগ সৃষ্টি হয়েছে মানবাধিকার বিষয়ে সুস্পষ্টভাবে অবহিত হওয়ার এবং তাদের যাপিত জীবনের সাথে প্রকৃত মানবাধিকারের অবস্থা ও অবস্থানের তুলনামূলক বিশ্লেষণ করার। জনসংগঠন ও সুশাসন, সামাজিক সেবা ও যোগাযোগ, শিক্ষা ও তথ্যে অভিজ্ঞতা, প্রশিক্ষণ এবং জলদাস জনগোষ্ঠীর উন্নয়ন উক্ত উন্নয়ন প্রচেষ্টা ও ধারার মূল কার্যক্রম।

জনসংগঠন ও সুশাসন কার্যক্রমের উদ্দেশ্য হচ্ছে উপকূল ও নদী তীরবর্তী বঞ্চিত জনগোষ্ঠীকে সমাবেশীকরণের মাধ্যমে তাঁদের অধিকার আদায়, অর্জন ও সংরক্ষনে সক্ষমতা বৃদ্ধি করা। এই লক্ষ্যে ১০০ টি ইউনিয়নে ৯০০ টি ওয়ার্ড কমিটি গঠন করা হয়, যা জনগোষ্ঠীর অধিকার আদায় ও সামাজিক ন্যায়বিচার প্রতিষ্ঠার প্রাথমিক সোপান। ৯৮টি ইউনিয়নে ওয়ার্ড কমিটির নেতৃত্বের প্রতিনিধি নিয়ে ৯৮টি সমন্বয় পরিষদ গঠন করা হয়েছে ( ২টি ইউনিয়নে সমন্বয় পরিষদ গঠনের প্রক্রিয়া চলছে), যার লক্ষ্য হচ্ছে সামাজিক ন্যায় বিচার সুনিশ্চিত করার সাথে সাথে অধিকার অর্জন ও সরকারি - বেসরকারি সেবাসমূহ গ্রহণে সক্রিয় কার্যক্রম পরিচালনা করা। বিভিন্ন সরকারি-বেসরকারি উন্নয়ন কার্যক্রম ও বিভিন্ন জাতীয় জরুরী অবস্থা মোকাবেলায় ইউনিয়ন সমন্বয় পরিষদ সক্রিয় ভূমিকা পালন করে আসছে। এছাড়া সমন্বয় পরিষদ জনগণের সচেতনতা বৃদ্ধির লক্ষ্যে, বিভিন্ন বার্তা ও তথ্য প্রচারের মাধ্যমে মানবাধিকারের বিভিন্ন ইস্যু জনগোষ্ঠীর নিকট পৌঁছে দেয়। এছাড়া ২০১০-২০১১ মার্চ পর্যন্ত ১৭ টি উপজেলায় ১৭টি সমন্বয় পরিষদ গঠিত হয়েছে এবং উপজেলা ভিত্তিক সমস্ত কার্যক্রমসমূহ উপজেলা সমন্বয় পরিষদ বাস্তবায়ন করছে।

সামাজিক সেবা ও যোগাযোগ কার্যক্রম বঞ্চিত জনগোষ্ঠীর জন্য সর্বোচ্চ সেবা নিশ্চিত করার লক্ষ্যে জনগোষ্ঠীর মধ্যে সরকারি-বেসরকারি ও অন্যান্য সেবা প্রদানকারি প্রতিষ্ঠানসমূহ এবং তাদের সেবাসমূহ সম্পর্কে তথ্যসন্নিবেশ ও নিবিড় যোগাযোগ তৈরী করে আসছে। এই ক্ষেত্রে তৃণমূল পর্যায়ের সংগঠনগুলো গুরুত্বপূর্ণ ভূমিকা পালন করছে মূল মাধ্যম হিসেবে।

মানসম্মত প্রাথমিক শিক্ষা নিশ্চিতকরণে স্বাক্ষরতার হার বৃদ্ধি ও বারে পড়া রোধে বর্তমানে লক্ষিত ৫৬০টি প্রাথমিক বিদ্যালয়ে শিক্ষা ও তথ্যে অভিজ্ঞতা কার্যক্রম বাস্তবায়িত হচ্ছে যেখানে স্থানীয় অভিভাবকদের নিয়ে ৫৬০টি অভিভাবক ফোরাম গঠন করা হয়েছে। প্রাথমিক বিদ্যালয়ে মানসম্মত শিক্ষা নিশ্চিতকরণে উক্ত অভিভাবক ফোরামসমূহ নিয়মিত বিদ্যালয় ব্যবস্থাপনা কমিটির সাথে যোগাযোগের মাধ্যমে বিভিন্ন সমস্যা চিহ্নিতকরণ ও সুপারিশসমূহ বিভিন্ন সভা ও সেমিনার আয়োজনের মাধ্যমে উপজেলা ও জেলা পর্যায়ে সংশ্লিষ্ট কর্তৃপক্ষের নিকট তুলে ধরছে। এতে শিক্ষার মান উন্নয়নে

স্থানীয় সুশীল সমাজের প্রতিনিধিত্ব নিশ্চিত হচ্ছে। অধিকন্তু, শিশুদের সাংস্কৃতিক কার্যক্রমে অংশগ্রহণ নিশ্চিত করার লক্ষ্যে শিক্ষা ও তথ্য অভিগম্যতা কার্যক্রম বিভিন্ন কর্মসূচী বাস্তবায়ন করে আসছে।

**সংলাপ কার্যক্রম:** কিশোর-কিশোরীদের স্বাক্ষরতা ও জীবন দক্ষতা উন্নয়নে ৪৮টি কেন্দ্রে (সীতাকুন্ড, আনোয়ারা, চন্দনাইশ ও পটিয়া উপজেলায়) মোট ১০২৮ জন কিশোরীকে পেশাগত দক্ষতা উন্নয়ন প্রশিক্ষণ দেওয়া হয়েছে। পাশাপাশি ৫টি কিশোর কেন্দ্র প্রত্যয় নামে সীতাকুন্ড উপজেলায় পরিচালিত হচ্ছে।

**কোডেক প্রশিক্ষণ কর্মসূচী** ক্ষুদ্র ঋণ ব্যবস্থাপনা ও সামাজিক-সাংস্কৃতিক উন্নয়ন কর্মসূচীর কর্মীদের দক্ষতা বৃদ্ধি, ব্যবস্থাপনায় সক্ষমতা বৃদ্ধির সাথে সাথে ওয়ার্ড কমিটি ও সমন্বয় কমিটির নেতৃত্ব উন্নয়ন, সাংগঠনিক দক্ষতা বৃদ্ধি সর্বোপরি সামাজিক কার্যক্রম পরিচালনা ও বাস্তবায়নে সক্ষমতা বৃদ্ধির লক্ষ্যে বিভিন্ন প্রশিক্ষণের ব্যবস্থা করে থাকে। এছাড়া নতুন প্রজন্মের জন্য মানবাধিকার, সুশাসন, জেডার, প্যারালিগ্যাল, প্রাথমিক স্বাস্থ্য ও এইচ আই ভি এইডস, নেতৃত্ব উন্নয়ন, ক্ষুদ্র ঋণ কার্যক্রম বিষয়ে বিভিন্ন প্রশিক্ষণের ব্যবস্থা করা হয়। এই প্রশিক্ষণ কর্মসূচীর অন্যান্য উল্লেখযোগ্য কার্যক্রম হলো- প্রশিক্ষণ কোর্সের চাহিদা নিরূপন, কোর্স কারিকুলাম ও এর সংশ্লিষ্ট উপকরনাদির মানোন্নয়ন, বার্ষিক প্রশিক্ষণ পরিকল্পনা ও ক্যালেন্ডার প্রণয়ন; গ্রাম, ইউনিয়ন ও জেলা পর্যায়ে প্রশিক্ষণ সম্পন্নকরন, প্রশিক্ষণাদির প্রতিবেদন প্রস্তুতকরন। অন্যান্য প্রকল্পের কর্মীদের ও লক্ষিত সদস্যদের জন্য প্রশিক্ষণ প্রদান ছাড়াও বিভিন্ন উন্নয়ন সংস্থার জন্য প্রশিক্ষণ ও পরামর্শ প্রদানও উক্ত কর্মসূচীর অন্তর্ভুক্ত। (২০১০-২০১১ মার্চ পর্যন্ত ওয়ার্ডকমিটি, সমন্বয়পরিষদ কমিটির মোট ১৬৯ ব্যাচে ৩৮৩৫ জন সদস্য, উপজেলা পর্যায়ে ৭৪ ব্যাচে ১৯২১জন সদস্য, কর্মী পর্যায়ে ১৭ ব্যাচে ২১৫ জন সদস্য, প্রকল্প এবং অন্যান্য সংস্থার ৫০ ব্যাচে ১২৬০ জন সদস্যকে ইস্যুভিত্তিক প্রশিক্ষণ দেওয়া হয়েছে।)

কোডেকের তিনটি প্রশিক্ষণ কেন্দ্র চট্টগ্রাম, পটুয়াখালী ও বাগেরহাটে অবস্থিত। এই প্রশিক্ষণ কেন্দ্রগুলো নিজস্ব অর্থায়নে পরিচালিত হয়। এই প্রশিক্ষণ কেন্দ্রে কোডেকের এবং অন্যান্য সংস্থার আবাসিক ও অনাবাসিক প্রশিক্ষণ এবং ওয়ার্কশপ সমূহ পরিচালনা করা হয়। উল্লেখ্য যে, বাগেরহাট প্রশিক্ষণ কেন্দ্রটি স্টোর্মি ফাউন্ডেশনের অর্থ অনুকূলে প্রতিষ্ঠিত।

