

CODEC

Journey with coastal struggle



**CODEC
Annual Report
2015-2016**



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Acronyms

ADPEO:	Assistant District Primary Education Officer	HES:	Health Education Session
AUEO:	Assistant Upazila Education officer	HFP:	Homestead food production
AHI:	Assistant Health Inspector	HH:	Household
ANC:	Anti Natal Care	HI:	Health Inspector
AT:	Asset Transfer	HT:	Head Teacher
BDS:	Bangladesh Development Society	IAT:	Instruction adjustment tools
BHH:	Beneficiary Household	IEE:	Initial Environmental Evaluation
CBCPC:	Community based child protection committees	IGA:	Income Generating Activity
CC:	Community Clinic	IP:	Implementing Partner
CCA:	Climate change adaptation	LAC:	Legal Aid Clinic
CF:	Community Facilitator	LH:	Livelihood
CFS:	Child Friendly Space	LSP:	Local Service provider
CG:	Community Group	LTC:	Local Technical committee.
CHCP:	Community Health Care Provider	MOA:	Memorandum of Agreement
CI PRB:	Centre for Injury Prevention and Research	MOH&FW:	Ministry of Health and Family Welfare
CHV:	Community Health Volunteer	MOH:	Ministry of Health
CLV:	Community Learning Volunteer	MoWCA:	Ministry of Women and Child affairs
CM :	Community Mobilization	MOPME:	Ministry of Primary and Mass education
CMC:	Center Management Committee	MP:	Market promoter
CMC:	Co-Management Committee	NAP:	NotunAlo Project
CNC:	Community Nutrition Champion	NFE:	Non formal education
CODEC:	Community Development Centre	NFPE:	Non formal primary education
CPG:	Community Petrol Group	NGPS:	Non-Government Primary School
CRC:	Community Reading Camp	NRM:	Natural Resource Management
CSG:	Community Support Group	PA:	Protected Areas
CSP:	Community Service Provider	PC:	Project Coordinator
CSR:	Corporate Social Responsibility	PCVA:	Participatory Climate Vulnerability Assessment
DAE:	Department of agriculture extension	PE:	Primary Education
DC:	Deputy Commissioner	PF:	People's Forum
DD:	Deputy Director	PO:	Programme officer
DFID:	Department of International Development	POs:	People's Organization
DIP:	Detail Implementation Plan	PW:	Pregnant Women
DLAC:	District Legal aid clinic	QE:	Quality Education
DO:	Development Objective	RBA:	Right Based Approach
DoF:	Department of Fisheries	RBM:	Result based monitoring
DoL:	Department of Livestock	RI-A:	Reading Instruction and assessment
DPEO:	District Primary Education Officer	SAAO:	Sub Assistant Agriculture Officer
DPHE:	Department of Public Health Engineering	SBCC:	Social behavior change communication
DRR:	Disaster Risk Reduction	SF:	Strømme Foundation
DRR:	Disaster Risk reduction & Climate Change	SGP:	Small Group Plan
ECD:	Early Childhood Development	SMC:	School Management Committee
EHA:	Essential Hygiene Action	SOD:	Standing order on Disaster
ENA:	Essential Nutrition Action	STO:	Senior Technical officer
ENHA:	Essential nutrition & hygiene action	TO:	Technical Officer
EP	Extreme Poor	ToT:	Training of the Trainers
EPE:	Early primary education	TP:	Technical Partner
EPI:	Expanded Program on Immunization	TVET:	Technical vocational education and training
FD:	Forest Department	UAO:	Upazila Agriculture officer
FDP:	Family Development Plan	UDMC:	Union Disaster Management Committee
FELC:	Financial Entrepreneurship leadership center	UDMP:	Union Disaster Management Plan
FF	Field Facilitator	UEO:	Upazila Education Officer
FFD:	Farmers' Field Day	UF:	Union Facilitator
FM:	Field Mentor	ULO:	Upazila Livestock officer
FNS:	Farmer Nutrition School	UNO:	Upazila Nirbahe Officer
FPI:	Family Planning Inspector	UP:	Union Parishad
FS:	Field Supervisor	URC:	Upazila Resource Center
FWA:	Family Welfare Assistant	USAID:	United States Agency for International Development
FWV:	Family Welfare visitor	VAW:	Violence against women
GO:	Government Organization	VCF:	Village Conservation Forum
GMS:	Graduation Monitoring System		
GPS:	Government Primary School		
HA:	Health Assistant		



VISION

CODEC dreams of a coastal and riverine society that earns, enjoys and shares the pride of Bangladesh in becoming a middle-income country by 2021.



MISSION

CODEC sees its existence for a coastal society, in which people individually or collectively embrace new and differentiated forms of institutions; utilize their resources for safe and sustained livelihood and become rights-demanding citizens in a climate change affected physical, social and economic setting..

VALUES

- Promote Equity, Equality and Social Justice
- Practice of Honesty, Sincerity and Integrity
- Transparency and Accountability.
- Learning from mistakes.
- Good Governance and abide by Rule of Law
- Respect views, opinions, criticism of others.
- Professionalism



CODEC history: **31 YEARS OF JOURNEY**

In 1970, a cyclone with a huge tidal bore hit the coastal area of today's Bangladesh and destroyed many fishing boats of coastal fisher-folks. DANIDA, the Danish International Development Agency, undertook a project with BFDC to build and distribute 550 improved motorized fishing boats as part of an effort to encourage artisanal fishing, with the purpose to rehabilitate the poor fisher folk and enhance their income and fishing safety. Despite some good technological achievements, the project benefitted non targeted rich fishermen and not the poor. Based on the learning, subsequently the project "Boat Rental Scheme" (BRS) was designed and implemented through a revolving loan fund and hire purchase system with focus on poor fisher-folks. Twenty three boat rental groups were mobilized for distribution of 23 boats on hire purchase system. Soon it was found that the target groups lost their interest in the project. A big amount was piled up as overdue and virtually the group members stopped repayment. Increasingly the whole direction of the project came into question. It was found that the social and external factors were not considered in designing the project. The project was planned in isolation from the rest of the community. External factors were not considered. It was concluded that to benefit the poor fisher-folk community, a holistic development approach was necessary within a flexible organizational framework in the form of a non- governmental organization. Based on this conclusion, CODEC was established as an NGO in 1985.

Over the past 31 years, since 1985, CODEC has established itself as a people-centered development organization. CODEC has been able to create its image as a growing national non-governmental development organization in the coastal areas of Bangladesh. From the beginning of its development interventions, CODEC started its activities only with the fisher-folk community but currently CODEC has included other disadvantaged communities along with the fisher-folk community in order to integrate them with the mainstream disadvantaged groups towards greater solidarity and organization of the poor. At present, CODEC is working in 03 Divisions, 12 coastal Districts, and 78Upazillas of coastal areas with almost 800 Unions.

A group of five young boys are standing in a pond filled with water lilies. They are holding white flowers, possibly lotus buds, and appear to be engaged in a playful activity. The water is dark, and the lily pads are scattered across the surface. The boys are shirtless and have a joyful expression.

30 Years

Celebration of CODEC's journey

Community Development Center (CODEC) started its development journey in coastal areas of Bangladesh on and from 1st October 1985. In this aspect, CODEC has embraced the milestone of 30 Years gloriously on 1st October 2015. This legendary finishing point of 30 years journey of CODEC is anchored with long legacy of stiff and pleasant experiences, learning and battle cry stories to work directly with 15 million impoverished, outreach and deprived families in disaster prone coastal areas of Bangladesh. At present, CODEC has been working in coastal three Divisions, 12 coastal Districts and 78 Upazillas extended with more than 800 Unions through implementing multifarious projects in the sectors of Economic Development, Education & Health, Rights & Protection, Livelihood Development, Climate Change Resilient and Training Institution.

This historical episode "CODEC 30 Years Celebration" on 17 – 18 October 2015 was a loud surge and enlightens conversation and dialogue among the gathering of national and international professionals, academicians, donors and local and national NGOs, Press and Media Journalist along with presence and dialogue of community leaders, CODEC management and field operation staffs. It was a functional stream of heart and mind blowing exploration of launching followed by three series of Seminars with key paper presentation focusing on CODEC 30 Years Journey and its Future along with only Coastal Communities, alarming situation and defloration of Climate Change and Micro-Finance in coastal areas and it's challenges. The whole two days function of this glorious event exclusively composed with the sessions of Memories Recitation, Cultural Functions with engaging and presenting traditional folk song and dance from different coastal districts where CODEC has been working for long years. The premises of venue of function were prettified in surround with attractive Fair of CODEC Publication, Images and Archive displayed. This two days episode was ended with heart-bound event giving Awards, Certificates and award money of One Lac Taka (US \$ 1258.00) to the 12 CODEC employees those who attached and passed successfully with CODEC last 30 years. It was an extraordinary vintage and epic event in the history of CODEC.



CODEC EXECUTIVE COMMITTEE

Mr. Abul Kashem	President
Mr. Shahid Hossain Talukder	General Secretary
Mr. Md. Reazul Kabir FCA	Treasurer
Ms. Jesmeen Sultana Paru	Social Welfare Secretary
Ms. Jahanara Begum	Women Affairs Secretary
Dr. Mir Murtaza Reza Khan	Executive Member



President's Statement

In global and national perspective, the year of 2015 is profoundly considered as the culmination of the Millennium Development Goals (MDGs) set by the United Nations in 2000. Obviously Bangladesh has significant achievements against the eight goals, especially in the areas of eradicate extreme poverty and hunger, achieve universal primary education, reduce child mortality and improve maternal health. CODEC organizational Mandate, Vision and Mission have been anchored with the intervention streams of MDGs and achievement especially in the coastal areas of Bangladesh. In this aspect, I have seen the painstaking efforts, contribution and achievement of CODEC is noteworthy and outstanding in terms of socio-economic development and empowerment of coastal disadvantaged communities. CODEC facilitated these communities to break the chain of confinement and eliminate the designated boundary of outreach, impoverish, negligence, underestimated, vicious cycle of exploitation. CODEC efficiently and effectively used strategic project and program instruments to make change or transform the condition and position of these impoverished coastal communities through Education and Health, Rights and Justice, Livelihood Development, Climate Change Resilience and Adaptation and Economic Development. At present, CODEC is working in 03 Divisions, 12 Districts and 78 Upazillas of coastal areas with 800 Unions with multifarious projects in holistic approach. Since it's inception, CODEC has been facilitating the government services and resources to the door step of target stakeholders and other development partners to reach every last destination. The Five Years Strategic Plan of CODEC is highly embarked and reinforcing with Sustainable Development Goals (SDGs) lubricating and accelerating the development journey of Government of Bangladesh. CODEC integrated partnership with national and international donors and partners are always registered with high appreciation. These eminent donors and partners are always lubricating the development journey of CODEC in coastal areas of Bangladesh. These distinguished donors and partners are Ministry of Women and Children of Government of Bangladesh, Save the Children, Strømme Foundation, Danida Bangladesh, Palli Karma Shahayek Foundation (PKSF), UNICEF, Manusher Jonno Foundation (MJF), Community Legal Service, WINROCK International, World Fish Center, ICCO Cooperation Netherland, Maxwell Stamp PLC, A. K. Khan & Company Ltd., Wood Group PSN and BERGER Paint Ltd. This CODEC Annual Report 2015-2016 is pleading the virtual evidence of socio-economic empowerment and sustainable changes and impact among the coastal communities, where these multifarious Projects and Program have been intervened.

The Executive Committee of CODEC is highly instigated to propel the development journey of CODEC in right and exemplary direction determined with it's vision, mission, goals and policies. I must register my thanks and appreciation to the CODEC Front Line Management and Personnel, Mid line Management and Personnel and Top level Management and Personnel for their integration of team work, coordination and every day hard work immersion with organizational values of morality, competency and commitment.

All the Best Wishes.

A handwritten signature in black ink, appearing to read 'Abul Kashem', written in a cursive style.

Abul Kashem
President
CODEC Executive Committee



From the desk of Executive Director

We are going to publish our Annual Report for the period of July 2015- June 2016. This report will portray the working details of the last one year and it will also indicate the future path of CODEC.

We sincerely believe that our country is heading towards Middle Income Country very quickly under the leadership of the present government. The role of NGOs will also be changing in this transitional time.

CODEC thus, is now revising the present Strategic Plan in the context of this changing consequence. I am concern with our Micro Finance Program; I also think we have to make a separate Strategic Plan for Micro Finance Program considering the fact that CODEC is working with the target members along the coast those are frequently vulnerable due to the climate change effect.

Our new Strategic Plan will ensure that we stay at the forefront of the coastal development journey along with the people with close cooperation with the GoB machineries'. We will work honestly, sincerely and with the commitment to the people of the coast in every sphere of their life.

I want to thank our development partners in national and regional and international level, governmental and non-governmental agencies for their continuous support to assist CODEC in the long journey for the development of the coastal communities. Special thanks to Stromme Foundation, Save The children, MJ Foundation, Winrock International, UNICEF, ICCO cooperation, World Fish & Community Legal Service.