**জলদাস জনগোষ্ঠী উন্নয়ন কর্মসূচী** জেলেদের জীবনমান উন্নয়নে এবং উন্নয়নের মূলস্রোতধারায় নিয়ে আসার লক্ষ্যে "জেলে কল্যাণ পরিষদের মাধ্যমে" বিভিন্ন কার্যক্রম বাস্তবায়ন করে আসছে এবং সীতাকুন্ড উপজেলার ২২টি জেলে গ্রামে উক্ত কর্মসূচী বাস্তবায়িত হচ্ছে। ২০১০-২০১১ সালে ১৮ শিফটে প্রাথমিক শিক্ষা নিশ্চিত করেছে। প্রাথমিক, মাধ্যমিক ও উচ্চ মাধ্যমিক পর্যায়ে ৬৭৫ জন ছাত্র ছাত্রীদেরকে বৃত্তি প্রদান করা হয়েছে। এছাড়া জেলেগ্রামের কিশোরীদের জীবন মান উন্নয়নের জন্য সংলাপ কেন্দ্রের কিশোর কিশোরীদের বিভিন্ন পেশাগত দক্ষতা উন্নয়ন প্রশিক্ষণ দেওয়া হয়। এই কার্যক্রম প্রক্রিয়ায় জেলেগ্রামের কিশোরীদের প্রাত্যহিক জীবনে সচেতনতা বৃদ্ধিসহ জীবিকা উন্নয়নে ও দক্ষতা বৃদ্ধিতে বিশেষ ভূমিকা পালন করেছে। তাদের মধ্যে আত্মনির্ভরশীলতা ও জীবন দক্ষতা বৃদ্ধি পাচ্ছে।

**জাতীয় অ্যাডভোকেসি কর্মসূচীর** মাধ্যমে মূলতঃ এমন একটি শক্তিশালী নেটওয়ার্ক গড়ে তোলা হচ্ছে যার মাধ্যমে উপকূলীয় ও নদী তীরবর্তী জনসাধারণের সমস্যা ও সম্ভাবনাসমূহ চিহ্নিত করে জাতীয় পর্যায়ে তুলে ধরা হয়। জনগোষ্ঠী ভিত্তিক প্রান্তিক জনসংগঠনগুলোকে শক্তিশালীকরনসহ, সমমনা এনজিওদের সাথে কার্যকরী নেটওয়ার্ক গড়ে তোলা, অ্যাডভোকেসি ক্যাম্পেইন বাস্তবায়ন, গবেষণা ও প্রভাব যাচাই-এইসব কর্মকাণ্ডের মাধ্যমে উক্ত কার্যক্রম বাস্তবায়ন হচ্ছে। ২০১০-২০১১ সালে জলদস্যুতা প্রতিরোধ, নদী ভাঙ্গন ও পুনর্বাসন, নারী ও শিশু স্বাস্থ্য, মিডিয়া অ্যাডভোকেসি, সাংবাদিকদের সাথে মতবিনিময়, এনজিওসমূহের সাথে নেটওয়ার্কিং, জাতীয় পর্যায়ে গোলটেবিল বৈঠক, জেলে উৎসব ইত্যাদি কার্যক্রম বাস্তবায়নের মাধ্যমে **জাতীয় অ্যাডভোকেসি কর্মসূচী** বাস্তবায়িত হয়।

**কোডেক প্রকাশনা ও তথ্য সন্নিবেশ** কর্মসূচী মূলতঃ একটি চলমান কার্যক্রম প্রক্রিয়া যার মাধ্যমে বিভিন্ন কর্মসূচী, ব্যবস্থাপনা ও গবেষণা নির্ভর তথ্যাদি সন্নিবেশ করার সাথে সাথে প্রকাশনার ব্যবস্থাও করা হয়। নিয়মিত দ্বিমাসিক সংবাদ বুলেটিন-কোডেক বার্তা, সকল ধরনের প্রতিবেদন, বিভিন্ন ধরনের প্রামাণ্য তথ্যাবলি, জার্নাল, কর্মসূচী সংশ্লিষ্ট স্থিরচিত্র, ভিডিও সিডি, সংবাদপত্রের ক্লিপিং ইত্যাদি সংগ্রহ ও প্রকাশনাও উক্ত কর্মসূচীর নিয়মিত কার্যক্রম। বর্তমানে ১০০০ টি গুরুত্বপূর্ণ ডকুমেন্ট এই বিভাগে সংরক্ষিত আছে। কোডেক কর্মী ছাড়াও বিভিন্ন দাতাগোষ্ঠী, এনজিও, কলেজ ও বিশ্ববিদ্যালয়ের ছাত্র, শিক্ষাবিদ এবং বিভিন্ন পেশাজীবী উক্ত ডকুমেন্টের ব্যবহারকারী ও উপকারভোগী।

## **1. Program Highlights: CODEC Micro Finance Program**

### **i. Village Organization and Membership Information**

Village Organization is the gate way for CODEC Micro Finance Programme and through Membership Information, female members and their family get access to this programme.

#### **Village Organization (VO):**

CODEC wished to create a new rung among the coastal communities through awareness raising, mobilization of resources and empowerment process. In this aspect Village Organization is considered a fundamental element of the CODEC Programme in its development approach. This organization helps people to run and sustain their activities by themselves.

At end of the June 2011, total numbers of VO – Male - 239 and Female- 3,361

#### **Membership Information:**

The only principle for joining a CODEC – MFP Group is to be poor but determined and committed to change for the better.

At the end of June 2011 total 68,523 adult members have been mobilized in the village organizations, out of which were male 5,806 and **62,717** were females.

### **ii. Programmes:**

#### **Savings Programme:**

**Introduction:** Savings is the key to making financial systems truly inclusive. Traditionalists state that one should use the form a saving which referring to an amount of money that is saved.

**Achievement:** All the VOs establish their own savings schemes to which the members make weekly individual contribution (generally Tk. 20 per week l). The savings, once collected, are deposited in their respective VO accounts of CODEC Branch Office and CODEC maintains & deposits this with the local schedule banks. VO members get the savings interest at end of each calendar year as per bank rate, which have been credited to their individual savings fund.

During the period, CODEC has also introduced a new savings policy where members can save any amount as desired and can withdraw amount according to their requirements on policy. During the reporting period VO members' deposit savings stands at Tk. 105,741,297 and savings were withdrawn of Tk. 77,301,397 (73%) and closing balance of savings is Tk. 177,294,948 as on June 2011

### **Credit Programme:**

**a) Small Loan (RMC):** Microfinance is a simple but powerful tool that enables the poor to pull themselves out of poverty. Most commonly; it involves making small loans to the working poor in developing countries. The loans are used by the working poor to establish or expand small businesses that generate additional income of the family. This extra income allows a poor family to buy food, access healthcare, educate their children, put aside savings and lay the foundation for a better future.

**Achievements:** Around 59417 female members have been admitted and they have saved Tk. 134,618,619 by weekly savings program. The outstanding loan balance is Tk.353,979,292 to -53913 borrowers.

**b) Micro-Enterprise loan (ME):** Though entrepreneurship is often a difficult undertaking, CODEC has initiated Entrepreneurs Development and Economic Development Programme for the self-sufficient and skilled local entrepreneur members on certain terms & conditions to expand their businesses and extend employment opportunities to others in their communities.

**Achievements:** Around 5216 (M - 4849 & F- 367) members have been admitted and they have saved Tk. 41,941,258 by weekly savings program. The outstanding loan balance is Tk.134,348,292 to -4292 (M-2931 & F-361) borrowers.

### **c) Hard-Core Poor:**

Microfinance, though a very effective and powerful poverty alleviating instrument, it is not suitable for all categories of the poor. For those trapped in chronic social insecurity with no asset base to protect themselves from the myriad web of shocks, CODEC has taken initiatives to address social and economic development programme for the hard-core poor with the certain terms & conditions from 01 January 2002. Two types of programs have been adopted for the hard-core poor-i) Social Development Programs, ii) Savings & Credit Programs.

**Achievements:** 4146 members have taken part in this program including PKSF Prime program and they saved **Tk. 865,844 @ Tk. 1-5** in each week by individual members. CODEC disburse loan to individual members without interest (except PRIME Program). The outstanding loan balance is Tk. 1,694,655 to 805 (M -2 & F – 803 ) borrowers.

### **Member's Risk Fund:**

CODEC has adopted a new member's Risk Fund policy (only death case) in 2005 with specific terms & conditions for the members including spouse (Husband). A member would pay Tk.10/- per thousand of disbursed amount as a premium to cover the risk amount that is the outstanding loan amount within the loan period.

The outstanding fund balance is Tk 16,426,884 as on June 30, 2011.

### **CODEC Revolving Loan Fund (CRLF)**

Am emerging body of literature on theoretical aspects and empirical examination of poverty dynamics suggests that a large section of the poor are 'transient poor' in the sense

that they tend to move in and out of poverty over time. In this context CODEC has adopted CRLF for its beneficiaries.

The size of the CRLF (exclusively owned by CODEC through grant and other means) was Tk. **174,457,899** at the end of the( 30 June 2011) period and Tk. **177,294,948** received from the borrowers as individual security & member's savings supplemented the fund . CODEC also received Tk.25,000,000 from PKSf and Tk.41,000,000 from DANIDA ASPs II which is part of the CRLF.

During the period (1<sup>st</sup> July 2010 to 30 June 2011) , Tk. 100,062,537 was earned as service charges from credit operations. The expenses met by the aforesaid income under the head of expenses are interests reimbursed to the VOs, Interest paid to PKSf, credit operation expenses, administrative expenses, provision for Bad & Doubtful Debts and provision for DMF.

### **Loan for Cyclone Sidr**

After the devastating Cyclone Sidr, CODEC disbursed some special loans in the Sidr affected areas with soft terms & conditions with the assistance from PKSf. There were two types of loans for the Sidr affected people-SAHOS and RESCUE. "SAHOS" bearing no interest for the reconstruction of house and "RESCUE" bearing only 4% interest for going back to their profession. For both the loans the repayment time was given for 3 years.

CODEC has disbursed **Tk. 50,00,000** as "SAHOS" loan to **164 males** and **1019 females**. At the same time, **Tk. 1,00,00,000** was disbursed as "RESCUE" loan to **176 males** and **1396 females**. For both the kinds of loan a grace period was 6 months. The outstanding balance of "SAHOS" and "RESCUE" is Tk.-783,993 and 1,709,5121respectively as on June 30, 2011.

## **2. Program Highlights : Socio-Cultural Development Program**

As per Five Year Plan (2007-2012), the development objective of CODEC's program is to facilitate the participation of the coastal and riverine communities of the coastal districts in mainstream development processes and in the realisation of their social, cultural and economic rights. CODEC Micro-Finance Program (CMFP), Socio-Cultural Development Program (SCDP), National Advocacy Program (NAP); these three major program components have been stirring to achieve this objective in five coastal districts of Bangladesh.

CODEC also operate special projects to protect and promote the lives and livelihoods of marginalized people along with the cross cutting issues such as *Jaladas* communities, climate and environmental issues.

### **Ward Committee**

Total 900 ward committees are functioning at 100 Unions in 18 Upazillas under five Districts. Members of ward committee are facilitating community people to claim their entitlements and access to rights.

### **Coordination Committee**

Total 98 Coordination Committees are functioning in 98 Unions. Moreover, total 17 Upazilla based Coordination Committees have been formed in this reporting year. Union and Upazilla based all programmes are now managed and implemented by these respective Coordination Committees.

### **Social Service and Linkage Building**

Members of Ward and Coordination Committees are working for optimal well-being of the disadvantaged coastal communities through effective network, information dissemination and rapport building with respective departments and organizations. They help the underprivileged and ultra poor people to access in VGD/VGF card, different allowances, sanitation support, crop seeds support, leasing *khas* land, health and other services.

### **Education**

In this reporting period, CODEC is working with 560 primary schools for ensuring quality education. Total 560 Parents Forums (PFs) have been formed and functioning under these respective schools. PFs arrange monthly meeting and keep communication with teachers, School Management Committee, Government Officials and other stakeholders. CODEC endeavors to create a space for adolescent for practicing cultural activities. Cultural squads have been formed to perform issue based cultural program. CODEC facilitates three dialogue meetings with policy makers, especially honorable Minister of Primary and Mass Education, for ensuring quality education. CODEC supports two junior high schools and two community schools run in rehabilitation centers.

### **Training**

A total of 7,231 beneficiaries received training in the reporting year. CODEC provides training on human rights, legal awareness, CRC, organization & leadership development, local government administration, TBA, HIV/AIDS and entrepreneurship development. Training division also involves in training packages development and provides training to different projects and other development organizations. A total of 1260 personnel of different projects and of different organizations received training from CODEC Training programme.

### **Jaladas Communities**

CODEC has special attention in *Jaladas* communities beside normal program interventions. In this year, *Jele Kallyan Parishad* has been formed through participation of 22 *Jaladas* villages. A total of 675 students (from CODEC School to Graduate level) received scholarship. Total 18 shifts CODEC education centres are being implemented. Occupational skill training (sewing -25, karchupi-20, beauty parlor-13) for 58 girls and 16 boys( driving-7, computer-6, fridge mechanic-2, car painting-1) have been provided.

**National Advocacy**

CODEC organized two round table meetings at national level. Policy makers especially honorable Minister, Members of Parliamentarian Standing Committee, Member of Parliament (MP) participated in the meeting. CODEC also facilitated networking with like minded NGOs and local journalists, Civil Society Organizations (CSOs), national print and electronic media to address the issues and concerns of the issues of coastal and riverine communities at national level. National Advocacy includes issues of Prevention of sea piracy, River erosion and rehabilitation, sharing meeting with journalist, Honouriam and certificate distribution to Journalists, Networking with NGOs and Press Conference at National Level.

## A. Micro-Finance Program at a Glance

CODEC has been providing financial support to the disadvantaged and neglected coastal communities; small farmers, fisherman, petty businessmen, landless labourers specially women since 1985. In CODEC, micro-finance provides a window of opportunity for the poor to access a borrowing and saving facility. These facilities also provide organizational facilitation, training, safety nets, financial and other supports during crises. CODEC Micro-Finance Program (CMFP) is stipulated and planned to alleviate liquidity constraints, stabilize consumption and enhance both income and consumption for the poor, thereby augmenting the Poor's welfare. Most of the poor participants may lack skills and may get benefit very little from micro-finance. However CODEC micro-finance program policy is emphasizing on income, consumption and employment, which are the immediate effects of micro-finance interventions.

CODEC Micro-Finance Program have made great strides in delivering financial services (savings and credit) to the coastal disadvantaged communities, especially women, at a low loan default cost. Strategies such as collateral-free, group based lending and mobilization of savings (even in small amounts) has mitigated their formal counterpart's problems of poor outreach and high loan default costs.

Microfinance plays a significant role in CODEC's overarching goal to reduce poverty among the coastal communities of the southern zone. CODEC is operating its micro finance program without any financial assistance. But in the year 2007-2008, PKSF is funding CODEC in its revolving loan fund. Though initially PKSF gave their fund in Patiya branch under Chittagong district only, after Sidr, it has brought four branches of Patuakhali & Barguna districts under their project. At present all branches of Chittagong is funded by PKSF.

Community Development Center (CODEC) is awarded with license from Micro Credit Regulatory Authority to operate Micro Finance Program. License Number is 01781-00048-00103 dated January 15, 2008.

### 1. Target People, Area of Operation,

#### 1.1. Target People:

**1.1 (a) Rural Micro Credit (RMC):** Coastal people who mainly depend on own labour for their survival, employed mostly 06 months in work and rest of the months have no employment opportunities, on average monthly household income from Taka 6,000 to Taka 8,000 and the households who usually possess less than 10 decimal lands; in the unfertile areas it considers 300 decimal arable lands.

**1.1.1 (b) Micro Entrepreneur (ME):** On average monthly household income minimum Taka 10,000. Moreover, the households who have entrepreneurship capacities but can not start due to insufficient capital fund.

**1.1.1 (c) Hardcore Poor:** Landless who do not have arable land and daily income less than Taka 60. They are mainly socially excluded, divorced, widow, bagger, handicap, ethnic minorities, domestic servant and such categories.

## 1.2 Area of Operation:

CODEC operates its savings and credit programme activities in eight districts are - Chittagong, Laxmipur, Noakhali, Chandpur, Patuakhali, Barguna, Barisal and Jhalakhati supported by DANIDA. During the reporting period from July 2010 to June 2011, the status of CODEC physical coverage under the CODEC Micro Finance Program is as follows:

Sl. no.	Head of Information	No. of Coverage
1.	Branches	72
2.	Districts	8
3.	Upazila	31
4.	Unions	312
6.	Households	68523
7.	Members	68523

## 2. Component of the Micro Finance Program:

- a. Savings Program:
  - i. Mendatory
- b. Credit Program
  - i. Small Loan –RMC
  - ii. Small Entrepreneurs - ME
  - ii. Seasonal Loan
  - iii. Hard Core – UP
- c. Member's RISK Fund

## 3. Credit disbursement, Recovery, Savings outstanding and some important ratio analysis:

- a. Credit disbursement, Recovery and savings ( in million Tk.)

Cumulative Credit Disbursement	5103.65
Credit Disbursement (July 2010 to June 2011)	896.84
Cumulative Credit Recovery	4611.40
Outstanding Portfolio	492.25
Group Savings	177.29

**Profitability**

Operating self-sufficiency	134%
Financial self-Sufficiency	107%
Rate of repayment (OTR)	98.64%

**Efficiency**

Active Borrowers per Program Organizer (PO)	222
Amount of Outstanding Gross Portfolio per PO	2,025,700
Active Borrowers per Branch Office	749
Yield on Portfolio	23.67%
Operating Expenses Ratio	15.17%
Financial Expense Ratio	1.93%
Cost per Taka lent	0.076

**3. PKSf PRIME Project:**

CODEC initiate a new program for hard core poor members of the selected union of Galachipa & Kalapara upazilla under Patuakhali district with soft terms & conditions with the assistance from PKSf.

**4. Conclusion:**

CODEC Micro Credit Program has been emerging to alleviate the poverty of the disadvantaged coastal communities. Income Generating Activities in these are as ensures their participation in the process of the development program. Some of the major achievements of this area are Flexible Savings deposit and withdrawal of savings only at 10% securities against principal disbursement of running loan. Loan service charge is fixed at 24% declining for the poor and Small Scale Entrepreneurs, and also service charge is free for had core poor group.

**Annexure-1: Micro-Finance Status**

## **B. Socio-Cultural Development Program**

### **B.1. People's Organization and Good Governance**

#### **1. Introduction:**

The People's Organization and Good Governance is the doorway of all development interventions under the component of Socio-Cultural Development. Access to rights and entitlements would be accelerated through capacity enhancement and collective action mainly possible through institutional means of People Organization and Good Governance.

Total 98 Union based CCs and 900 Ward Committees have been functioning up to March 2011 and in this planned period 17 Upazilla Coordination Committees formed and functioning.

The CCs are the main and intensified vehicle of "Community Managed Program (CMP) and People Centered Advocacy (PCA)." Guidelines and necessary information have been disseminated among the respective staffs and WCs and CCs. In this process, community mentor developed with training and delegated responsibilities. To ensure the CMP, no Union Facilitators replaced where the UFs drop out take place.

#### **2. Major Objectives of the Program:**

##### **Ward Committees:**

- i. Empowerment of disadvantaged coastal and riverine communities to claim their entitlements and access to rights in organized and collective ways.
- ii. Organize and mobilize to prevent harmful traditional practices (e.g. Early Marriage, Dowry, Divorce, Hazardous Child labour etc.).

##### **Coordination Committees:**

- i. Facilitate and mobilize the communities to access in information, services and resources of public and private sectors.
- ii. Social and collective initiatives to protect the human rights violation and secure the rights and justice.