We also indebted to officials from NGO Affairs Bureau, Micro-Credit Regulatory Authority (MRA), Social Service Department, Department of Fisheries, Department of Environment, Forest Department and PKSF for their continuous cooperation and assistance. We appreciate the Deputy Commissioners, District Education officers, UNO for their all sorts of cooperation and guidance.

CODEC is proud to work with the coastal communities and established their trusted partner in their development efforts.

I want to thank Ms. Ishika for her help to make this report precise and informative.

All the best wishes.

A handwritten signature in black ink, appearing to read 'Khursid Alam'.

Khursid Alam PhD
Executive Director

E-News

Headlines from last one year
July 2015 - June 2016

COMMUNITY DEVELOPMENT CENTRE
CODEC E-Newsletter
ISSUE NO 24
October 2015

Forty USAID-AIN fish farmer got national fish week award-2015



Information Fair, 2015

The Information Fair was held at the National Institute of Aquaculture, Patancheru, Hyderabad, on 10th and 11th October 2015. The fair was organized by the National Bureau of Aquaculture, Hyderabad, and was attended by representatives from various states and union territories. The fair was a great success and provided an excellent opportunity for the exchange of information and experiences among the participants.

COMMUNITY DEVELOPMENT CENTRE
CODEC E-Newsletter
ISSUE NO 25
October 2015

CODEC 30 Years Celebration on 17-18 October

CODEC special support in Laxzapur

CODEC-AIN project farmers win award from Government Fishery Department



The 30th anniversary of CODEC was celebrated on 17-18 October 2015. The celebration was held at the National Institute of Aquaculture, Patancheru, Hyderabad. The event was attended by officials from the Government of India, the Government of Andhra Pradesh, and the Government of Karnataka. The celebration was a great success and provided an excellent opportunity for the exchange of information and experiences among the participants.

COMMUNITY DEVELOPMENT CENTRE
CODEC E-Newsletter
ISSUE NO 22
October 2015

The Glory of Completing Long 30 Years Journey



The 30th anniversary of CODEC was celebrated on 17-18 October 2015. The celebration was held at the National Institute of Aquaculture, Patancheru, Hyderabad. The event was attended by officials from the Government of India, the Government of Andhra Pradesh, and the Government of Karnataka. The celebration was a great success and provided an excellent opportunity for the exchange of information and experiences among the participants.

COMMUNITY DEVELOPMENT CENTRE
CODEC E-NEWSLETTER
ISSUE NO 26 January 2016

29th AGM of CODEC Held:



The 29th Annual General Meeting (AGM) of CODEC was held on 15th January 2016 at the National Institute of Aquaculture, Patancheru, Hyderabad. The meeting was presided over by the Secretary, National Bureau of Aquaculture, Hyderabad. The meeting was a great success and provided an excellent opportunity for the exchange of information and experiences among the participants.

COMMUNITY DEVELOPMENT CENTRE
CODEC E-Newsletter
ISSUE NO 23
November 2015

INTERNATIONAL DAY OF DISASTER REDUCTION-IDDOR OBSERVED AT COX'S BAZAR

CODEC NARA DICANTA PROJECT DISTRIBUTED FIRST AID BOX THROUGH TWO WORKSHOPS



The International Day of Disaster Reduction (IDDOR) was observed at Cox's Bazar on 15th November 2015. The event was organized by the National Bureau of Aquaculture, Hyderabad, and was attended by representatives from various states and union territories. The event was a great success and provided an excellent opportunity for the exchange of information and experiences among the participants.

COMMUNITY DEVELOPMENT CENTRE
CODEC E-NEWSLETTER
ISSUE NO 27 April 2016

A Team from East Africa Region of Strømme Foundation Paid Visit SEEDS Project in Bagerhat



A team from the East Africa Region of Strømme Foundation visited the SEEDS Project in Bagerhat on 12-14 April 2016. The team was led by the Director, East Africa Region, Strømme Foundation. The team was a great success and provided an excellent opportunity for the exchange of information and experiences among the participants.

Award Giving Ceremony

Saturday,

Poverty eradication program by CODEC : Microfinance

This year Community Development centre has been awarded with 11th Citi Micro entrepreneurship award as the most innovative microfinance institution of the year 2016. Citi Foundation, the philanthropic arm of Citigroup, awarded three micro entrepreneurs and two microfinance institutions for their contributions to the economy in 21st May 2016 at Bangabandhu International Conference Centre in Dhaka. CODEC and IDF won the award as the most innovative microfinance institution. Launched in 2005 and now covering more than 30 countries, the Citi Micro entrepreneurship Awards programme highlights the contributions of Micro entrepreneurs and microfinance institutions to their local economies. Through the programme, the Citi Foundation has invested more than \$12 million in microfinance networks and microfinance institutions to convene thousands of key stakeholders that influence sector-wide policy and regulation and encourage innovation around the world.

Zahida Fizza Kabir, a member of the screening committee of Citi Micro entrepreneurship Awards; Rokia Afzal Rahman, a member of the advisory council for the awards; Wahiduddin Mahmud, chairperson of the advisory panel; Moinul Huq, acting Citi country officer for Bangladesh, and Md. Abdul Awal, a member of the screening committee was present at the award programme and handed the awards to its winner. While giving the award they said, "Community Development Centre (CODEC), works for the wellbeing of the communities living in the coastal and riverine areas, Since its inception in 1985, CODEC has reached out to 600,000 families. It also works for the fishermen, helping them with boats, nets and marketing of their produce. As a result, 95,000 fishermen have been able to escape the clutches of loan sharks. CODEC has also set up 500 community schools in 11 districts. For the last 30 years CODEC has struggled with the fisher folk community to establish their rights with many interventions specially by micro finance." Dr. Khursid Alam Executive Director of CODEC and Mr. Kamal Sengupta, Deputy Executive Director of CODEC has received the award.

Dr. Khursid Alam Executive Director of CODEC expressed his feelings as such "This award is dedicated to the coastal community, it is marked as the victory of fisherfolk community of Bangladesh and their unsung struggle"

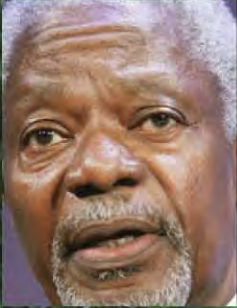
The Citi Micro entrepreneurship Awards is being supported by the Citi Foundation, and implemented in the country by Citibank NA Bangladesh in association with Sajida Foundation, Credit and Development Forum, The Daily Star and Channel i.



I believe in microfinance because it isn't just a path out of poverty. It's the road to self-reliance. By allowing people to team up and literally become their own bank, you can mobilize people and resources and alleviate poverty on the global scale.

(Queen Rania of Jordan)

izquotes.com



Microfinance recognizes that poor people are remarkable reservoirs of energy and knowledge, posing an untapped opportunity to create markets, bring people in from the margins and give them the tools with which to help themselves.

— Kofi Annan —

AZ QUOTES

Microfinance

Introduction

CODEC has provided financial support to neglected coastal villages, small farmers, fisherman, petty businessmen, landless labourers and poor women since it began work in 1985. CODEC micro-finance provides a window of opportunity for the poor to access in borrowing and saving facility. These facilities also provide organizational help, training, safety nets, empowerment, financial and other help during crises.

CODEC Microfinance Program is currently active in 2462 coastal villages in 47 upazillas under 11 districts and implementing a wide variety of social and economic programs. Operating from 100 branches, CODEC has been able to organize 6653 village organizations of poor and disadvantaged people covering 1,20,050 women and men (95% women).

CODEC is operating its micro finance programme with financial assistance from DANIDA, PKSF, Stromme Foundation, DFID, Netherland Embassy and CODEC'S own fund.

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



1. B. Overall Objectives:

CODEC Micro Finance Program is playing a key role in the organization towards eradicating poverty and ensuring the economic development for the poor, underprivileged fisher folk and other coastal communities.

The overall objective of the program is:

“Socio-Economic Empowerment of coastal communities through the provision of skills, entrepreneurship, savings and credit program”.

1. C. Target People, Area of Operation,

1.C, (i). Target People:

(i). (a) **Jagaron (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.

(i) (b) **Agrashor (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.

(i). (c) **Buniad (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.C (ii) Area of Operation:

CODEC operates its savings and credit programme activities in eleven districts are - Chittagong, Laxmipur, Noakhali, Chandpur, Patuakhali, Barguna, Barisal, Jhalakhati, Bagerhat, Pirajpur & Khulna . During the reporting period from 1st July 2015 to June 30, 2016, 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	100
2.	Districts	11
3.	Upazila	51
4.	Unions	442
5.	Village	2462
6.	Village Organization	6653
7.	Households	120,050
8.	Members	120,050
9.	Savings	50,52,26,471
10.	Borrowers	95,243
11.	Loan Portfolio	1,453,435,834

1. Component of the Microfinance Programme:

Savings Programme:

- i. Mandatory
- ii. Voluntary
- iii. Term Deposit

Credit Programme

- i. Jagaron (RMC)
- ii. Agrashor (ME)
- iv. Sufalon (Seasonal Loan)
- v. Agriculture Loan
- vi. Buniad (Ultra Poor Loan – UP)
- vii. Shoas loan only for Ultra Poor member
- viii. IGA loan (ENRICH)

Micro Insurance Fund

PKSF PRIME Project:

CODEC initiate a new program for Ultra poor members of the selected union of Galachipa, Kalapara, Amtoli and Rangabali upazilla under Patuakhali & Barguna districts with soft terms & conditions with the assistance from PKSF funded by DFID. The primary focus of PRIME is to create wage employment and self-employment opportunities for the monga-affected people to ensure sustainable income throughout the year. PRIME is a very efficiently developed credit plus approach of PKSF.

PKSF- DIISP project :

PKSF has launched a micro-insurance project named Developing Inclusive Insurance Sector Project (DIISP) since January 2010. CODEC initiate this program from 1st September 2013 of the selected two branches (Galachipa & Panpatti) with the assistance from PKSF. Micro-insurance is considered as one of the best interventions of micro finance to safeguard the poor against risks.

UPP-Ujjibito Project:

Ujjibito, which means infused with new life, is a new project targeting the vulnerable and women-headed households to be jointly implemented by Palli Karma-Sahayak Foundation (PKSF) and Local Government Engineering Department (LGED), with the financial support from European Union. The specific objectives of the project are: i) Sustainable graduation from ultra-poverty of nearly 325,000 vulnerable and women-headed households; and ii) Creation of workable materials access of poor rural communities nationwide to markets and service providers. CODEC initiate this program from 1st January 2014 of the selected 18 branches.

ENRICH

The main trust of the programme is to provide integrated support to each family to ensure the best possible utilization and enhancement of their existing resources and capacities. The interventions will include a support package in which credit is one of the main components. This an inclusive approaches to encounter the multi-dimensional aspects of poverty. Community based development programmes with local resources and infra-structures with the involvement of local people and administration are the key to implement ENRICH. The

overarching goal of the programme is to ensure total development of the entire community CODEC initiate this program from 1st July 2014 in the Kulkhati union under Nalcityupazilla of Jhalakhati district. ENRICH works through different interventions which are carried on different programmes such as Health, Education, Community Development, Youth Employment, Improve Cooking Stove supply, Establishment of Solar Electricity, Medical plant Cultivation, Vegetable Cultivation and Sanitation Programme etc. As of June 30, 2016 CODEC loan disbursement to its borrowers under ENRICH loan is Tk.12,00,000 with an outstanding loan of Tk. 10,45,263.

KGF (Kuwait Goodwill Fund for promotion of Food Security in Islamic Countries Programme)

KGF programme is being implemented by CODEC since 1st November 2015 with the financial and technical assistance from PKSF. All regular and progressive members of Jagoron, Sufolon and Agrosor having a good track record of receiving and utilizing comparatively higher amount of credit are eligible for the members of this programme. A maximum amount of Tk3,00,000 in the form of microcredit and Tk. 3,00,001 – 15,00,000 as small loan can be approved under this programme in favour of food production, processing, storage and marketing of agricultural products and bi-products in small business and micro enterprise related to similar initiatives. CODEC initiate this program from 1st November 2015 in the Charbangshi & Mollarhat branch under Riapur & Laxmipursadar upazilla of Laxmipur district.

Major Achievements:

Savings Program:

According to CODEC credit manual 3 types of savings are deposited by the CODEC MF members. These are described below:

Compulsory/Mandatory Savings: All the VOs establish their own savings schemes to which the members make weekly individual savings Tk. 30 per week). 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 at the rate of 6% on average balance method which has been credited to their individual savings fund. As of June 30, 2016 the accumulated savings balance is Tk. 27,91,77,674.