### **3. Major Learning (achievements, Deviations)**

#### ***Achievements:***

##### **Ward Committee**

- Human rights education-6 lessons and need based local issues were discussed and decisions were made according to the need. Average attendances are 21. The forum is functioning basically with own collective action plan under the leadership and facilitation of a seven member's committee. The committee was formed through representation of the 25 active female and male community members. A total of 27 new Ward Committees were formed at 03 new Unions. Total 900 Ward Committees are functioning at 100 Unions.

### **Coordination Committee (CCs)**

- Total 17 new union CCs were formed by the participation of 153 ward representatives and total 98 Union CCs were functioning and all union based plan implemented by their own initiatives.
- Total 17 Upazilla based CCs have been formed. According to the annual plan, all Upazilla based programs were implemented by the leadership of Upazilla Coordination Committee.
- Total 03 Union CCs under Laxmipur and Noakhali district got registration from social welfare. Total 09 CCs are now registered under Social Welfare Department.
- The CCs organized a total of 79 Union based sharing meetings with CC and UP on development plan and activities of UP. Union Parishad Chairmen, members, women members and Ward Committee members under 79 Unions of 18 Upazilla were participated. Total 2530 female and male members participated in these workshops. UP Chairman have given commitment to assist the Coordination Committees and Ward members according to priority.
- Coordination committee organized total 96 Union level Mass signature collections and rally to protect open dowry practice. Mass signature collection from 9 wards, schools, colleges and bazar through banner Organize rally programme with the participation of local people and students jointly. To encourage the community, UNO and UP chairman put their first opening signature in this banner. Total 52,716 signatures were collected.
- Total 90 Union based CC mobilization organized against open dowry. Chairman and members of UP, marriage register, teacher, Imam, Shalishdar and community members were presented. To protect open dowry form an open dowry committee with the participation of local leaders.
- The purpose of this activity is to activate the Upazilla Nari Nirzaton committee and develop relation with the Upazilla administration and sensitize them on women violence issue. Total 17 Upazilla based discussion and sharing meeting were organized on violence against women with participation of GoB, NGOs, Journalist, Imam, Marriage Registrar (Kazi), Journalists, civil society members and community members. Testimonial presentation was major part of workshop to make sensitize the participants and respective of GoB/NGO Officials.
- Total 30,684 people attended at 806 video shows presented on rights and health issues. These shows were arranged at Ward Committee meetings by the CCs.

### **4. Campaign at CMFP operated Unions**

- CODEC organized total 87 discussions and Video show program in CMFP operated Union. At first they select suitable open places for small gathering. Under leadership of UP female member civil society, others NGO and community members were participated. Video show issues are mother and child health issue, open dowry protection, early marriage and domestic violence.

- Organized Union level issue based total 19 campaign mobilization programs on against open dowry, mother and child health issue for CMFP operated Unions. At first discussion with UP Chairman and finalize the program and date. In this program, Chairman presided the meeting. Union based working NGO, Civil society members, Teacher and community members are the participants. At the opening session, Cultural squad members perform songs and a drama on open dowry, mother and child health.

***Deviations:***

- The CCs did not organize a total of 02 Union based sharing meetings with CC and UP on development plan and budget of UP.
- Total 10 CCs lagged behind in organizing 10 Union level sharing meeting on mobilization against open dowry due to new CCs bank account problem.
- Total 01 Upazilla did not arrange Upazilla level Round Table discussion on violence against women due to transfer UNO.
- As plan target, total 94 video shows programme on rights and health issues were not arranged due to rain.

**5. Implementation strategies**

- Mentoring capacity development of CCs to mobilize and facilitate the “Community Managed Program.”
- Conduct Ward based children survey.
- Union and Upazilla based CCs are the main focal point to implement Union and Upazilla plan.
- Facilitation to the Ward Committees and Coordination Committees to enhance the capacity in leadership, practicing own By Laws, preparing own agenda based action plan and implementation, fund raising and linkage development with information, knowledge, services and resources.
- Active role of Ward Committees and Coordination Committees to claim the rights and entitlements to the service and resource holders as representing the deprived communities.
- Facilitate to establish democratic process of interactive dialogue in Wards and CCs.
- Collect and disseminate deferent information related to their life, livelihood, health and protection against environmental catastrophe.
- Establish network with likeminded organizations at Union, Upazilla and District level for campaigning on rights related issues of coastal communities.
- Issue based social mobilization through leaflet distribution and door to door campaign.
- Assist CCs to organize and implement their annual plan.

**Table: Composition of 5 year plan indicators & Achievement indicators upto March /2011**

<b>Five years (2007-2012) Indicators</b>	<b>Total achievement up to March /2011</b>
Child mortality reduced in <b>412,000</b> households	Child mortality reduced in : <b>334,169 households</b>
Maternal mortality rate reduced in <b>315,200</b> Households	Maternal mortality reduced in: <b>311,865 households</b>
<b>3953</b> additional village organizations and <b>48</b> additional Coordination Committees established.	<b>3,023</b> additional village organizations and <b>98</b> additional Coordination Committees established.
The capacity of all <b>7,200</b> Village Organizations and all <b>81</b> Coordination Committees to access services strengthened.	The capacity of total <b>6,027</b> village organizations functioning efficiently and <b>98</b> CCs to access services strengthened
Quality education and training to <b>560</b> schools facilitated.	<b>560</b> Primary schools at <b>100 Unions</b> for qualitative education through mobilizing: <b>560 parents' forums.</b>
Vaccination support to <b>2.4</b> million children facilitated	Vaccination support to children: <b>2.0 million</b>
Support to <b>135,000</b> expecting mothers with vaccination and medical check up facilitated	Vaccination support to expecting mothers and medical check up facilitated: <b>389,730</b>
Marriages protected from open dowry practices among <b>300,000</b> households	Marriages protected from open dowry practices among <b>250,129</b> households

### **B.3. Social Services and Linkage Building**

CODEC Social Service and Linkage Building aims to achieve optimal well-being for the fishing communities by promoting rigorous efforts through channelizing the services and information to the community. It would accelerate the information, services, resources and responsiveness towards disadvantaged coastal communities from GoB, NGOs and other service providers.

#### **1. Objective:**

The objective of this program is to ensure social services through linkage development with local government, Upazilla administration and other service provider organization.

#### **1. Achievement:**

- i.** Total 98 CCs developed linkage with service providers through made dialogue.
- ii.** CCs Initiated total 93 special Campaign program on National Immunization day to reduce child mortality rate. Rally and making Door to door campaign through cultural squad members were main focus for encouraging community. For these initiatives, CCs were appreciated by the government.
- iii.** To reduce maternal mortality rate, CCs organized 88 Sharing meeting on vaccination of pregnant mother. FWV of Union Health complexes, NGO representatives, civil society

member, UP member and community members were participated. Every body has given importance on Check up and TT for the sake of pregnant mother and infant and follow doctors instruction.

- iv. Total 17 Upazilla CCs implemented dialogue meeting with service provider organizations. Upazilla Parishad, GoB department and NGO representatives were participated. CCs are getting support from different NGOs. GoB department has given assurance for assistance.

#### **4. Deviation**

- i. Total 07 dialogue meeting did not implement on Immunization.
- ii. Total 12 dialogue meeting did not implement on vaccination of pregnant mother

#### **5. Implementation Strategies:**

- i. To include the service provider organizations to attend and discuss about their services in their meetings.
- ii. To seek cooperation from the doctors for birth attendant's training.
- iii. Include Fisheries Department, GoB and NGOs for their service in health, fishing and other activities.

### **B.3. Education and Access to Information**

CODEC initiated functional literacy programme for *Jaladas* fisherfolk (adult women and men) in 1985. Gradually CODEC introduced a full package program of Non-Formal Primary Education (NFPE), such as Early Childhood Care and Development (ECCD), Primary Education for Children, Livelihood Education for Adolescent and adult Education for typical fishermen communities. 'Education and Access to Information' is one of the main programme activities to achieve the overall goal of CODEC program intervention. With regard to this CODEC is implementing vigorous activities to promote and ensure the quality education especially in the sector of Primary Level.

#### **1. Main Objectives:**

- i. Reduce the student drop outs in the targeted primary schools.
- ii. Ensure qualitative primary education in the targeted primary schools.
- iii. Enhance cultural practices among the children of coastal community.

#### **2. Major Learning (achievements, Deviations)**

##### ***Achievements:***

- Total 560 Guardian forums have been formed in CODEC working areas and the forum is developing gradually towards ensuring quality education. Guardians are realizing the importance of education, especially for the girls. Children's enrolment increased in the primary schools. Guardian forum member involvement has been increased regarding admission, parent's forum meeting arranged by school, drop-out, examination and other activities. The teachers are regular and punctual rather than before.
- 18 Cultural Squads and cultural practices among adolescent and primary school students are continuing in the communities.

- The Cultural Squad members performed a total of 45 issue based drama at 45 wards. Issues are women violence, dowry, importance of education, early marriage, sanitation, children and women rights etc.
- Upazilla Coordination Committee organized total 18 Upazilla based CRC Orientation to “Improve Quality Primary Education”. Primary school teachers, SMCs, UESC members and guardian forum members were participated. GoB upazilla education department conducted the orientation.
- CC organized reception program for newly admitted class one students at 560 schools and awarded 8400 students who are placed 1-3. (Class one to five). In this program Upazilla vice chairman, Upazilla Education officer, Chairman, members, civil society and parents were present. All participants express their feeling and said this very encouraging program.

### **3. Major Outcomes:**

- Effective guardian forum formed and play an effective role to reduce dropout, increase attendance of children, organize regular assembly and National anthem is sang in selected schools.
- Guardian forum committee conducted regular need based agenda wise monthly meeting.
- Executive committee of guardian forum’s capacity developed regarding communication and linkages with SMC, UESC, UEO, GoB and others sector to solve problems of school and ensuring quality primary education.
- By arranging art competition, deyalika, cultural program, fair children expose their capacity and more involved in co-curricular activities.
- The Cultural Squads promote consciousness in the society regarding social violence, dowry, education, early marriage, sanitation, environment, disaster, children and women rights etc.

### **4. Education and Cultural Fair:**

Two days long Education and Cultural Fairs were organized in Barguna district on 14-15 March 2011 respectively. It’s a new arena of CODEC education and access to information program. The main goal of these fairs is to create space for the underprivileged children, create awareness of environmental issues and make them enable to cultural practice.

### **5. SHONGLAP Program:**

Total 48 adolescent girls Shonglap center were completed at four Upazillas under Chittagong (Sitakunda, Patiya, anowara, chandanish) district. Total 1028 girl’s passed out and they received occupational skill training (sewing 450, karchupi 458, beauty parlor 46, Block & batik 32). Besides these, total five adolescent boy’s Shonglap center (name is prottoy) is running at Sitakunda Upazilla.

## **B.4. Jaladas Community Development Program**

CODEC focusing on mobilization of fisher folk villages of Sitakund Upazilla through an apex organization named “Jeley Kallyan Parishad”. The main purpose of the organization is to initiate an effective advocacy campaign on Sea Piracy and other life and livelihood related issues for fisher folk. Beside these other services on social, educational and health issues are addressing accordingly.

### **2. Strategic Direction:**

- Organize village based organizations ensuring the maximum participation of male and female of the villages.
- Conduct monthly meeting focusing on the issues; rights, children education, mother and children health, adolescent education, sea piracy, environment, selection of scholarships, advocacy on necessary issues etc.
- Focus the “Jeley Kallyan Parishad” as main platform for the community with enhancing effective lobbying and network with GoB, NGOs and Human Rights organizations.
- Enhance the advocacy capacity through “Jeley Kallyan Parishad”.
- Share all strategic issues on fisher folk with “Jeley Kallyan Parishad” before going further.
- Assess needs for alternative skill development programme and ensure linkage with marketing facilities.
- Select boys and girls for Shanglap kandra through “Jeley Kallyan Parishad”.

### **3. Achievements:**

1. Implemented 18 schools for the children and maintain quality Education.
  - Organized teachers training.
  - Monthly teachers’ refreshers conducted
  - Total 675 scholarship distributed to the CODEC school students, Secondary, Higher secondary and Collage going girls and boys, especially the books, tuition fees and other education materials.
  - Provided occupational skill training (sewing 25, karchupi 20, beauty parlor 13) for 58 girls and 16 boys (driving 7, computer 6, fridge mechanic 2, car painting 1).

### **4. Training & Training Centre**

CODEC initiates training as a fundamental program from its inception and updated regularly in the line of with emerging needs in the program and also in the community.

The prime areas of CODEC training program is Rights, Governance, Gender, Management, Leadership, NFE & Microfinance and Legal aspects of human life,.

CODEC is implementing training program focusing the staff members and the Ward and Coordination Committee members since the beginning of running five year. CODEC always put extra priority on training program from its inception and allocate adequate resources for the same.

CODEC established three well equipped training centres as well as trainers’ team in Chittagong and Patuakhali and Bagerhat to accelerate continuous capacity enhancement of community stakeholders and staff members and partner organizations. Bagerhat Training Center has been financed by the Strømmy Foundation.

## **1. Objectives of the Program:**

The major objectives of training program are to:

1. Enhance capacity of program personnel on rights and right based approach.
2. Management & Development capacity enhancement of staff members.
3. Capacity development of Ward Committee and Coordination Committee leaders towards bargaining and promoting their rights.
4. Organization management & Leadership capacity development of CC leaders.
5. Capacity enhancement of local government towards good governance.
6. Awareness development for adolescents and younger generation on primary health and HIV/AIDS.
7. Enhance capacity on entrepreneurship capacity of VO members.

## **2. The Implementation Strategies:**

### **Union level:**

- Organize training courses at village level.
- Prepare schedule in consultation with community leaders.
- Give priority to female participants.
- Select twenty participants for each course at village level.
- Select enthusiastic participants who can contribute in future actions.
- Minimum participant's size of each course should be fifteen.
- During the village level courses the entertainment cost is Taka 15.00 for each participant per day.
- Upazilla management is responsible to organize the courses along with necessary logistic support.
- The courses on rights, gender and law will be conducted by Training Cell members, the courses on HIV/AIDS orientation will be conducted by Health workers and SMC members' orientation will be conducted by Upazilla Coordinators.

### **District Level:**

- The courses will be organized by district Office and conducted by CODEC training cell and external resources persons.
- CODEC will provide food, accommodation and actual transport cost for the participants.

### **Staff Development level:**

- Staff development courses will be conducted by Training Cell under the guidance of core management group.

- External resource persons will be hired in the necessary courses.
- Courses will be 100% residential.
- CODEC training centres (Chittagong & Patuakhali) will organize and coordinate the courses.
- CODEC will provide food, accommodation and actual transport cost for the participants.

### 3. Major Activities:

- Need assessment for training courses.
- Develop course curriculum and course related materials.
- Prepare Annual Training Calendar.
- Conduct training courses at village and district level.
- Prepare Training Reports.
- Provide training for other project staff and target members.
- Provide training and consultations for other organizations.
- CODEC Training Centre Management.

### 4. The Quantitative achievement of Training Program from April 2010- March 2011 are shown below :

**Table: District Level Training Achievements:**

District	Position end of March 2010		Achievement April 2010- March 2011				Position end of March 2011	
	Human development		Human development				Human development	
	Male	Female	Course #	Male	Female	Total	Male	Female
<b>Chittagong</b>	3043	8872	<b>41</b>	<b>288</b>	<b>650</b>	<b>938</b>	<b>3331</b>	<b>9522</b>
<b>Laxmipur &amp; Noakhali</b>	4897	19160	<b>55</b>	<b>281</b>	<b>988</b>	<b>1269</b>	<b>5178</b>	<b>20148</b>
<b>Patuakhali</b>	8206	20533	<b>46</b>	<b>328</b>	<b>673</b>	<b>1001</b>	<b>8534</b>	<b>21206</b>
<b>Barguna</b>	723	2777	<b>27</b>	<b>234</b>	<b>393</b>	<b>627</b>	<b>957</b>	<b>3170</b>
<b>Total</b>	<b>16869</b>	<b>51342</b>	<b>169</b>	<b>1131</b>	<b>2704</b>	<b>3835</b>	<b>18000</b>	<b>54046</b>

**Table: Achievement of Ward and coordination committee members Training**

S/L	Name of Course	No. of Course	M	F	Total
1	Human Rights, GD & Legal Awareness /WC	40	130	819	949
2	Organization & Leadership Development/WC	38	134	750	884
3	Local Government Administration & Management	06	97	61	158
4	Orientation on HIV/AIDS for Adolescent	50	393	716	1109

5	HIV/AIDS Orientation for Imam, Kazi, Teachers	05	92	15	107
6	Traditional Birth Attendant(TBA) Orientation	03	00	70	70
7	Paralegal Awareness for CC	02	33	16	49
8	Organization Management & Leadership Dev.	02	34	15	49
9	Accounts Training for CC	03	50	24	74
10	CC Planning workshop	05	104	32	136
11	Meeting conduction & Six lesson for Com. Leader	15	64	186	250
	<b>Total</b>	<b>169</b>	<b>1131</b>	<b>2704</b>	<b>3835</b>

### Micro Finance Program Training Achievements from April 2010- March 2011:

**Table: Entrepreneurship Development Training:**

	Zone/ District	Position end of March 2010		Achievement April 2010- March 2011				Position end of March 2011	
		M	F	Course #	M	F	Total	M	F
01	Chittagong Zone	73	463	21	00	525	525	73	988
02	Lax & Noa Zone	219	725	24	11	589	600	230	1314
03	Pat & Bar Zone	259	540	29	55	741	796	314	1281
	<b>Total</b>	<b>551</b>	<b>1728</b>	<b>74</b>	<b>66</b>	<b>1855</b>	<b>1921</b>	<b>617</b>	<b>3583</b>

**Table: Staff Capacity Development (Home & Abroad)**

S/I	Name of Course	Organized by	Course #	M	F	T
01	NFE Teacher Refreshers	CODEC	1	3	16	19
02	Prottoy Boys Program Orientation	CODEC	1	6	00	06
03	TOT on Child Protection (Child Friendly Space-CFS)	CODEC & UNICEF	1	9	9	18
04	Facilitators' Basic Training	CODEC & UNICEF	2	06	42	48
05	Savings & Credit Management	PKSF	1	14	01	15
06	Group Dynamics and Savings & Credit Mgt	CODEC & PKSF	2	15	00	15
07	Basic Accounts & book-keeping	PKSF	1	10	00	10
08	Governance for Sustainable Development	CODEC	1	19	03	22
09	Child Rights Training Curriculum Dev TOT	UNICEF	1	00	01	01
10	PRA for Arannyak staff	Proshika	1	25	5	30
11	OLD Training	YPSA	1	25	5	30
12	Child Protection Training	CODEC & UNICEF	1	07	20	27
13	Modular Course	UNICEF	1	01	00	01
14	Capacity Development and Adult Literacy	DANIDA	1	00	01	01
15	Financial Management	DANIDA	1	01	00	01
	<b>Total</b>		<b>17</b>	<b>138</b>	<b>77</b>	<b>215</b>

### 5. Training Centre Management:

CODEC has been operating three residential and well equipped Training Centres located in Chittagong, Patuakhali and Bagerhat. These are arranging and implementing training

program, workshops and seminars inside and outside of CODEC. The main clients of training centre are INSAM, Dhaka Ahsania Mission, ITDS, Save the Children USA, Save the Children Australia , SHOUHARDO , RUPANTAR, CCULB, UNESCO, SUCCEED, CMES & CBO-NGO, CARE Bangladesh, Dephico, Austcare, Action Aid, PKSF and Grameen Shokti. In addition to this, the centres are involved in vegetable gardening and pond fish culture.