Voluntary Savings : Any VO members can deposit any amount and can withdraw money any time from this voluntary savings account. Members are given 6% interest on average savings balance method which has been credited to their individual savings fund. As of June 30, 2016 the accumulated savings balance is Tk.20,31,86,554.

Term Savings : All members of CODEC under MF program are eligible to open term savings account and can deposit minimum Tk.100 to 2000 of it on monthly interval for a time period determined by the depositor. Based on the time period of savings member will get a minimum interest of Tk.7% and maximum of Tk.10.50%. CODEC has started the savings programme from 1st January 2016. As of June 30, 2016 the accumulated term savings balance is Tk. 2,28,62,243.

Credit Programme:

Jagaron 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 90834 female members have been admitted and they have saved Tk. 33,10,90,044 by weekly savings program. The outstanding loan balance is Tk 96,56,48,165 to 76710 borrowers as on June 30, 2016.

Agrashor 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 10356 (M - 5689 & F- 4667) members have been admitted and they have saved Tk. 11,49,33,688 by weekly savings program. The outstanding loan balance is Tk. 35,30,25,741 to 8822 (M-4541 & F-4281) borrowers.

Sufalon Loan: This loan is provided to small & marginal farmers according to their demand. Only the Jagaron (RMC) member will be eligible for the Sufalon Loan. It is usually repaid at a time at the end of the season. The loan period is maximum 6 months. The interest rate is 2% per month. 1522 members have taken part in this program and the outstanding loan balance is Tk. 2,45,68,038 as on June 30, 2016.

Buniad(Ultra 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 many web of shocks, CODEC has taken initiatives to address social and economic development program 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: 18860 members have taken part in this program including PKSF Prime and Ujjibito program and they saved Tk. 3,63,40,496 @ Tk. 5-10 in each week by individual members. CODEC disburse loan to individual members with 20% interest on decline balance. The outstanding loan balance is Tk. 10,41,15,037 to 9671 female borrowers as on June 30, 2016.

SAHOS (Apodkhalin Loan) &Others : CODEC initiate the SAHOS (Apodkhalin) loan program from September'11 to safeguard the Ultra poor from natural hazards. Only the hard core member will be eligible for the Apodkhalin loan. The interest rate is 4% per annum and the loan period in one year. Repayment schedule is flexible. 1459 members have been take part in this program and the outstanding loan balance is Tk.50,33,590 as on June 30, 2016.

Micro Insurance 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) for Jagaron (RMC) Member and in case of Agrashor (ME) only loanee member will covered. But in case of graduate Agrashor loanee and spouse will be covered. According to PKSF guide line we included Ultra Poor (UP) members including spouse to the members risk fund. In case of Jagaron member they will pay Tk.7/-, Buniad members will pay Tk.5 and Agrashor member will also pay Tk.5 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. 7,02,70,445 as on June 30, 2016.

Automation:

The process of bringing all activities of branches and the Head Office under automation has been started from 1st September 2013. The organization made an agreement with the Southtech Ltd. At this moment CODEC

Micro Finance Program operates its operation under automation process.

Credit disbursement, Recovery, Savings outstanding and some ratio analysis:

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

Cumulative Credit Disbursement	15278.22
Credit Disbursement (July 2015 to June 2016)	2594.42
Cumulative Credit Recovery	13,824.78
Loan Portfolio	1453.44
Group Savings Balance	505.23
Profitability	
Operating self-sufficiency	111%
Rate of repayment (OTR)	98.00%
Cumulative Recovery Rate (CRR)	99.00%
Efficiency	
Active Borrowers per Program Organizer (PO)	242
Amount of Outstanding Gross Portfolio per PO	36,88,923
Member per Branch Office	1200
Yield on Portfolio	23%
Debt Capital Ratio	3.00
Operating Cost Ratio (OCR)	14.07%
Capital Adequacy Ratio	23.56%

Challenges of CODEC Microfinance Programme:

Microfinance programme always go through various challenges due to social, economic, environmental and political factors. CODEC Microfinance Programme faces some challenges these are given below;-

- River erosion
- Seasonal Migration
- Water logging
- Default Increase
- Staff drop out

Conclusion:

CODEC Micro Credit Program has been emerging to alleviate the poverty of the disadvantaged coastal communities. Income Generating Activities in these areas ensures their participation in the process of the development programme. 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 25% declining for the poor and Small Scale Entrepreneurs, and also service charge is 20% declining for hard core poor group.

Success story from Microfinance:

Tania and her family is living in solvency now



Tania Begum is married to Shihab Hossain for last 10 years. She has a son aged 5 years. They are from Bagerhat, Baniagati village. As she is the 7th children of her parents she could not continue her study after class 5. But she was sharp enough and has a business mind inside. In 2013 she went to visit her sister in law in Khulna. Beside their house they observed a net bag making factory in a small

compound and both of them were impressed. So after returning they decided to buy a net bag machine with small investment. For that she became a member of CODEC Bagerhat Baniagati Mahila samiti and took loan of 15000 taka and bought a net bag machine and started their business. At first their daily income was 400-500 taka per day. 2nd year she again took loan of 20000 taka and bought another machine and also hired a regular woman worker. Next she took loan of 30000 taka, invest in buying two machine and hired 2 regular woman workers. After consecutive regular loan paying she again took loan of 40000 taka, bought another 2 new machine and hired more 2 workers in her factory. Lastly she took 60000 taka and invested in their factory. Now she has 6 net bag machines and 5 regular women workers. They made 150000 net bags per day and supply to different areas. Tania and her husband both supervise the business and day by day it is flourishing. Net profit from the factory is 15000-20000 taka per month. Tania has bought 3 bighas of land by her income.

Now she is famous in her village and respected by all. Many distressed women come to her for earning and she helps them as far as possible. She is now independent and bold woman and has her own voice both in family and society. She is really grateful to CODEC Microfinance program to make her independent. She thinks without the support she can't come so far.

case let : 1

Education Programmes By CODEC:

"Education is the most powerful weapon which can change the world" Nelson Mandela

SHIKHON:

The SHIKHON model responds to the particular needs of children who live in conditions of extreme poverty in remote rural coastal areas, river chars (temporary landmasses) and hoars (marshlands). SHIKHON has demonstrated a cost-effective model for reaching never enrolled and out-of-school children with quality educational services. Additionally, SHIKHON featured an "integral, structured, parenting program, supported by high quality resource material. SHIKHON will build on these tested strategies and expand linkages to the formal GoB system, while offering unique features that address the target population's needs and root causes of school failure.

Achievement :

- 6543 PECE graduates admitted in class six in high schools from SHIKHON project under Satkania, Lohagara, Pekua, Chakaria, Ramu and Cox'sbazar Sadar upazila.
- A total of 4580 weaker students of class three from GPS, achieving grade wise knowledge and skill from extra support from SHIKHON club. Now they are studying in class four in the respective Govt. primary schools.
- A total of 5162 students admitted in nearest primary schools in class three with strong foundation to continue their education in upper classes from 171 EPE.
- 97% SMC/CMC meeting and 97% parenting meeting were held in an average in the reporting period to contribute smooth implementation in community level school activities. (June 2016)
- Conducted Class 4 grade end examination in the month of January 2016 and published result in the month of February. Result of the grade end examination is 5% achieved grade A+, 20% achieved grade A, 19% achieved grade A-, 25% achieved grade B, 27% achieved grade C and 1% failed to achieved any grade. Now 9066 students are studying in class 5 and they will sit for PECE in 2016.
- Conducted 8 days long 16 batches teachers training for PPE, grade-2 and grade-5 in the month February to Marcy 2016 where 428 teachers attended.
- DR form fill up for PECE 2016 examination where 9049 students registered.
- Observed International mother language day and Independence day in school level and upazila level and participated in district level where 46498 unit SMC member, guardian, govt. officials, elite person and students participated and community people contributed about Tk 2,36,289/- to observe those days at community level.
- 4580 Govt. primary school weaker students of class three received remedial support from 229 SHIKHON club, It is mention here that 3540 students got benefit in the year of 2014 and those students are in class five now in the respective GPS.
- 1080 schools continued in community level where community children easily entered in the classess.
- 1080 schools are ongoing where 30,066 students got opportunity to received quality education and grade wise competency achievement .
- 584 Indigenous children receiving education using Marma Language books as strong foundation of further education to brought away their culture and harmony.
- Parents more concerned about the benefit of education and built awareness of food, nutrition, health and hygiene in the community level.

About 100% school going children including out of school children are enrolled in formal and Non formal schools which will contribute for achieving Education and All as well as to contribute in Sustainable Development Goals.

Success story of SHIKHON:

Physically Challenged Shikhon Student Nurul Kobir is now dreaming to be a teacher



Mainyakata, is a remote village of Garzania Union under Ramu Upazila in Cox'sbazar district. About 46 families live in this village. There is no Pucca-road and easy communication in this village. Almost all of the people of this village are illiterate. There is no educational institution in this village. The nearest primary school is 3 kilometers away from this village but the children of this village didn't go into the school due to

distance and ignorance of their guardian. Now all children of this village are studying by the support of SHIKHON. Md. Nurul Kobir, a special-needs children never thought of enrollment in any school. He is physically crippled by POLIO. His father's name is Shafiul Alam and Mother's name is Jahanara Begum. His father is a day laborer and mother is a home maker. They also never thought that their child Md. Nurul Kobir will ever admit in school. Because primary school is very far from the village and their children are physically disadvantaged. Their family consists of 6 members and Md. Nurul Kobir is the only the boy of their parents. Their other 3 daughters are admitted in Nurani-Madrasha which is also very far from village. Md. Nurul Kobir goes to school regularly by the help of his classmates. Now he is studying in class five and got good score in class four.

Now all children are going in school including Md. Nurul Kobir. Village people contributed to prepare and repair school house in regular basis. They thanked to SHIKHON for establishing a school in the village. Md. Nurul Kobir wish that he will be a teacher in future because in his school his teacher has helped him very much. Then he wants to be a teacher..

case let : 2

CODEC Read Project

READ is a 4-year collaboration with the Government of Bangladesh, supported by the US Agency for International Development, to improve early grade reading competency. By ensuring a strong foundation at the beginning of school, the expectation is that fewer children will drop out in the primary cycle, and a higher proportion will complete school with solid primary school skills. The project focuses on four areas of intervention: 1) teachers' education and continuous professional development, 2) reading assessment, 3) increased availability of reading material, and 4) increased opportunities for reading in the community and support from community members/institutions.

Achievement:

- The Head teachers are supervising bangla class with motivation.
- Project has given basic on Reading Instruction and Assessment (RIA) for capacity development to the 787 Bangla teachers 388 schools.
- Bangla teachers are using RI according READ project in class room.
- Teachers are able to find out students weakness and strong side easily By IAT (Instructional adjustment tools)
- Print rich environment has created in class room and teachers are using this to conduct class.
- Project has provided various training and refreshers training to the Bangla teacher of each school for capacity developments.
- Reading festival arrange for the students in 388 schools and about 70% students attended in six event of reading competition.
- Bangla teacher of Grade 1 to 3 are using story books in class for increasing fluency.
- Print rich environment is created new experience for intervention school of bangle teachers.
- Govt officials accept our IAT result and finding in sharing workshop with joyful moment.

Success story of READ :

Differently able Child Shahin has discovered himself and knowing his worth



Shahin is 7 years old boy and he is physically challenged. He can not talk. His Father's name- Shuvroto Alam, Mother- Anowara Begum, They are from the village SM Para, Cox's Bazar. He is reading in class two at SM Amir Hossain Para Government Primary School. Shahin's father worked at Middle East country and mother is a

house wife. Shahin has three brothers and one sister. All of them are reading in different schools and Madrashes. His mother Anowara told that, Though Shahin can't talk but he can hear and understand everything. His Class teachers told us that Shahin is very attentive than other students. He expresses his knowledge through writing. On the month of March 2016 CODEC-READ project organized reading festival all over the READ school of Cox's Bazar district. During that time Shahin also participated in the reading festival and won the 1st prize in which 37 students participated from his class. Moreover, Shahin won two other prizes in Upazilla level annual sports this year. Shahin's parents were so much worried about him when his age was 4-5 years. But day by day his interest for education makes them happy and hopeful. The Head Teacher of SM para school is also committed to help and guide him as her level best. Shahin wants to be a teacher and wants to guide children like him.

case let : 3



Protective Environment Creation for Children and Adolescent in and around Cox's Bazar Area

The project of “Protective Environment Creation for Children and Adolescent in and around Cox’s Bazar Area” aims to establish Protective Environment for children through strengthening the service provision and changing harmful social norms to reduce their vulnerability towards abuse, violence, exploitation, and negligence. The CBCPC are further strengthened on their network for collective responses as well as referral of child protection issues to service providers at upazilla or district level. Moreover, the CBCPC stimulates debate and community dialogue to create demand for child’s rights and abandonment of harmful practice and social norms like child marriage, child labor and violence against children. CFS is ensuring that children are kept in schools, also as a venue in providing after school activities to meet the holistic/psychosocial needs (health, emotional, recreational etc.) of the children.