## **6. Major Achievement:**

- The community leaders are now capable to handle their organizations, keeping accounts and are being develop their leadership by the training course of organization & leadership development.
- Through the training on human rights, gender & legal awareness related issues coastal community people are now conscious about their rights and they have become able to sensitize people as such people have become responsible in any kind of violation of human rights.
- The disadvantaged people, by the training sessions, are now able to identify their problems and trying to find out the way to get out of those problems. They are now bargaining for their rights and raise their voice. They can take decisions. The women security problems are being reduced.
- By the HIV-AIDS orientation Program among the adolescent, students, CC and WC members, imam, kazi & teacher have come to know about the menace of HIV-AIDS.
- The CC members and Union Parisad members are now aware about the duties and responsibilities as local government representative.
- The birth attendants have become responsible after learning their roles in the orientation program. The pregnant mother's risk has been reduced and the safe mother hood has increased.
- Early marriage, divorce, polygamy, women violence even teasing and threatening others have been reduced by the support of local government. They are now inspired to care for justice.

## **7. Deviation in the Year 2010-2011**

The planned training course of OLD (2), LGM (5), HIV-AIDS for Imam, Kazi (4), & Entrepreneurship Development (26) and 2 batches (Climate Change & Audit ) staff training were not able to conducted due to the involvement of various program of Chairman, member, kazi, imam, teacher, election and also lack of participants(VO members) selection.

## C. National Advocacy Program

CODEC has adopted National Advocacy Program in the Five Year Plan (2007-2012) to address issues and concerns of coastal communities at national level. National Advocacy Program attempts to influence national decision makers through networking, action research, dialogue, sharing meeting, publication and facilitating coastal communities to raise their voice from local to national level. It presents the problems and issues of grassroots at national policy makers so that needs of coastal communities are reflected in national strategies and policies.

### 1. Issues

- Prevention of sea piracy
- River erosion and rehabilitation
- Women and children health
- Budget allocation for the coastal communities (PRSP)

### 2. Achievement of Planned Activities

#### *A) Prevention of Sea Piracy*

Sea piracy seriously affects lives and livelihoods of fisherfolk communities. Sea pirates often rob the boat, net, horse engines, fishing tools the fishermen scarcely have and other belongings. In the planned year, total 21 union-based rallies were held to prevent sea piracy. Members of Coordination Committees (CCs) and *Jele* Federation arranged these rallies. The issue of sea piracy was discussed in Upazila and district law & order meeting. Journalists wrote special feature against sea piracy.

#### *B) River Erosion and Rehabilitation*

Total two sharing meetings were held at Ramgati and Kamalnogor Upazila on river erosion and rehabilitation. Upazila Chairman, TNO, representative of Water Development Board, Chairman and member of Union Parishad (UP), Coordination Committee (CC), Ward Committee, representative of rights based organization, teacher, journalist and member of civil society attended at sharing meetings. Recommendations of sharing meetings were submitted to Upazila administration.

#### *C) Sharing Meeting with Journalists*

A total of 17 sharing meetings were held with print and electronic media on violence against women, women and children health and CODEC national advocacy program. Planned and implemented program by Coordination Committees (CCs) were shared with journalists. Journalists appreciated CODEC, mainly Coordination Committees (CCs) for doing local level advocacy on these issues. Journalists also visited different spots and program as per discussion of sharing meeting. They wrote articles on problems and prospects of coastal communities in newspaper for attention of policy makers.

#### ***D) Honorarium and Certificate Distribution***

CODEC provided honorarium and certificate to 18 journalists of Laxmipur, Patuakhali and Barguna district. The journalists who wrote more on problems, prospects and development issues of coastal communities were selected by an un-biased local jury committee. Journalists received Taka 5,000/= each and certificate from CODEC. CODEC also arranged two days orientation for 103 journalists of eight coastal upazila to improve their professional skills and encourage youths to write more articles about coastal issues and concerns.

#### ***E) Networking with NGOs***

CODEC is implementing the program with respective stakeholders especially through networking with like minded NGOs. It has formed total five forums at district level to do work in collaboration. Issue based networking meeting has been done in CODEC and other NGO office. CODEC facilitated total four networking meeting at district level and attended meeting organized by other NGOs.

#### ***F) Press Conference at National Level***

Coordination Committee (CC) of Chittagong, Laxmipur, Noakhali, Patuakhali, and Barguna jointly arranged press conference at national level. The title of conference was “Next Budget: Rights of Coastal People” which held on 25 May 2010 in national press club, Dhaka. CODEC facilitated to arrange the press conference.

A series of rights based community mobilization, campaign and interactive dialogue meeting and workshops organized by the community organizations and other coalition-networking bodies facilitated by CODEC to hear the voice and response to the voice of coastal disadvantaged communities as mentioned above. As a result, the respective Departments of Government initiated numbers steps to response to the demands of coastal communities as they raised the voice. It is decided to issue the ID card, increase the safety net support, emphasise on human development in the stream of plan. The coastal development issues have been incorporated with the revised PRSP. However, the Government has prepared a draft Sixth Five Year National Plan (2011-2015) and the issues of coastal areas specially human development has been emphasized.

#### ***G) Deviations***

- One Upazila-based sharing meeting with journalists was not held on.
- Three NGO networking meetings were not completed in Chittagong and Noakhali.
- National seminar on prevention of sea piracy was not held on.
- Two newspaper articles on coastal issues were not published.

### **3. Conclusion**

CODEC has planned to continue its endeavor through networking, workshop, sharing meeting, publication, media sensitization, memorandum submission so that the policy makers think about lives and livelihoods of coastal people and addressed in the Government Development Policies and Plan. It also facilitates the community organizations to raise their voice from grassroots to national level.

## D. Publication & Documentation

CODEC Publication and Documentation cell is mainly responsible to collect and disseminate the programme, management and research based information and documentation along with publication. This cell is also responsible to maintain library and publish the bi-monthly news bulletin “CODEC BARTA” for different Government, NGOs and community stakeholders. This cell also time to time publishes different research papers and special reports as the outcome of workshops and seminars.

Recently, CODEC has published following publications:

- 25 years Celebration of CODEC
- Impact Study on CODEC Micro-Finance Program
- Development and Process Documentation of Coordination Committee
- Autobiographical Case Study- My Happiness My Sorrow.
- Upakuler Najibpur
- Glimpse on Special Project
- Sritir Nongorey Shapna Dingi: autobiographic book

Beside this publication and documentation activities, this Cell is regularly preserving and updating the all sorts of Reports, Various Documents, Journals, program related Photo Album, Video CDs, News Paper Clippings etc. At present total 1000 important documents are preserved in this Cell those are frequently used inside and outside of the organization. Beside CODEC Personnel, Donors, NGOs, college and university students, academicians and different professionals are the main users of these documents.

## **E. Finance & Management**

In CODEC, the Financial Management is functionally encompassed with planning, directing, monitoring, organizing and controlling of the monetary resources of the organization. CODEC is operating and managing an effective financial management system as a condition of receiving and utilizing the funds and budget. Financial rules and regulations have been established and followed at all levels of organization in precise rules and principles that the financial systems of CODEC receiving and utilizing the funds and budget must meet in efficient and effective ways.

To maintain and secure the accountable, responsiveness and transparent financial system and management, CODEC is concerned to ensure the following instruments:

### **Financial Reporting**

Accurate, current, and complete disclosure of the financial results of financially assisted activities are prepared periodical basis in accordance with the financial reporting requirements of the management and donors.

### **Accounting Records and Source Documentation**

In financial management system of CODEC, a variety of accounting and other records is maintained in order to provide a picture of the financial condition and status of operations of the program and projects under the CODEC management. These records contain information pertaining to grant awards, budget, fund and authorizations, obligations, unobligated balances, assets, liabilities, outlays or expenditures, and income. These deliveries include the necessary elements for documents and records, record retention requirements, and principles for accounting records related to the administration of CODEC Financial Management.

### **Internal Control**

CODEC has deployed a professional Audit Team internally those who independently audit the financial performance through visiting and checking the down stream financial operation to up stream at all levels and segments. Effective control and accountability are maintained for all grant and subgrant cash, bank deposits, assets, inventories and other properties. In this respect, the Financial Management of CODEC is responsible for establishing and maintaining an effective system of internal control.

### **Budget Control**

Actual expenditures or outlays are compared with budgeted amounts for each donor grant or subgrant. Financial information is maintained and preserved related to performance or program and project data, including the unit cost information whenever appropriate or specifically required in the grant or subgrant agreement. The budget provides a spending plan against which fiscal and program performance can be measured. Formal budgetary accounting control is essentially secured to determine and demonstrate the compliance with legal and contractual provisions, such as the operating budget and organizational compliance issues. CODEC maintains and conduct Annual Audit by the external and

Government entity holder Audit Company to present financial statements on both the budgetary basis and performance basis.

### **Allowable Cost**

CODEC follows the applicable cost principles, organization program regulations, and the terms of grant and subgrant agreements in determining the justification, allowability, and allocability of costs. In this regard, the allowable costs are determined in accordance with the cost principles applicable to the organization incurring the costs.

### **Cash Management**

The cash management function of CODEC Finance component is responsible for establishing and maintaining a set of policies and procedures with the dual purpose of ensuring that funds are available to cover payments made for program purposes, while also ensuring that neither CODEC funds have been drawn unreasonably in advance of when they are needed to pay for program expenses.

### **Compliance**

CODEC regularly complies with GoB laws and regulations, local ordinances and other legal requirements. Major sources for compliance requirements are laws, administrative rules, contracts with the granting entity, and program manuals, administrative memos, and other information referenced in contracts. Specifically, the CODEC accounting system has been designed to determine and demonstrate compliance with finance-related legal and contractual provisions.

CODEC Financial Management and Administration have been in commission with enforcement of a professional Finance Team under the leadership and mentorship of an experienced and competent Finance Director.

## F. CODEC Management

As a non-government development organization, the CODEC concentrates mainly to improve the lives and livelihood of the coastal disadvantaged communities encompassed with a vision and mission. In this regard, CODEC Management Strategy, Style, Structure, Staff and Skill are governed and propelled by the active participation and involvement of primary stakeholders of the coastal community and its human resources. In real terms, being a people-centred organization, it puts the needs of the community people first. So the performance of the staffs of all levels is reflected in the measurable areas of personnel outcomes, resource acquisition, efficiency, job satisfaction and promotional career development.

### 1. Institutional Growth and Management

CODEC has been institutionalized and growing mainly through **People**; people based **Policy**; and policy based **Plan**. These three life blood ingredients are thrived with CODEC vision and mission. To ensure the implication and replication of these ingredients, CODEC line management is distinguished with **Front line management** deployed in programme operation, **Mid line management** deployed in coordination, back up support and monitoring, **Head Office line management** for determining the policies, plan, strategies and support to the down stream management. All of these elementary processes are structured with Organizational Organogram.

All staffs are valued and respected for their ability to perform, adapt and each person's capacity to continue to learn and develop over time with experiential learning in relationship with respective team and community people. CODEC follows a precise Service Rules and HRM Policy mainly to secure appropriate recruitment, orientation, coaching and job based training for professional development inside and outside of the organization. CODEC Code of Conduct is considered at all levels as a parameter of behaviour, morality, values and zero tolerance.

### 2. Core Human Resource Group:

Through enhancement of practical experiences, capability, growth, human capital and harmonious team relationship in last 25 years, CODEC foster and put together a **Core Human Resource Group** in the organization those have been grown up and performing proficiently in development and management areas.

## G. Special Projects

CODEC has been operating numbers of special projects beside the DANIDA project. These projects are reinforcing the program capacity, efficiency and effectivity of the organization as well as coastal community where CODEC working.

### **PROJECT: 01**

**Title: Income Generating Activities for the Underprivileged Communities mainly through Awareness and Education Program.**

**Overall Objectives:** Promoting Institutional Development and Economic Development of the rural people.

**Area Coverage:**

07 Upazilas -Bagerhat Sadar, Chitalmari, Fakirhat, Mollarhat, Mongla, Morelgonj, Kochua of Bagerhat district and 1 Upazila (Nazirpur) under Pirojpur district.

**Duration:** January 2001 to December 2013.

**Stakeholders:**

Landless/asset-less men and women depending on their own labour for survival are the direct target group people of the project. It also aims to target the women as direct beneficiaries and ensures their participation at least a half of them in awareness and education services by selection process.

**Planned Activity-2010-2011:**

1. Primary Education accountability and Quality Program through PRA, Survey, forming PTA Forum, School wise Cultural Squad, Training for Teachers, Annual Sports & Cultural Competition for School Students, Education Materials & Equipments collection and Distribution
2. Early Childhood Development through PRA, Survey, Establishment of ECD, Refresher Training for ECD Teachers, Meeting with Guardian, Birth Registration etc.
3. Life education, literacy, Numeric and Skill Development through Shonglap for adolescents
4. Back to school Program through PRA, Survey, School Admission of Girls, and Educational Material & Financial Support
5. Capacity building of CBOs through Fund Collection, Social Activity Implementation and Networking with Union Parishad & likeminded Organization.
6. Education Fair, Eye Camp
7. Non-govt. Primary School Development

**Donor:** STRØMME Foundation

## **PROJECT: 02**

### **Title: Strengthening Capacity of Local Small NGOs and CBOs Project**

#### **Overall Objectives:**

Strengthening financial resource management capacity of local small NGOs and CBOs in Bangladesh towards poverty eradication through integrated development approach.

#### **Area Coverage:**

Chittagong, Cox's Bazar, Comilla, Laxmipur, Noakhali, Patuakhali, Barguna, Bagerhat, Pirojpur, Khulna, Barisal, and Joypurhat district along with 32 upazilas and 139 unions. Total 23 NGOs are now covered under the project.( 05 PNGOs have been phased out till 2010 as they are capacitated enough to run their program with their own resources or from other sources.

**Duration:** January 2003 to 2013.

#### **Stakeholders:**

Local NGOs and CBOs are direct beneficiaries of the project but community people are secondary beneficiaries as well.

#### **Planned Activity-:**

- 1) Disbursement of RLF to PNGOs
- 2) To receive RLF Installment
- 3) To provide Training for PNGOs' mid-level micro-finance staff, SHONGLAP Supervisor, Animator & Focal Person
- 4) To arrange various issue based workshop for PNGOs

**Donor:** STRØMME Foundation

## **Project: 03**

### **Title: Homestead Agro Forestry through Improved Management Practices.**

**Overall Objectives:** To facilitate the local community to conserve homestead biodiversity and their overall development.

**Area Coverage:** Patiya & Chandanaish Upazila under Chittagong district.

**Duration:** 01 May 2007 to 30 April 2012.

#### **Stakeholders:**

The direct beneficiaries of the project are mostly selected men and women preferring forest dependent people of the target areas. Secondary beneficiaries are Upazilla Forest Department and other departments like: Agriculture, Social welfare, Upazila and Union Parishad and CODEC personnel as well.

**Planned Activity-2010-2011:**

1. Conservation of homestead biodiversity through facilitating monthly discussion meeting of the group members
2. Regeneration of endangered species in and around the homestead through Seedlings Distribution & by providing Input Support among the selected Stakeholders.
3. Mass awareness building on biodiversity conservation through Organizing Tree fair, Cultural Competition among School/College Students issuing Bio-diversity
4. Stocktaking of the Usage of “Improved Oven”
5. Exposure Visit to the nearest forest for School Students & Community Leaders.
6. Poverty reduction through alternative IGA for the community

**Donor:** Arannayk Foundation (AF).

**Project: 04**

**Title:** Integrated Protected Area Co-Management (IPAC).

**Overall Objectives:**

To promote and institutionalize an integrated protected area co-management system for sustainable natural resources management and biodiversity conservation that results in responsible, equitable economic growth and good environmental governance.

**Area Coverage:** Teknaf and Sundarban (Cox’s Bazar, Bagerhat and Khulna districts)

**Duration:** June 2008 to May 2013.

**Stakeholders:**

Direct beneficiaries are selected men and women of the project areas and different CBOs, Clubs. Indirect beneficiaries are Upazilla Forest Department and other departments like: Agriculture, Social welfare, Upazilla and Union Parishad and CODEC personnel as well.

**Planned Activity-2010-2011:**

1. Site Specific Implementation through Co-management with formed Organizations
2. Networking with likeminded organizations
3. Preparing Annual Plan
4. Building Stakeholders’ and District-Upazila level GoB Officials’ Institutional Capacity through providing Training, Orientation,
5. Meeting with formed groups, organization
6. Bio-diversity Day Observance.

**Donor:** Ministry of Environment and Forests (MoEF), Bangladesh and United States Agency for International Development (USAID)

## **Project: 05**

### **Title: Development Interventions for Chittagong Hill Tracts (CHT)-Phase-III (Rangamati Phase-III).**

#### **Overall Objectives:**

To enhance and promote the capacity of People's Organizations through participation of indigenous people and to have equal access and effective control over local resources, services, benefits and rights by the Peoples Organizations and their members in CHT.

**Area Coverage:** 9 unions and 2 Upazillas- Rangamati Sadar and Barkal in the district of Rangamati. Total 1230 Household of 60 villages are covered.

**Duration:** January 2001 to December 2010.

**Stakeholders:** Direct beneficiaries of the project are indigenous people of CHT and indirectly CODEC personnel are stakeholders as well.

#### **Planned Activity-2010-2011:**

This project is going to be ended next December, 2010.

**Donor:** DANIDA.

## **Project: 06**

### **Title: Enhancing Disaster Preparedness among Communities and Institutions in Bangladesh.**

**Overall Objectives:** To reduce the vulnerability of people living in areas highly prone to natural disasters.

**Area Coverage** Boro Kumira, Sitakunda Upazila in Chittagnog.

**Duration:** 15 June 2009 to 15 September 2010.

#### **Stakeholders:**

The direct stakeholders of the project are local community, Local Government; different NGOs, Civil Society, CODEC personnel are the indirect beneficiaries.

#### **Planned Activity-2010-2011:**

1. Procurement and distribution of 350 safety kits among poor fisher folk
2. Small scale mitigation through Installing Tube well
3. Sharing and learning meeting on DIPECHO V projects experiences, lesson learnt, good practices among GoB, NGOs and community.
4. Union based directory of and ID cards preparation of volunteers.

**Donor:** ActionAid Bangladesh

## **Project: 07**

### **Title: Improvement of Human Security in the Community of Ukhia and Teknaf Upazila in Cox's Bazar**

**Overall Objectives:** To Improve Livelihood Opportunities at Ukhia and Teknaf

**Area Coverage:** Ukhia & Teknaf Upazila

**Duration:** January, 2010 to September, 2010

**Stakeholders:** Adolescents of local community and community itself is the direct beneficiaries and CODEC personnel are the indirect beneficiaries of the project.

#### **Planned Activity-2010-2011:**

1. Skill Development Training on Sewing, Motor Mechanics, Electronics for adolescent girls & boys
2. Feasibility assessment for trade selection and market linkage
3. To arrange Training for Women Groups, Awareness Campaign, and Discussion Meeting with Students,
4. IEC (Information, Educations and Communications) material for awareness enhancement on SGBV, 5. Students led Drama Staging.
5. To develop Economic Reliance, awareness building activities,
6. Forming Youth Groups,
7. Publishing News Bulletin

**Donor:** Aust.Care, Australia

## **Project: 08**

### **Title: Promotion of Rights of Marginalized Coastal Fisherfolk Communities (MJ-III)**

**Overall Objectives:** The marginalized coastal Fisherfolk communities are articulated and secured with their entitlements and stable livelihood.