Achievements :

- An adolescent convention held on 9 May 2015 at Kutupalong High School's ground. About 600 adolescents from 90 adolescent clubs under 5 CFS participated in the convention
- A team of 14 members from CBCPC participated to the exposure visit to RUPANTAR Khulna to exchange the idea of phase out process each other. Another team of 37 members from CBCPC participated to the exposure visit to TOYMU, Banderban to exchange the idea of phase out process each other.
- The project had arranged campaign program at union and upazilla level to stop child marriage, child labor and corporal punishment. Last month 25 villages were declared as child marriage free village with the support of local people and CBCPC. In Upazilla level campaign programs took place at TeknafUpazilla on 26 April, at Upazilla Family Planning Office and at UkhiyaUpazilla on 27 April at Upazilla conference room
- As the part of the campaign program, CODEC-UNICEF project has published three posters on child marriage, child labor and corporal punishment. To sensitize the children and community people, two bill boards on these three issues hanging out in each CFS.
- As of now, 18,769 children of the project's working area are under the process of case management so that they can be protected.
- Before starting the project, the community people didn't have the tendency to complete their children's birth registration but now they can realize it, as a result now 16,176 children have completed their birth registration.
- For adolescent awareness program the rate of child marriage, mentality of community people and self-confidence of adolescent has changed.
- For the smooth operation of CFS, the rate of school attendance increased, the rate of school dropout decreased and the exam result becomes better than past.
- The parents are now more conscious about their children's right, as example: the corporal punishment is decreased, they don't arrange early marriage for their children and they sent their children to school, they don't engage their children to the child labor.
- 5 Child Friendly Spaces have been set up which are the key platform of all kind of child rights establishment and protection
- As of now, a total 18,769 children included with the project those are under the case management process.
- 16,176 children have completed their birth registration and they are getting GO/NGO facilities.
- A total 2435 adolescent got life skill education through 90 adolescent clubs.
- A total 630 adolescent got stipend support (IGA-399, self development -222, Civic engagement -9) from EECR project of MoWCA
- 222 children have been engaged in Ability Based Learning program and 117 Pass out Children have admitted in different school
- There are a total 1305 CBCPC members are working actively under the 5 CFS and 90 adolescent clubs. And out of them a total 440 members got different trainings related on child rights.
- 1 Child Welfare Board for Cox's Bazar District and 2 Child Welfare Board for Ukhiya & Teknaf Upazilla have been formed.
- 25 villages are declared as child marriage free village.

Success Story:

Shimu has been protected from the clutch of child marriage

Shimu Barua, aged 15 is a student of class nine at Kutupalong High School. She lives in Kutupalong village with her mother Sudha Barua (30) and Brother Prokash Barua (13). Her father Mridul Barua (37) is a driver and left his first wife and daughter Shimu when she was 2 years old. Her father married for second time and had stooped all communication and not taken any responsibility of his first wife and two children. With two children, Shimu's mother,



Sudha Barua had to face tremendous challenges to maintain the family. She returned back to her maternal house with two children and started to work in neighbors houses to support her family.

It was really difficult to maintain the family expenditure with her little income.

Ms. Munni Barua, a social worker of Kutupalong Child Friendly Spaces (CFS) at Rajapalong Union of Ukhiya Upazilla of Cox's Bazar during her outreach social work at the community came across with Shimu and her mother. After discussion, the social worker

invited her mother to visit Child Friendly Spaces (CFS). CFS is ensuring that children are kept in schools, also as a venue in providing after school activities to meet the holistic/psychosocial needs (health, emotional, recreational etc.) of the children.

Shimu with her mother visited the CFS. The Social Worker, following the case management supported Shimu participating and enjoys the corners' facilities. Shimu likes the art corner very much. Shimu passed the Primary School Certificate (PSC) exam successfully .She scored GPA 3.5 in JSC examination. At present, she is a student of class nine at Kutupalong High School. She is very attentive in her study. She also comes CFS very regularly and participates in different events and is very confident. She knows about child rights, child marriage, child labour, personal hygiene and other cross cutting issues. She is a member of Purbapara adolescent club. She is very happy to be included with the LSBE session which helps her to understand many things about life.

ShimuBarua's name has been proposed for the Conditional Cash Transfer (CCT), which is extended to prevent child labor, child marriage and other threats triggered by these. Ministry of Women and Children Affairs (MoWCA) and Ministry of Social Welfare (MoSW) with technical support from UNICEF have been undertaken the Social Protection initiative for vulnerable children.

Receiving the Cash Transfer, Shimu's mother got some relief as she will able to support her daughter and family. As her mother shared, "The turning point of my family was to include my daughter in the Kutupalong CFS. She is participating in so many activities, which has helped her to learn, and gain experiences as well to be friend with other children. I, as member of the parents groups is also attending meetings, where I came to know of children rights, as well the bad impact of child labour, child marriage etc. And finally, receiving the cash support, the condition of my family has been changed. Now I am able to plan and support my children. I have used the cash transfer money to cultivate vegetables and buy cows. I am aware and not let my children to drop out of school, discourage child labor or even not bending to social pressure to arrange child marriage of my daughter. I always remember that, if we didn't have the cash transfer she wouldn't continue her education, otherwise I have to married off my daughter by this time. I strongly fought against this curse as CFS were beside me. I am very happy to see my children to attend in different events in CFS. They are my assets."

CODEC Naba Diganta

To prevent children from work/ hazardous work CODEC is willing to implement the project "Naba Diganta" with a new dimension in line with UNCRC, adaption of the third National plan of Action for children (2005-2010). Through the project CODEC will work for protection, prevention, rehabilitation, development and sustainability of achievement for vulnerable children and children working in hazardous condition by ensuring withdrawal, and creating non-hazardous alternative job opportunities. Main thrust of this project is prevention and withdrawal of children from hazardous works.

Achievement:

- 700 Working children enrolled in formal school
- 270 Children replaced from hazardous to nonhazardous job
- 842 Children re-assigned form hazardous to nonhazardous tasks within the same work place
- 250 work place owners complied the Code of conduct to ensure conducive working environment for children.
- 1350 Vulnerable children enrolled in formal school before entering into labor market
- 3992 Children got access to first aid & primary treatment facilities Through health card

Success Story of Nabadiganta : Fahimhas found new era of his life



case let : 5

Sahadat Hossan Fahim is 13 years old. His father's name is Asgor, who maintains his family by pulling Rikshaw. There are six members in his family. They are from Ullah Para, Dohazary, Chandanish. Sahadat Hossan Fahim is the second son of his parents. It was difficult for his father to manage his family by his poor income. Under these circumstances, Fahim used to be engaged as a child labor on Biscuit Factory named Jagarbakary at Dohazary in Chandanish. He worked from 9:00 am to 4:00 pm with 60 taka on daily basis. He worked in this factory to make biscuit. It was very hard working job for him and unhygienic job. CODEC-Naba diganta project personnel visited this workplace & find him as a child worker & counsel him as well as his owner about the negative consequences of hazardous child labor. They also explain CODEC-Naba Diganta project facilities & opportunities for working children. His owner was convinced & agreed to relieve Fahim for two hours from his work time. Finally, Fahim got admitted to Isamoti Multipurpose centre (MPC) of CODEC Naba Diganta project & started to go to MPC regularly. Fahim was very interested to take vocational training from project rather than to continue his study in formal school for supporting his family. In October 2015 CODEC-NABADIGANTA Project organized Mobile servicing training to replace the non-hazardous job of working children who were engaged in hazardous job in many work places. CODEC-Naba Diganta project personnel offered Fahim to receive the mobile servicing training at Onnanta Telecom-Hazary Tower in Dohazary. Fahim took this opportunity with pleasure & received two months mobile servicing training on Hardware & Software. Fahim regularly participated in this training & performed well. His outstanding performance in mobile servicing training pleased the trainer. He recruited Fahim as his helper with 1500 taka and complementary food cost on monthly basis. He was re-assigned from his previous hazardous job and joined Onnanta Telecom - Hazary Tower as a Mobile helper. Fahim dreams to be a mobile mechanic & to be a owner of a mobile shop.



CODEC PSN

CODEC started its development intervention in the North Salimpur fishing village since 1985. But CODEC-PSN Maitree project started its Program in this village from 1st January, 2011 to promote Health & Education for All. In this Village, 2nd Phase program has started from 1st January, 2012 jointly with CODEC-SSFL-PSN MAITREE Project

- **148 students are studying in CODEC PSN school**
- **5265 patient has received health service**
- **More than 200 community people are getting continuing education in Community learning center.**
- **More than 300 children got A+ vaccination in A+ campaign.**

Success story of a community change maker Rekhadas



This is a story of 26 years old impoverished girl named Rekha Das, living at Uttar Salimpur Jaladas (slave of water) fisherfolk community, Sitakunda, Chittagong, Bangladesh. As she belongs to low caste Jaladas fisher-folk community, she grew up observing all the starvation and deprivation of her community mainly due to lack of education. She promised to make a change to elevate this

community through the instigated painstaking efforts through literacy and education. Rekha started her Education at CODEC School. After graduation, Rekha has been working as teacher at CODEC PSN school, where she studied. She visits door to door to collect students those are engaged in fishing and motivated the parents to send their children to school. Beside ensuring 100% enrollment at school, she teaches the students to change their health behaviour such as practicing hand wash, covering foods ,with soap and avoid unhygienic open latrine. In CODEC PSN school there are 148 students They come to school regularly. The dropout rate is almost 0%. Even seasonal diseases has been decreased in that area. The Education, health and sanitation initiatives mobilized by Rekha Das have a tremendous impact among this Jaladas fisherfolk community. Rekha is now a significant Community Change Maker Model to Jaladas community.

case let : 6



Bridge school and quality school

CODEC is running 19 bridge schools in Bagehat area under SEEDS program and funded by STRØMME Foundation for 2014-2018, comprising 277 dropout students in multi-grade system. The main objectives is bridging the drop out marginalized poor students with mainstream Primary school, ensures quality education through SMC activation and enable the students to cope with vulnerability and sensitized them for further education.

Achievements:

- 1,750 youth and adolescents are aware on life skills/social protection and proactive on CR and VAW
- 12,000 eligible children have access to quality education to complete primary and secondary education
- 1,250 adolescent and 500 youths of marginalized community are socially and economically empowered
- 2,000 dropout and non-school going children enrolled in Bridge schools.

Success story of Bridge school: Rubaia wants to be a Nurse



Rubaia was born in a poor family in Sankarnagor of Rampal, Bagerhat. Her father is a fisherman and used to do fishing in river. His earnings is not enough to carry family. Her mother is a housewife and she did not work properly because she is suffering from TB. Among the four member of the family she is younger. Her older sister Sumaia was married off earlier in 15 years old because her family could not bear her education expenses. She

also broke down her study when she was in class IV because of poverty. SEEDs program had identified her as drop out girl. So in 2015 she was admitted in Bridge School for drop out children's. There are 15 children's admitted and continuing education. She regularly attends in class and also reads attentively in home. She also drew her dream in Bridge school and she wants to be a nurse after completing her education. Teacher of Bridge school said Rubaia is doing well in class as well as examination & she is also confident now.

Rubaia did well in in Bridge school. She stood 1st in final examination and completed class IV in Bridge school. Beside study she also practised different co-curricular activities like, art, playing different game, reading story book etc. She also attended different competition in different national & International day observation programme. She also got 03 first position & 02 second position prizes after attending different competition. Bridge school management committee (BSMC) built a linkage to nearest Government primary school to enroll her in mainstream school.

Rubaia is enrolled in class-V in Sankarnagor Government primary school after completion of Bridge school. She is now regularly attending in class in primary school. Her parents have provided her school dress. Bridge school's teacher is regularly following up her in her home. She received prize in presence of UNO & Upazila Social Welfare Officer in various events.. She is also enlisted in scholarship list through School Management Committee (SMC). Rubaiya thinks bridge school has changed her life purpose now she is adamant to be a nurse and do good for society.

case let : 7



Health and Nutrition

Until you get your nutrition right nothing is going to change-Bill gates



SPRING

In the year of 2011 CODEC was partners of IPAC-co-management in the Sundarbans Landscape Zone and in order to catalyze support for the conservation for the sundarbans while raising incomes and improving nutrition for local communities. In this connection codec included as a partner of Save the Children International (SCI) and they has been awarded a grant entitle "Feed the Future & Global health initiative" (FTF & GHI) program in which project title "Strengthening Partnerships, Results and Innovations in Nutrition Globally (SPRING) CODEC is working as a implementing partner of SCI with 39,745 house hold through 1938 FNS and our collaborative partners MOF & FW, DAE, AIN and SHIKHA, NHSDP to achieve the objectives of the project.

Achievements:

- HHs Farmers are using liming and fertilizer to increase fish production.
- Vegetable, Native chicken rearing is spillover the non Project member's. Many of non beneficiaries now using Improve Hazol, Tippy Tap and developed technology for vegetable production.
- Homestead and pond dike vegetable cropping in summer and winter season had been increased i.e. Bottle guard, Botol guard, Okhra, Snack gourd, Ash gourd, Radish, knolkhol, Sweet gourd, Ash Gourd, Indian spinach, Green amaranth, red amaranth, Kang Kong etc. Total number 7500 beneficiaries received 8 categories seeds two times winter and summer season.
- Up to June 2016 a total I of 6912 FNS session /training had been conducted at field level in which a total of 7500 HHs beneficiaries attended and all participants were women. About 95% FNS member were present in the training.
- We had observed FNS PustiMela with in the 384 FNS. Total number of 14685 community people were attended the FNS PustiMela.
- Project initiate linkage building and made strong coordination between MOH&FW department, Department of agriculture extension (DAE), others collaborative partners i e SHIKHA, AIN, NHSD etc.
- Nutrition improvement of household : All the beneficiaries of SPRING have been received nutrition training on essential nutrition action and essential hyglene action (ENA-EHA) from fortnightly FNS session. In the group learning session discussion content was i.e. exclusive breast feeding (EBF) Complementary feeding (CF) and homestead food production. Orange Sweet Potato (OSP) cultivation has extended and promote in SPRING project to the community level.
- SPRING beneficiaries now able to tell importance of 1000 days for pregnant and lactating mother and Child under age of 2 years. They are practicing ENA-EHA message, exclusive breast feeding, Complementary feeding, Early Initiation of breast feeding.
- All family members uses Tippy Tap for hand washing, Uses improve Hazol for native chicken rearing

Success Story:

Shiuli Begum is living a healthy and happy life....



Sehuli Begum develops herself as an advanced and ideal participants by practicing all sorts of session information i.e. different ENA / EHA related knowledge and actions, technologies of improved nutritious gardening, improved native poultry rearing, complementary feeding, women nutrition in pregnancy and lactating period, exclusive breast feeding, and hand washing from SPRING projects. Her

husband's name is Sobuj Shorif (agriculture day labor) and two daughter's name is Sathi (06 years) and Mim (13 month). They lived from hand to mouth as there is no regular work, no knowledge about nutritious food as well as no ability to buy and consume nutritious food regularly. As a result her child used to be sick frequently and the expense of treatment is high for her. She and her husband had a desire to make their family solvent. After joining at CODEC-SPRING Farmer Nutrition School (FNS) she started participating each and every FNS session. Before she didn't know how to use homestead land and nevercultivated vegetable in her fellow yard. After getting knowledge from FNS, now she started vegetable cultivation in her fellow small yard. Now her yard is full of different types of vegetables (Stem Amaranth, bottle Gourd, Bitter gourd, Ash Gourd, Kangkong, Indian Spinach, Okra, Orange Flesh Sweet Potato and others local vegetables). She started to rear native poultry, use Hazol and separate chick by gathering knowledge from FNS session. Previously she didn't know the vaccination schedule and method of poultry vaccination as a result frequency of disease and mortality rate of poultry was high. Now all participants vaccinated their poultry regularly by the community vaccinator named Hasina Begum and the frequency of diseases and mortality rate decreases significantly. She also earned by selling the excess vegetable, poultry and bears her family expenses. Now her family is consuming 4 types of vegetable, Eggs, meat regularly. Along with vegetable cultivation, Poultry rearing and Fish culture training she also got knowledge regarding Essential Nutrition Actions and Essential Hygiene Actions, Now all are practicing hand washing in different critical time by establishing SPRING innovated Tippy Tap. For establishing Homestead Food Production i.e. vegetable gardening, Poultry rearing and practicing different ENA/EHA related issues her family is free from different types of disease. Frequency of illness has been significantly reduced. She practices ENA/EHA related issues and keep up in touch with Community clinic for Anti natal and post natal care (ANC/PNA). Sheuli Begum said 'SPRING Bangladesh have taught us many things, I deprived my first daughter as I was not aware of Exclusive Breast feeding, Complimentary feeding etc. now I am very much aware on this issue and my second baby is very healthy and active'

case let :8

Livelihood

SMART

SMART project includes various activities like income generating activities, improvement of life-style, Disaster Risk Reduction, establishment of social right over the khasland (Public Land) by the landless hard-core households and these activities will help the poor households improve life and livelihood, establish right on public land and get access to new market point to sell their production in high price. Moreover they will be able to be climate resilient-if they become victim of any natural disaster, they will be able to cope up after that very soon. In addition, they will be able to protect themselves from the severe impact of climate change.

Achievements:

- A total of 2500 households have planted tree (project provided 10 tree sapling/HH) in their homestead area to protect from cyclone in this period.
- Total 5000 beneficiaries have received training on improved vegetable, aquaculture and poultry in respective trade based group. their income have increased. 1st year income was TK. 4560 now 2nd year income is 6757.
- Aquaculture beneficiaries are practicing liming, disease management, fertilizing, partial harvesting and use of quality fingerling in fish production; as a result increase capacity of on aquaculture production and income.
- Established 40 demonstrations plot (23 vegetable, 17 aquaculture) in 20 Upazila and distributed quality seed and fingerling as grand support. As a learning plot, created great opportunity to community farmers for increasing knowledge and skill.
- 2500 farmers received grant for quality seeds.
- A total 370 hardcore poor have received training on khas land and gender issue by NK.
- A total 169 application for having khas land have been applied to respective government authority.
- 60 HH have already received documents and land from government.
- A total of 523 households have covered under safety net program of union parishad in 2015 -2016.
- Community has accepted SMART project due to its diversified program as offered learning opportunity on improved production technique, group dynamics and creating spaces for poor HHs .
- Total 523 HHs have been covered by Govt. safety net program (VGD, VGF, widow & old age support) due to Project intervention. As a result these HHs improved with food security.
- Beneficiaries are now able to explain properly the number of early warning signal (93%), their preparation before, during and after the event of disaster.
- 7 Collection Points are well functioning and farmers are selling their products through these points and getting good price.
- Agreement with the private company ensured training quality and increased linkage among the inputs seller/dealers and livestock Health Workers (LHW) who helped to farmers for getting service timely.
- CODEC-SMART Project has organized 34 Vaccination Campaign of its 20 Working Upazila of three districts supported by the govt. livestock Office and Livestock Service Provider (LSP). Vaccination campaign helped the farmers to reduce mortality livestock especially poultry.
- average vegetable production was 29 Kg per decimal. It was reported that the average vegetable production is now 47 Kg per decimal. That means the average vegetable production is increased through the assistance of SMART project.
- Landless people are now capable to write & processing application for khas land and Total 169 HHs have submitted application to govt.
- Total 60 HHs are now own khas land registered from Govt. Land Department.

SMART Project has enlightened Dulal Khan's life



Like the other villagers of Alir Bondor in Koroy Baria union under Taltoli Upazilla, Md. Dulal Khan is a marginal farmer.

His elder daughter passed S.S.C examination and got married. His second daughter read in class ten. His only son reads in class six. Dulal Khan is a Lead Farmer (LF) of SMART project. He has only 33 dec. of land.

He received training on modern technology of vegetable and got summer seed from SMART project. He cultivates various types of seed like; Cucumber, Ash gourd, Kangkong, snake gourd, bitter gourd etc. This year heavy rainfall damaged some seed and vegetable. He continued hard works for his vegetable garden instead of the loss.

In the month of September a large number of sweet gourds cultivated in his garden. He started sweet gourd harvesting and selling. At the last harvesting he sold 1200kg sweet gourd and earn Tk- 20,000/= (Twenty thousand taka) and he got Tk-19500/= from other crops. Total earning value of Tk-39500/= (Thirty Nine Five hundred) His success inspired other marginal farmers. He is providing instant support to his farmers group to cultivate vegetable efficiently like him.

Dulal Khan said, "If I have not received training from CODEC-SMART project on Modern technology of Vegetable cultivation, it was not possible to become successful in this short period. I am very happy because SMART project has trained me up for vegetable production and supported us in various ways. Now I know I can change my future through hard work and knowledge."

case let : 9

HEFS

The Economic Empowerment of the Poorest Programme (EEP) is a joint initiative of the Government of Bangladesh and UKAid (EEP Challenge Fund) from the Department of International Development (DFID). The programme adopted the title SHIREE - Stimulating Household Improvements Resulting in Economic Empowerment. The aim of SHIREE is to support the Government of Bangladesh to achieve the Millennium Development Goal targets MDG 1 and 2 of eradicating extreme poverty and hunger by 2015. The project has six partners, of which Save the Children, Bangladesh (SCIBD) was one of the partners along with two sub-partners namely CODEC and ProdiPan, covering 15,000 extreme poor households.

Achievements:

- HEFS reached to 100% target BHHs (total 22500) for transferring assets;
- Graduation monitoring system (GMS), shows that 87% of the targeted (total 22,500) BHHs are graduated.
- More than 89% BHHs have been engaged in government safety net programs;
- A total of 3,229 (cumulative figure) BHHs members have been engaged in NGOs support;
- A total of 1,082 BHHs have been provided supplementary support to sustain their gain and continue their quality livelihoods.
- A total of 125 contributory group fund (CGF) have been given TK. 2,500,000/- as grant further for the no cost extension (NCE) phase for distributing fund to 375 weak BHHs
- Income level of the individual beneficiary is increased and diversified.
- Optimum uses of household resources increased (human, and Materials)
- Enhanced women participation, mobility and their access to information and also with the decision making process;
- Improved access to services such as health, safety net services, education, agriculture, livestock and fisheries
- Project beneficiary have been able to take three meals in a day with diversified and balanced food.
- Children got opportunity to enroll them into schools.

Success story From HEFS :

Rahima begum is leading anenlightened life now



Rahima Begum was experiencing hardship with her husband and three children. She was from Chitalmari, Bagerhat and her husband Akkel Sheikh used to work as day labor. However, they had to suffer from poverty as income was irregular and Akkel alone was struggling to maintain a family of 5 members. They had to skip a meal and had to starve often.

In August 2013, family of Rahima Begum was selected as HEFS/Shiree beneficiary through participatory appraisal.

Household profile was developed .Family member had got training on business operation on August 19, 2013 as well.

On August 29, 2013, they had been provided tk. 7855 as they decided to launch a cotton business. They were provided a total of 20 ducks, hand washing stations and vegetable seeds to meet nutritional requirements.

Rahima Begum and her husband decided to buy cotton directly from Zessore. They brought cotton to Chitalmari, Mongla from Zessore and sell door to door using an old van. They make a profit margin of around 400 taka each day. As a result, they managed to develop savings and they bought cattle and household items from the profit.

Firstly, they bought a cow and a goat spending tk. 22,500 and tk. 2,000 respectively. However, goat gave birth of kitten and now they have 6 goats in total. Moreover, she had been cultivating fish in the nearby pond. Different varieties of shrimps, carps and Tilapia have been cultivated there and she is hoping to get a high return from fish cultivation. A total of 15 ducks survived and they lay around 10 to 12 eggs a day. Apart from meeting up dietary requirements, she can sell eggs in the locality.

Her eldest daughter, ItiAkther reads in Class 2 and her son Al Amin attends preparatory school. She also has a baby girl aged 18 months. However, she is regular in attending court-yard meetings and tries to implement that in life what she received from the meeting. Her knowledge regarding health and hygiene improved and they now use sanitary latrine and follow other health and nutrition issues.Rahima thinks this project has changed her view about life and now she and her family is living a peaceful solvent healthier life that she canhave ever imagined.

case let : 10



SEEDS

Bagerhat as a coastal district of Bangladesh face several natural disasters like cyclone, tidal, flood etc. In addition, there are man-made different disasters like arsenic, water logging and salinity in water & agricultural land. Marginalized people are living with indignity and unsustainable lives & livelihoods. Under SP (strategic Plan), SEEDS targeted 4000 families for their integrated development under SEEDS Programme are making their family Development plan analysing considering their dream and resources. 300 SRG (Self Reliant Group) will be formed that will work for promote and Protect their rights and livelihoods and 15 POs will be formed. 12,000 eligible children will access to quality education and completion of primary and secondary education of. 1,250 adolescents and 500 youths within marginalized communities will be socially and economically empowered.

Achievements:

- Targeted 4000 families are started working based on their dream & action plan as like; homestead gardening, small scale poultry farming, goat rearing, fish culture etc.
- 4000 Family Development Plan (FDP) had completed in this quarter and each family have drawn realistic dream, analyzed their dream and also undertaken action plan to improve their lives and livelihoods.
- After completion of FDP targeted beneficiaries are want work collectively. The group members are attending group monthly meeting regularly. 2% Self Reliant Group have started group IGA.
- Adolescent which were trained up previously from the follow up Shonglap center by skill based training, they are now engaged various IGA activities.
- 33% of target families doubled their asset
- 20% Self reliant group have started group savings.
- 5 Shonglap consultation is conducted to fix up new Shonglap modalities and communities along with beneficiaries participated in that workshop

Success story :

Rikta Begum is gradually drifting towards her dream

Rikta Begum who lives in Aruadhehi village in Kotalia Union was not able to carry out her family due to poverty. After listed in SEEDS project household in 2014 she drew a dream and made family development plan (FDP). They dreamt that they will develop vegetable garden in their small piece of land, cows and goats will be rear in their yards. Rikta begum has no idea about modern agriculture before. Her Husband said, "Rikta often takes outour drawn FDP and look at it attentively. She discusses with us about those dreams which have been achieved and not achieved. She used to plan how we can make our dream comes true."