**Area Coverage: 06 Coastal District:** - Chittagong, Cox's Bazar, Laxmipur, Patuakhali, Bagerhat, Barisal.

**Duration:** July 2010 – June 2012.

**Stakeholders:** Fisher folk communities of coastal 06 districts and above all Coastal Bangladesh are the direct beneficiaries of the project.

#### **Planned Activity-2010-2011:**

1. Beneficiary Selection and Fisher-Folk House hold Survey
2. Project activity orientation
3. National Level Dialogue meeting and National Level Jele Convention
4. National Networking Body meeting and Upazilla Alliance Body (UAB) Meeting
5. Rally, Human Chain, Press & media Interview etc
6. Dialogue at District level on Implementation of Fisheries Laws & Policies
7. One day Orientation on Jele Sangathan Registration (Upazila level)

8. Training on Leadership Development and Organizational management
9. Orientation on Registration of Jele Sangathan
10. Dialogue meeting with Government department at Upazila level
11. Youth Group meeting

**Donor:** Manusher Jonno Foundation.

**Project: 09**

**Title: Stimulating Households Improvements & Responding to Economic Empowerment (SHIREE)**

**Overall Objectives:** Elimination of Poverty for 8000 HH of the project area.

**Area Coverage:** Morrelganj, Mongla & Rampal Upazilas of Bagerhat District.

**Duration:** 1st April 2009 – 31st March 2012.

**Stakeholders:** People of 8000 Households in the targeted area.

**Planned Activity-2010-2011:**

1. EP HH Identified and HH Micro Plans in Place, Baseline Assessed
2. Linkages for Social Protection and Safety Net Established as per HH Micro Plans
3. Livelihoods of EP HH improved and diversified
4. Awareness building and linkages for Nutrition, health and basic services
5. Building resilience to vagaries of climatic changes and household shocks
6. Sustaining the Graduation of the project and Project Monitoring, Evaluation, Learning

**Donor:** DFID/ SCUK.

**Project: 10**

**Title : Promoting Talent through Early Education (PROTEVA)**

**Overall Objectives:** Early Childhood Education Development and Enrollment in School

**Area Coverage:** 4 Districts along with 8 Upazilas:

1. Barisal District- Barisal Sadar and Bakergonj Upazila
1. Patuakhali District- Kalapara, Patuakhali Sadar and Galachipa Upazila
3. Barguna District- Amtali Upazila
4. Jhalakathi District- Jhalakathi Sadar and Nolcity Upazilas

**Duration:** March, 2010 to February, 2015

**Stakeholders:** **480** Pre-Primary Schools under **240** RNGPS (Registered Non Government Primary Schools) (120+120), **480** Pre-Primary Parenting, **480** Primary Grade Parenting, **240** Reading Buddy Mentoring (RBM), **240** Reception and Orientation, **240** CASC ( Class after School Circle), **240** SMC, **240** SAG/PTA and Sisimpur.

The Total Beneficiaries per RNGPS is **421**.

**Planned Activity-2010-2011:**

1. Base Line Survey, Child Survey for pre-primary school initiation
2. Coordination with GoB Officials for selection of GPS/RNGPS
3. Planning Meeting with Head Teacher, Teacher & SMC& planning workshop with key stakeholders (SMC,UP, UEO,AUEO, Head Teachers, Teachers) for PROTEEVA implementation & Sustainability
4. Orientation on PROTEEVA with stakeholders (SMC,UP, UEO,AUEO, Head Teachers, Teachers) at Primary school
5. Supplementation of Vitamin-A & Iron to primary school children
6. Conduct TOT on Pre-primary for Community Education Facilitators
7. Materials Procurement for Pre- Primary School and schooling launching

**Donor:** Save the Children, USAID

**Project: 11**

**Title: Micro-insurance Mutual Entity (MIME)**

**Overall Objectives:** To ensure social security and reducing vulnerabilities of people living in areas highly prone to natural disasters

**Area Coverage:** 03 Upazilas-Bagerhat Sadar, Chitalmari and Fakirhat of Bagerhat district.

**Duration:** 2006 to 2010

**Stakeholders:** Men and women of target area are the direct beneficiaries of the project and CODEC personnel are the indirect beneficiaries of the project

**Planned Activity-2010-2011:**

1. Target of Clients' Number set up( total target-8611)
2. Admission of Client (total-8611)
3. Premium Collection (10684145 Tk.)

**N.B:-The project is going to be ended in December, 2010.**

**Donor:** INAFI and STRØMME Foundation.

**Project -12**

**Title: Nobo Jibon**

**Overall Objectives:** To reduce food insecurity and vulnerability for 191,000 direct beneficiary households, or nearly 1 million people, in nine upazilas of Barisal Division over five years.

**Area Coverage:** Barisal Sadar Upazila in Barisal district and Amtali Upazila in Barguna district.

**Duration:** June 2010 to May 2015.

**Stakeholders:** 191,000 numbers of households or nearly 1 million Men and women of target area are the direct beneficiaries of the project and CODEC personnel are also indirect beneficiaries of the project

**Planned Activity-2010-2011:**

**N.B:-The project is going to be launched its activity in November, 2010.**

**Donor: USA-Funded Multi-Year Assistance Program, Save the Children USA/Bangladesh**

### **Project -13**

**Title: Protection of vulnerable children of Teknaf and Ukhya in Cox's Bazar District**

**Overall Objectives:** Identification, reporting and monitoring of Child Protection issues established and functional in the selected areas.

**Area Coverage:** Teknaf and Ukhya Upazila in Cox's Bazar District

**Duration:** August 2010 to December 2011.

**Stakeholders:** Children and adolescents of the selected areas both of local and non-local (Myanmar refugees and internal displaced people), parents and community members, teachers are direct beneficiaries of the project. CODEC personnel through implementing the project activities and enriching experience are the indirect beneficiaries of the project.

**Planned Activity-2010-2011:**

**N.B:-The project is going to be launched its activity in November, 2010.**

**Donor: UNICEF**

## SILVER JUBLEE OF CODEC

CODEC celebrated Silver Jubilee on 1-2 October 2010 at Theater Institute of Chittagong. This celebration was adorned with the Photo Gallery, Seminar, Cultural Program and personnel memories telling. The opening ceremony was graced with presence of Chief Guest Dr. Afsarul Amin Honourable Minister- Primary and Mass Education, Bangladesh Government.

The function was graced with presence of Special Guest Mr. Svend Olling, Royal Danish Ambassador, Mr. Abul Momen, Poet and Journalist, Dr. Mahbubul Hoque, Mr. Mozaffar Ahmaed, Director-Save the Children U.K., Mr. M. Habibur Rahman, Director (Education) Save the Children USA, Environment Scientist Dr. Sujay Basu. Dr. Khursid Alam, Executive Director, CODEC delivered his welcome speech and Mr. Abul Kashem, President, CODEC Executive Committee presided over the opening ceremony.

Two seminars were held on the last day of the program on 2nd October. Mr. Dr. Khursid Alam Executive Director, CODEC presented the key paper on “Coastal People’s Struggle and CODEC Experience.” The discussers were Mr. Dr. Iftekar Uddin Chowdhury, Professor, Sociology Department, University of Chittagong and Ms. Shayamoli Mazumdar, Chief Executive of OWDEB. Mr. Dr. Mahbubul Haouqe, Executive member, CODEC presided over the seminar. Dr. Sujay Bosu, Professor (Ex), Jadabpur University and Chief Executive of Center of Energy & Environment Management, presented the key paper on ‘Climate Change, Global warming and Coastal Area’. Mr. Dr. Shahidul Islam Professor of Geography & Environment Department, Dhaka University, Mr. Abul Momen, Residential Editor of Daily Protham Alo, Ms. Parvin Mahmud, DMD of PKSF, Mr. Mozaffar Ahmed Director- Save the Children U.K. took part in this seminar. Dr. Iftekar Uddin Chowdhury presided over the seminar. Mr. Kamal Sengupta Deputy Executive Director, Mr. Munir Helal Director, program and Jerin Kulsum Mili Sr. Program Officer played a role of moderator in the whole program.

This glorious function of Silver Jubilee has been adhered with pleasant speech deliberation of Ms. Sharathi Bala, Leader of Coordination Committee, Chittagong, Mr. Mohammed Hanif, Leader of Alexander Coordination Committee, Laxmipur, Mr. Altaf Mamun, Leader of Hajipur Coordination Committee, Patuakhali, Mr. Akhil Bandu Jaladas, the pioneer member of CODEC from the part of Sitakunda Jaladas fisherfolk community.

This Silver Jubilee Ceremony was a milestone of CODEC development legacy and it opened the new door of development prospects and prosperity to enhance the qualitative lives and livelihood of disadvantaged coastal communities in Bangladesh.

His Excellency the Ambassador of Denmark stated in his speech, “CODEC has reputation as an accountable, transparent and well managed NGO in Bangladesh. An evaluation of CODEC, conducted in 2003, rated the organisation among one of the best NGOs in Bangladesh with regard to accountability and transparency towards the target groups and the donors.

The main conclusion of the Mid Term Review of Phase IV, conducted in 2009, is that *'CODEC is a well run organisation, it is serving a clear need in the coastal districts and it is working towards reaching the targets set for the five years duration of the 5<sup>th</sup> phase of Danida support.'* Impact studies and case studies have demonstrated the relevance of the CODEC programmes in enhancing the livelihood and incomes of the target group.

CODEC is now supported not only by the Embassy of Denmark but also by other development partners.

I sincerely believe that CODEC will continue to contribute in the development process in the coastal areas.

I believe that CODEC has a long future ahead; it is certainly a marvel product of all NGOs in Bangladesh and beyond the borders of Bangladesh. I offer my sincere good wishes for the development and success of CODEC for the future. And I promise you Denmark will stay best of friends for CODEC in the future.”