Rikta observed the micro planning exercise, she made an action plan for her own life. She prepared it on a brown paper with sign pen of different colors. She also tries to work according to her plan. The major part of her action plan is related to different IGAs (Cow, Goat, Hen, Homestead Gardening and Vegetable Cultivation Inside of Fish Pond/Gher these will contribute to her family's economic development.

Rikta Begum's gradually getting more inspiration from the community. She has been helping Padma Women Group in many ways including initiating IGA, Homestead Gardening etc. Rikta begum became the community facilitator of Padma self-reliant group. She then has got some responsibilities for the group as like; calls for meeting twice in a month, initiates & manages discussion in different issues towards her group members, notes the agenda of meeting through undertaking opinion from all members etc. She maintains her responsibilities very carefully. She also encourages all the members for increasing the group saving to enhance economic strength.

Son of Rikta Begum is now continuing education to nearest Primary School. Another significant change in Rikta Begum is her awareness about food and nutrition. She is aware of the importance in taking nutritious foods. She took steps to grow vegetables and other nutritious plants in her yard.

She has been participating in different social events, day observation and campaign to raise awareness. She encourages other members to join these programmes. She is the most active member and leader of Padma group. They all are cultivating vegetables with improved techniques with 'pit and macha' methods which Rikta learnt from CSP session. So the members are also getting a good return from their home gardens.

She is now cultivating winter vegetables in a plot. She has learned the technique from the IGA training sessions of CSP Training and motivated other members to do likewise. Her mission of increasing literacy in group is also running well. She took the challenge to remove illiteracy in her group when she was selected as CF by the concern of all members. It is very good news for us that all of the group member are now able to sign their name by the effort of Rikta.

The field facilitator said; "Rikta has contributed herself in training spontaneously and responding in all of events with a very spontaneous manner"

Now Rikta Begum is very much Confident and Self Reliant. She helps her husband's income generating activities such as vegetable cultivation at the bank of GHER (Fish culture area). Besides her husband, Now Rikta begum contributing at her family by hen, duck, cow rearing and vegetable gardening. By using her savings now Rikta Begum have 4 Cows, 8 Ducks, 10 hens and 8 goats. Now she has started making a house of their own. Today Rikta is a Popular Name of this Village Aruadihi. She is slowly achieving her dreams and goals and becoming an inspiring role model for her community.



NATUN ALO Project

Community Development Center (CODEC) has been working with coastal people to develop their livelihood through undertaking different sorts of intervention since its inception and the Commitment towards coastal peoples remain unchanged till today. In July 2011, Codec started to implement natunalo project in 2 unions of Mirjagonjupazila under patuakhali district with the financial & technical assistance of StommeFooundation(SF). The goal of the project is, by the year of 2016, 1000 poor and marginalized families of Patuakhali Districts of Bangladesh have improved economic status and enjoy their entitlements with dignity.

Achievements:

- 99% family member use hygienic latrine which is comparatively better.
- 96% targeted families practiced health and hygiene issues.
- 83% HHs take three meals in a day and 80% families take nutritious food in addition they take others of food.
- 50% target families received at least one safety-net support
- 100% HHs uses safe drinking water
- Prevalence rate of common disease of children reduced 68% as diarrhea, food or waterborne diseases, Typhoid fever,
- 100% adolescent girls of target families are enrolled and trained on 10 learning issues and life skills
- 100% of participants are trained to prepare nutritional food at family level.
- 81% of eligible children from targeted household received study support according to their need based and their priority basis.
- 75% families know about UDMC, after receiving of the session DRR and family, mock drill DDR cultural program.
- 100% targeted Hhs have kitchen garden that meeting their nutrition demand
- 100% family started rearing poultry or Duck at family level to meet nutrition demand as well as increasing family income by selling excess amount of eggs, duck. Poultry. Goat etc
- The income ratio is increasing day by day because IGA initiative of family level is going to move business purpose.
- The beneficiaries of (HH) level had learned some basic of DRR. Now 100% family members know about early warning instrument and awareness. The conceptual improvement of is remarkable because they answer of DRR related any information .
- Poor people are getting access to Government line agency
- 2810 feet road (kacha) has been reconstructed by voluntary efforts of ward committee as well as 40 days programme of Government.
- 455 acres of Crop Lands, 21 ponds fish & 174 families became safe due to making 220 feet Embankment through effective initiatives of Ward committees. The ward committee organized Human Chain on November last year to protect their crop land & residence.
- 33 Vaccination camp done which lead by secondary platform -ward committee assisted by CSP & respective line department and total Cow-377, Hen-2106, Duck-881
- 4663 community Peoples received health & nutrition through 363 courtyard session which conducted by CHV. (Session content; Taking care of pregnant mother, Child care, importance of Vaccination, Nutritional food & Watsan etc.)
- 100 Sanitary Latrine installed at family level.
- 2 health camp has been organized at Community level with the technical assistance of Upazila Health Department where 93 child check up their malnutrition status based on height & weight
- Every School has ensured 100% school dress
- 08 Community event has been organized by Adolescent forum where issues were; Stop Dowry, women repression, Early marriage & Open Defecation01 early marriages had been stopped by Shonglap girls strong & timely protest.
- 975 FDP had been reviewed with active participation of respective family Members
- 05 Mini Poultry Farm has been established at target family level with 370 hen chicks.

- As result of advocacy, 356 families receive de-worming vaccine for the cow & beef from Livestock department.
 - Last 06 months 44 groups sold their 60 cows & got profit tk. 451400.00.
 - 199 targeted family Members received Entrepreneurship training where they learned how to start business, Tackle challenges, Strategy of business and business plan preparation.
 - 20 market extension plans has been developed with active participation of 367 peoples.
 - 2314 peoples received technical knowledge on poultry rearing, beef fattening, vegetable garden, fisheries through 189 courtyard session which facilitated by CSP where community people also attended.
 - By using DRR fund, 07 No ward committee had been distributed Cucumber & Sweet gourd seeds among 62 families.
 - CDV of NAP-CODEC project had been worked to disseminate cyclone ROWANU messages to Community people. They worked by keeping relation with Upazila Administration closely. They become able to shift at least 300 families to cyclone shelter.
 - 01 billboard containing DRR message had been installed at community level.
 - Last six months 150 families started to produce vegetable by using sand bag. At the same time community people are also using sand bag method as they motivated by NAP-CODEC Target Families.
 - 01 Mock drill had been organized at Upazila level in the presence of upazila administration where at least 1500 people watched the Mock drill.
- During the reporting period 50 family also started to produce chilly plant by using rope hanging method.

Success Story: Natun Alo

Rejbanu – an illiterate village woman became a role model of inspiration for others in her community



Rejbanu is the name of a poor woman who is now a role model for others. Her smiling face has been sparkling not only to her family members, but also as inspiration to all the women in her community. Her life wasn't pleasant earlier. Rejbanu got Married 20 years ago with a day laborer Habib Hawlader of Chatra village at Mirjagonj Upazila under Patuakhali District. Her husband had no income, so it was like very struggling for them. She gave birth to 05 daughters gradually as they had no awareness about family planning. Her husband was the only bread earner of the family, so their sufferings were increasing day by day.

With the facilitation of CODEC Natun Alo project Rejbanu got the opportunity to be a participant of the project as well as become a member of Polash Mohila Group. New journey was started by her towards a self-dependent gracious life. She created different economic opportunities for her family. She also played an important role to inspire other group members to attend the group meeting regularly and act collectively. As recognition she became the secretary of her Small Group.

Initially they started to meet each other at fortnightly group meeting where they discussed group unity, solidarity, group cohesion and significance of collective efforts. The discussion motivated them into IGA initiation, group plan, Family Development Plan (FDP) as well as smooth execution of group and family development plan. She took the charge gradually to facilitate the group meeting. At the same time CSP (Community Service Provider), CHV (Community Health Volunteer) and CDB (Community DRR Volunteer) started coming to group meeting with different skill oriented education. The CSP discussed about poultry rearing, duck rearing, beef fattening, goat rearing, vegetable gardening, producing duckling and poultry chicks through Hazol, seed preservation etc. By attending those sessions, Rejbanu learned how to rear chicken and ducks as well as cultivate vegetable by using modern technology. She also learned to prevent the diseases of poultry through vaccination, feeding, nursing etc. After providing skill development training, she has been provided with 20 hens & 01 goat from NAP-CODEC as business start-up capital to utilize the skill effectively.

Over the last 03 years, Rejbanu Sold 12 Goats by Tk.32600/- and she has 05 goats to be sold. She sold at least 4 goats on average in a year. In 2015, she also sold hen by Tk.9500/- and duck by Tk.16000/-. She has been rearing 37 hens and 46 ducks now. She is also producing Poultry Chicks and Duckling through Hazol on a regular basis. Now she has 13 Hazols.

Rejbanu also sews katha (local blanket) at her leisure time to earn some extra money. Last year she earned Tk.2000/- by sewing katha. She bought a sewing machine from her extra income. She had a tiny unused pond which she has started to utilize last year by cultivating Fish.

Rejbanu mentioned that her first 03 daughters had no opportunity to continue study due to her poor financial condition. But her last 2 daughters are now in school. She hopes that both of them will complete their studies and she discourages early marriage. Now her dream is to establish a big poultry farm. She is also inspiring others to do better. Rejbanu became a legend for the surrounding villagers, especially for women in community.

case let : 11

RIGHT

**Injustice anywhere is a threat to
justice everywhere**

– Martin Luther king



CLS

The life and livelihood of coastal women and adolescents girls are entrapped with early marriage, dowry, divorce, polygamy practice of male, women violence, women trafficking, deprivation of legal rights and access in legal support.. The Community Legal Service performance and standards will be developed and activated through establishing Union based Legal Aid Clinics (LACs) in favor of deprived law and justice and victims of domestic violence especially women in coastal areas and it would be the major contribution to the key outputs of CLS program over the project period.

CODEC is implementing a project addressing Rakhaine community too. This project has planned to prepare and develop training packages on rights and legal services of ethnic minorities and community mobilization. In this aspect, Community Legal Services will be delivered through the role and responsibilities and practice of the 32 Legal Aid Clinics at 35 Unions/Pourasova of 06 Upazillas in three coastal districts.

Achievements:

- Community members are sensitized on law, justice and legal support.
- Distress women and adolescents are coming to take support and service from Legal Aid Clinic.
- Adolescent girls on targeted area are sensitized on early marriage, dowry and sexual harassment which influencing to end violence against women.
- Increased collaboration and networking with Union Parishad, UPZ & NGO and DLAC through dialogue.
- UPZ women affairs are sending a number of cases to our legal aid clinic. Somehow they are depending on CLS.
- Total mediated case From CLS are 184
- Total Referred cases to DLAC are 67
- Total 81 batches of Interactive dialogue workshop Done
- Total 4860 numbers of courtyard meeting is done.
- Total 27585 number of free legal aid services given from LAC in last 1 year

Success story : CLS

Roksana decided to be better alone than be with an abusive husband



Roksana Akter, a woman of 22 years old, lives at Vaterkhil under Muradpur union in Sitakunda Upazilla of Chittagong district. Like others she grew up with a dream that after accomplishing her study she would do a government job and would help her family to get rid of poverty. But her dream was defeated over poverty and she stopped her studies class IX and gradually she became a burden to her family.

Roksana got married with Saiful Malek at the age of 20, though she had no interest on marriage till then. Saiful Malek, at his age of 55, married Roksana as his second wife. Saiful Malek had no income of himself and three days after of his

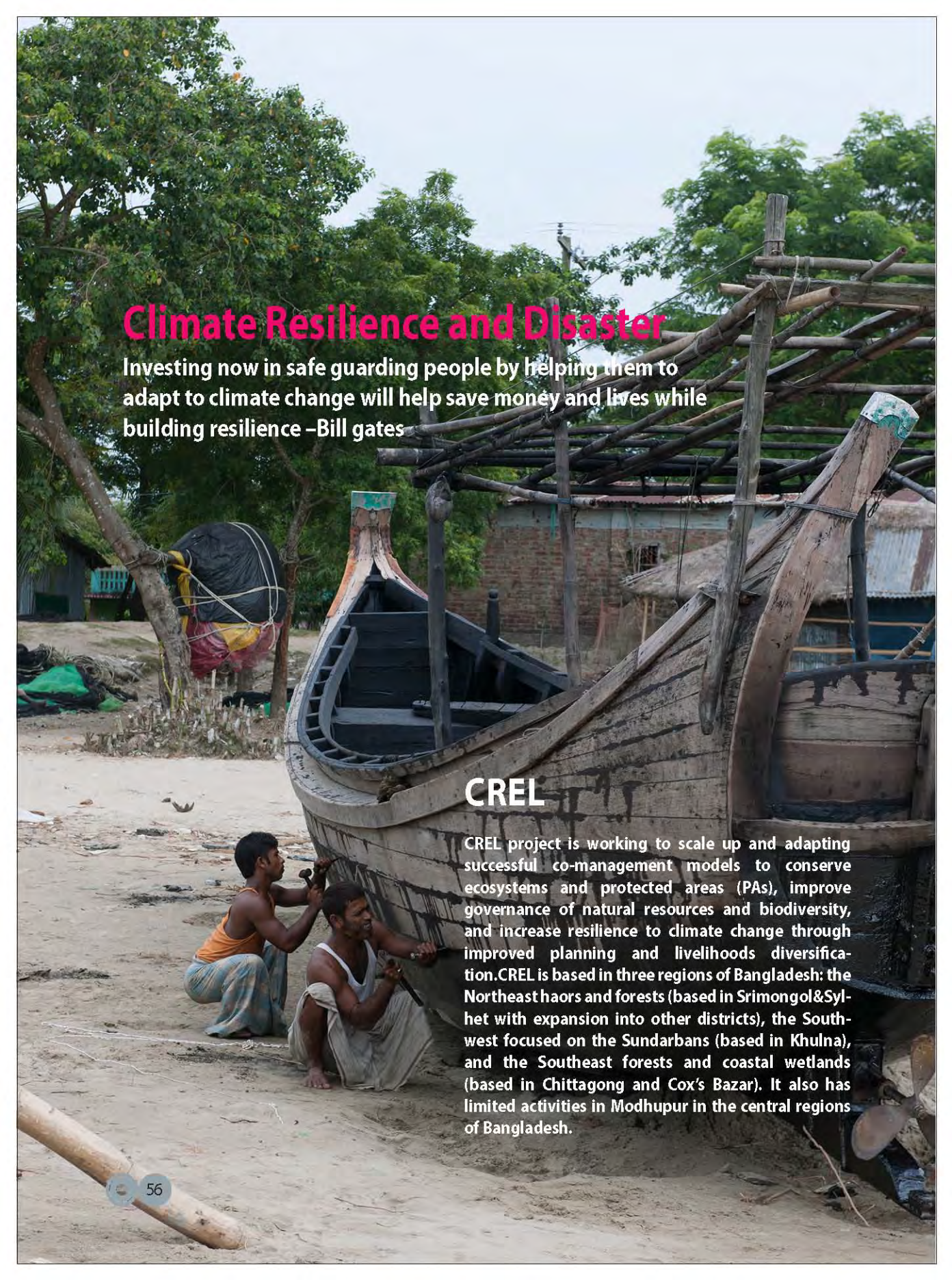
marriage he started humiliating, insulting and assaulting for dowry demands. The assaults became limitless when Roksana can realize that Malek was sexually inactive. She was abused both physically and mentally. Roksana passed several nights starving. The family members of Malek especially his mother and sisters used to assault Roksana in front of Malek and often locked her in store room.

Malek was a orthodox religious guy. Though he did not show any respect towards Roksana as her wife. She was treated as maid servant at her laws house.

After four months of conjugal life Roksana went back to her paternal house as Malek threw her off at road side torturing her. Roksana was very depressed and could not get rid of the memory of the hell she lived. Even she was thinking of suicide several times. With the help of local Union Parishad's member Kohinur Akter, she came to know about CODEC's Community Legal Services (CLS) activities. Then she contacted with Famida Akter Liza, a Para Legal of CODEC-CLS project who works for the implementation of CLS activities at community level in Muradpur. Roksana came to LAC on 13th February 2016 and filed a complaint against Saiful Malek which number was 306/16. The LAC's lawyer issued 1st notice to Saiful Malek to solve this issue. After a discussion between two parties the LAC fixed a date on 5th March 2016 for mediation. Saiful Malek and his family members came at LAC and faced the hearing. On that meeting both parties came to a decision that there will be a divorce between them. Roksana claimed her dower and maintenance. On that mediation hearing the defendant paid taka 80000/= as dower and came up on a decision for issuing a divorce notice as soon as possible. On that mediation S. M. Rejaul Karim, Union Parishad's Chairman, Omar Kanti Shil, Parishad's secretary, advocate, Para Legal and UPO of CODEC CLS project were present along with plaintiff and defendant.

Roksana and her family is very much happy regarding CODEC- CLS project for standing beside them during their bad times and to give a new life with new hopes. Roksana is also very happy with the behavior of CODEC-CLS project's team members as she got back her rights and new life through them. Now Roksana has started studying again. She is going to sit for SSC examination from Bangladesh Open University to fulfill her long cherished dream. She deposited the dower money at her bank account and now she is quite determined to go ahead in life after all odds.

case let : 12



Climate Resilience and Disaster

Investing now in safeguarding people by helping them to adapt to climate change will help save money and lives while building resilience –Bill gates

CREL

CREL project is working to scale up and adapting successful co-management models to conserve ecosystems and protected areas (PAs), improve governance of natural resources and biodiversity, and increase resilience to climate change through improved planning and livelihoods diversification. CREL is based in three regions of Bangladesh: the Northeast haors and forests (based in Srimongol & Sylhet with expansion into other districts), the Southwest focused on the Sundarbans (based in Khulna), and the Southeast forests and coastal wetlands (based in Chittagong and Cox's Bazar). It also has limited activities in Modhupur in the central regions of Bangladesh.

Achievements:

- Consultant has prepared and submitted the Halda River Management Plan (draft) to CREL's Higher Authority. Through Consultation Workshop on Halda River Management Plan the draft is finalized.
- 39 New Village Conservation Forum (VCF) formed in the PA Landscape area under Baroiyadhala, Hazarikhil, Nijhum Dweep, Dudpukuria-Dhopachari & Halda to ensure more participation to protect forest biodiversity and broad fish of Halda river. According to the suggestion of CMC and FD those VCF formed.
- 8 batches training on Participatory Ecological Monitoring for the CMOs of Chunati, Jaldi, Baroiyadhala, Dudpukuria, Dhopachari, Sarankhola, Chandpai and Hazarikhil is conducted to implement the Participatory Monitoring of the Forest Ecosystem. CMC president leaded supervision committee is formed to supervise the Participatory Ecological Monitoring..
- 10542 fruits seedling distributed to 3514 VCF member of the 76 VCF under Halda, Hazarikhil & Nijhum Dweep site. Seedlings are mainly Amm (Mango, Lichu, Jalpai & Amloki).
- 2100 Seedling are planted at the 7 institute of Nijhum Dweep, 1 institute under Chunati and 1 institute under Jaldi Site. 3000 Baen seedling planted at the River bank of Halda River.
- Fish Sanctuary at Muktarikhal, Nijhum Dweep National Park area, Hatiya, Noakhali, which is sprayed over 10 hectors area to Increase the awareness among the local people about the importance of biodiversity conservation in the area & improve the fish habitat.
- 10230 (M-3119, F-7111) farmers received Skill Development Training on climate resilient livelihoods on specific trades for the betterment of their livelihood.
- 596 (Chittagong-296 & Khulna-300) Hardcore Resource Users received 2 months training on pebble and develop Buy-Back mechanism.
- Union Parishad incorporating climate change information in UP Annual Development Plan (ADP) and built their capacity to address climate change issues.
- Forest Fire reduced in the Forest PA, Protection improved through CPG regular duty & Biodiversity enriched illegal felling reduced. Dependency on forest and natural resources reduced..
- Village level adaptation plan prepared based on PCVA findings and requested to implement at different government tyre.
- Household's income of the project beneficiaries has been increased. New climate-resilient IGAs are initiated in respective sites that contribute for increasing income of selected households. Non-beneficiaries of CREL are also replicating climate-resilient IGAs.
- Beneficiaries are practicing new technology and methods in cultivation in spite of traditional methods. Through High Impact Climate smart technology demonstration (WOW/CSA demonstration) implementation community people get scope to learn the technology easily.
- Farmers can sell their tiny household production at project established local collection center that was not cost effective earlier. Moreover, they received service from Local Service Providers (LSPs).

Success story of CREL : A Community United: Weathering Storms and Saving Deer



Separated from their parents in a cyclonic storm, two seven-day-old fawns were scared and hungry. They moved tentatively on their wobbly legs and didn't know how to get back to the forest. They couldn't survive without food and parental care, much the same as any human baby. But Roanu and Tufan were lucky, because they had the people of Nijhum Dweep to care for them.

On the evening of May 22, 2016, when Cyclone Roanu ravaged the Chittagong region in coastal Bangladesh, these two fawns were separated from their parents, but were fortunate enough to come across Meras Uddin, Nijhum Dweep Union Parishad Chairman. With the help of the local Forest Department beat officer, he arranged shelter for them and gave them food. The VCF members named the fawns Roanu (the name of the cyclone) and Tufan (meaning 'storm') and since then, the members of the VCF have been caring for the young deer. The community solicited donations to provide two liters of milk a day for the fawns, and hopes to release them when they reach three months of age.

Nijhum Dweep is a remote island in the Bay of Bengal in Noakhali District and was declared a national park in 2001 to conserve and protect forest biodiversity. The key tourist attraction in Nijhum Dweep is a herd of 5,000 deer, and it is also known for birds and mangrove reforestation efforts. Since 2015, VCF members have reared and released over 150 fawns in cooperation with the Forest Department. Although the residents of this island are very poor, they are enthusiastic about protecting the wildlife. They raise young deer with motherly care, share their meals with abandoned deer and didn't hesitate to spend 25,000 BDT to purchase milk for the fawns. Dr. Khobirul Haque Delal, Nijhum Dweep Co-Management Council president, who has vaccinated more than 150 fawns, says he never charges to treat the fawns, adding, "Who should I charge, the lovable baby deer?"

In 2014, USAID's Climate-Resilient Ecosystems and Livelihoods (CREL) Project started working in Nijhum Dweep with 25 VCFs, holding regular monthly meetings to raise awareness of the importance of forest and biodiversity conservation. VCF members, working closely with USAID and the government, have taken the initiative to restore the environment by protecting habitats, forest stewardship and as in the case with Roanu and Tufan, saving lost wildlife. Kafayath Uddin, a resident of Nijhum Dweep, said, "When we see the face of a fawn, we feel affection for them and we try to save them." His fellow villagers are proud to help rear the young fawns and look forward to releasing them back into the wild when they're strong and healthy.

ECO FISH

The ECO FISH BD project utilizes an innovative research in development approach to address the development challenges prioritized by local, national and regional stakeholders. The United States Agency for International Development (USAID) - funded Enhanced Coastal Fisheries project seeks to improve the resilience of the Hilsa fishery in the Padma-Meghna river ecosystem and the livelihoods that depend upon it.

USAID, World Fish and the Government of Bangladesh (GoB) have come together to support the country's coastal fishing communities and improve food security through fisheries management initiatives. The USAID funded ECO FISH BD Project has started an immense operation to conserve the hilsa fishery and aquatic biodiversity by involving the different interlinked stakeholders.



Achievements:

- CODEC ECO FISH provided 37 batches of "Improved Poultry, Goat and Duck Rearing Training" including 1194 beneficiaries and 5 batches of "Improved Aquaculture and Vegetable Cultivation Training" including 105 beneficiaries with the assistance of World Fish.
- Alternative Income Generating Activities (AIGA) have the objective of reducing dependency of fishing communities on the Hilsa fishery and providing alternative income in particular during fishing ban period. By this time we distributed goat, pigeon, hoglapata, duck and latrine among almost 500 households for their sustainable improvement of livelihoods, ensuring households nutrition and income generating activities.
- CODEC ECO FISH formed 12 new Community Savings Groups (CSG) for the purpose of creating saving tendency among the beneficiaries.
- To enhance the knowledge and advocacy build-up we conduct learning and sharing meeting with Department of Fisheries (DoF) and stakeholder analysis with arotder, mahajan at landing centre.
- In this year World Fish M & E team develop a database system. We enter our all data at database. We posted 427 HCG meeting, 174 CSG Meeting, 56 batches AIGA training, 6 HGG meeting, 6 union level sharing meeting, 4 workshops, 1 basic training of all staff and 8 monthly staff coordination meeting
- Existing ducks of beneficiaries are vaccinated by Upazilla Livestock Officer during training session. He also distribute worm tablet also. Almost 346 beneficiaries got worm tablet for free

- **Field visit by World Fish-Bangladesh Country Director**

On January 6, 2016 World Fish-Bangladesh Country Director Dr. Craig A. Meisner with ECO FISH BD team visited Rahmatpur village at Kalapara to see the ECO FISH BD activities of CODEC. ECOFISHBD The Country Director with the team had a meeting with the villagers and Community Savings Group (CSG) and he asked to the villagers about the project activities and their expectations. He was satisfied in his visit.

- **Homestead gardening program**

Almost 1693 households got the support. Beneficiaries used these vegetables for their consumption, they sold vegetables for earn some money which is contribute to lead an easy livelihood and it's fulfill their nutrition. Seeds were well. Almost 90% seeds are germinated

- **Aquaculture**

231 fishers are trained in previous year at aquaculture. 105 fishers are trained on improved aquaculture and vegetable gardening training and we distributed fingerlings to 92 fishers at kalapara, Patuakhali

- **Poultry**

Total 1195 fishers are trained on improved poultry, goat and duck rearing training. Distributed 2490 duck among 249 households. 46 households at Mehendigonj and 203 at Hizla-Barisal

- **Goat Distribution**

Almost 238 beneficiaries are getting the special support of goat.

Grocery Materials and Cloth Distribution

Almost 32 beneficiaries are distributed by grocery materials and sewing cloths as their alternative livelihood activities.

- **Latrine Distribution**

Beneficiaries of Hizla and Mehendigonjupazila under Barisal District have a new approach to hygiene. In Hizla, pupils have hygienic latrines, running water, soap, and sanitary towels for girls. CODEC ECO FISH Project distributed 67 sets (3 Ring, 1 slab) latrine among 76 beneficiaries. Beneficiaries are now very happy to introduce with a new approach.

Solar Panel and Hogla Distribution

CODEC ECO FISH project provided 12 solar panels to the beneficiaries at Hizla and Mehendigonj. At Baushia of Hizla Hogla leaf was distributed to beneficiaries. They can use hogla leaf to make different basket and materials.

Success story of ECO FISH: Nazma Dreams for Silver Days of Hilsha



Hunger, poverty and disaster are the normal phenomena in coastal areas of Bangladesh. The people are dreaming day and night to improve their situation. Very few can win the battle against poverty and hunger. In time of disaster they only think how to survive with life.

Nazma Begum is one of them who faced all odds which can be occurred in coastal areas. She lives in Fatehpur village at Kalapara Upazilla in Patuakhali district. Nurul Haque Mallik is her husband and he is a fisherman. He catches Hilsha in Andharmanik River, which is the main breeding ground of Hilsha and very adjacent to the Bay of Bengal.

Nazma's husband wants to catch hilsha, but rarely he can catch fish now. Hilsha is not available now a days as before. It is banned to catch mother hilsha in September-October (22 days) and also banned to catch juvenile hilsha at November-June (8 months). Fishermen want to give respect to government rules and regulations, but there are no alternative income generating options in their hand. Hilsha is being extinct day by day. Government compensation is not regular and not enough to lead a family as well. But life never stopped urging. Nazma Begum stands beside her husband with the help of ECO FISH project.

The ECO FISH BD project utilizes an innovative research in development approach to address the development challenges prioritized by local, national and regional stakeholders. The United States Agency for International Development (USAID) - funded Enhanced Coastal Fisheries project assist by World Fish seeks to improve the resilience of the Hilsha fishery in the Padma-Meghna river ecosystem and the livelihoods that depend upon it. Socio-economic improvement of fishermen by Co-management with alternative income generation during ban period is the main aims of ECO FISH project with the support of CODEC. CODEC is taken part of responsibilities to help many hilsha fishermen family like Nazma's family with AIGA.

Nazma Begum is already trained on tailoring. ECO FISH project gives her cloths by CODEC which is equal to the amount of Taka 5000. Nazma is very industrious and started to make different dresses and also started to sale in the villages. The villagers appreciated good work of Nazma Begum. She became busy in her works gradually. She sold dresses of nearly estimated amount of three thousand and five hundred taka per month in past two or three months. She is trying to expand her business utilizing the capital earned from her business.

Her husband says, "She sold dresses of almost three or four thousand taka per month by getting benefits from ECO FISH project. She bought retail household ingredients with this money. She also provides us. Now I don't have to catch mother Hilsha and Jatka to feed my family out of necessity."

Nazma Begum becomes emotional remembering her past painful days. It often reminds her of the days of catching lots of silver hilsha in her husband's net. She still hopes that good days will come again and silver hilsha will ripple as shimmering glitter in the net of fishermen as before. The ray of hopes plays on her face and eyes

A close-up photograph of a woman with dark hair, wearing a red top with a floral patterned collar. She is looking down intently at a small, yellowish object she is holding in her hands. The background is dark and out of focus, suggesting an indoor setting with wooden elements.

DIPECHO

As CODEC works in Coastal disaster prone Area ,School Disaster management Program is another special intervention in Education sector of CODEC .In Cox's Bazar, Save the Children is implementing School Disaster management Program in the name of DIPECHO viii-Institutionalizing School Disaster Management in total 17 Schools (7 SHIKHON school,7 Primary schools and 3 High schools in Cox;s Bazar.

- Institutionalization of School disaster management in Cox's Bazar
- SDM has been incorporated in SLIP (School level implementation plan)
- Cyclone shelter management committee are more aware and active.
- SDM has become a national level advocacy issue.
- Schools have re-open after disaster with in short time, School furniture have less hampered by the sheltered person in Roanu with proper guideline.



Success Story :

Rebuilt safe school : A community initiative to continue education after disaster

The Shikhon School for disadvantaged children in Cox's bazaar Sadar, PM khali union, Mohseniapara has completed its preparatory phase from 2013 now the students in class 5. Whole school house is made by the help of community.

The distress and poor people of Mohseniapara has given full support to this initiative, instead of their limitation. The guardians are happy that their child will appear in PECE exam in 2016 and later study in higher school and build future.

But, on 22nd March 2016, seasonal thunder storm of summer named 'Kalboishakhi' has ruined the dreams of Mohseniapara SHIKHON school students. It has destroyed the infrastructure of the Mohseniapara Shikhon school totally and vanished it in the wind all of a sudden. The community people, guardians, students were all stunned with the incident. The teacher tried to continue the study in her own yard with the student, but scorching heat of summer under the open sky did not allow them to continue. In this situation some elite and good hearted people of Mohseniapara came forward being a harbinger for these distressed disadvantaged students. With the initiative of CODEC DIPECHO VIII and SHOKHON they arranged a meeting with all related important persons of Mohseniapara for incorporate School disaster management (SDM) in School Improvement Plan-SIP. In this meeting they discussed the issue of rebuild the destroyed school house again and this issue kept by SMC in the SIP. They promised to help financially as far as possible to remake the school. A five members committee was formed on this regard and with their determination last 18th April 2016 a new school house was formed in Mohseniapara. Total cost is 10000 taka which is the contribution of community and others.

The new school house is 25 by 12 feet. The new school house is full with the noise of children now. The guardians are happy. The students are the future of the country and will lead the nation later. Khurshida, a student of this school said "we are very happy with our new school house. It has so many windows and wind passes by, so we do not feel the scorching heat anymore in this summer"

One of the guardians Fatema Begum said "We are delighted to see the school house built again, children are happy to go to school again." She thanked CODEC and Save the Children for this whole initiative. Not only that they emphasized on disaster issue and the previous school place was changed and it was reconstructed in a safe place. SMC members and President said if there was School Disaster management program early in 2013 when the school was made, it was not supposed to make on that risky place. They also thanked DIPECHO VIII and Shikhon personnel and community people for helping so much. Elite person of Mohseniapara Dr. Abul kalam said "With everybody's initiative it has been possible to make the school house again. I am happy that I am connected to this good work. I will stand by them always."

Emergency Response By CODEC : CODEC-OXFAM joint response

On 22 May 2016, a team of Oxfam arrived in Chittagong and started working with CODEC team. Initially, CODEC collected information of affects of cyclone Roanu from district and upazilla administration. Then, two Unions (namely Raipur Union of AnowaraUpazilla and Khankhanabad and Chanua Union of BanskhalUpazilla) were selected for emergency support. Oxfam team supported CODEC to do preparatory work such as; prepare guideline for proper selection of effected household, beneficiaries listing format, emergency operational plan, beneficiary card, master roll etc.

The team met with UpazillaNirbahi Officers (UNO) of both upazillas for their permission and advice. The UNOs welcome CODEC and Oxfam for immediate response. The team also received permission from respective Union Parishad (UP) and collects the primary list. Considering the primary list, the team members visit door to door to verify the vulnerability and finalize the deserving HHs. By 25th and 26th May 2016 response team completed list of 1500 affected households. The response covered 7500 male, female and children of 20 villages (Anwara: 4 + Banskhal: 16) in two affected Upazillas.

The distribution was started on and from 1st June and ended on 20th June, 2016. It was the quickest response in the effected Upazillas.

The support

The emergency support package was Taka 4,000/- cash, one hygiene kit, one tarpaulin to each effected family. It was notable that, the Cash + hygiene kit was provided by START NETWORK and tarpaulin was provided by OXFAM's own fund.

Distribution

The distribution was started on and from 1st May and end on 20th May 2016.

The distribution is as follows:

Upazila	Union	Female	Male	Total
Anwara	Raipur	157	343	500
Bashkhali	Khankhanabad	190	410	600
Sanoa	284	116	400	
Total		Total female = 631	Total male = 869	1500

Coordination

The response was properly coordinated among the stakeholders. Initially CODEC representative attended an emergency meeting of District Disaster Management Committee on 22nd May afternoon. The meeting was presided over by DC Chittagong along with other GoB official. CODEC representative inform the meeting about the response plan supported by OXFAM and officially submit the support package to DRO.

Immediate after the meeting CODEC communicate with UP Chairman and UNOs of respective Unions and Upazillas. The whole operation was implemented in consultation and guidance of UNOs, UP Chairman's respectively.

Moreover, the team shares the beneficiaries list with Local and International NGOs working in the emergency response in Banskhal and Anwara.

Success Story: Survival for existence and a ray of hope



Baby Akter, Village: Pashchim Raychota, Rahmat Nagar, (Ward-08), Union: Khankhanabad, Upzilla: Bashkhali,

On May 21, 2016, a cyclone devastated the low-lying, coastal regions of Bangladesh. CODEC -OXFAM has coordinated an emergency response effort to reach people most affected by the disaster.

Cyclone Roanu hit the coast of Bangladesh at 11:00am. Winds reached speeds of 55 miles per hour and caused massive damage to houses, businesses and agricultural resources.

Heavy rainfall inundated the southern coastal regions of the country and caused severe landslides. More than 80,000 houses were destroyed or partially damaged. Bashkhali was mostly destroyed. And the most affected area is Khankhanabad as the dam submerged and inundated the khankhanabad area.

Four of the ward of Khankhanabad 3,6,7,and 8 are severely affected by Roanu. CODEC team went to Khankhanabad on 25 May, 2016 and find out 400 households that are extensively damaged by Roanu in terms of housing and livelihoods. We set two mandatory criteria for selecting beneficiaries for emergency response. There were additional criteria such as lactating mother, disable, elderly unable people, widow and so on.

Baby Akter is a 45 years old Lady and a victim of cyclone Roanu. She has three sons, one daughter. Her elder son Selim is only 13 years old and he is an autistic and disable. Her elder daughter is 15 years old and she is SSC passed. Her husband's name is Azizur Rahman, He is a fisherman and catches fish in sea and they live hand to mouth as their income is really poor. Sometimes in dull season he works as a day labor as their family is consisted of 6 members and earning member is only one.

Baby Akter was sharing her experience during cyclone Roanu. The day before Roanu, they heard about Roanu from local people and miking. On 21st May in the morning it was raining and thunderbolt was roaring. But as she lived by sea she was used to this environment. She just started cooking suddenly the cyclone attacked and water entered abruptly in their yard. During the cyclone her house was blown away, fishing net, hens and ducks, household utensils, books, rice and dress were washed away. Her husband was not present in the house at that time. Baby Akter told that her autistic son started screaming and terrified. She hold him and her daughter hold her 2 small brothers and ran for a safe place. But there were water everywhere and it seemed "kiyamat" was happening and they all are going to die. Anyhow they managed to survive. After four hours of destruction of Roanu, she found that her house was fully damaged, they even do not have any clothes to wear, do not have household utensils to cook. After cyclone ROANU, they passed two days only eating pumped rice. They do not have rice and money to cook or buy food. Baby akter's neighbors were providing food to them but it is not adequate for six of them. Her husband was untraced for 1 day and she thought he was dead.

Due to cyclone ROANU the people of Khankhanabad were having shortage of food, safe drinking water and sanitary latrine. Besides that, saline water entered in to most of the tube-well as a result they were having scarce of water. They have not received any relief or any kind of support from government or any other non-government organization till the support from CODEC-Oxfam.

She said she was totally messed but CODEC-Oxfam has given her a bit relief. She got 4000 taka and hygiene kit as emergency support which has helped a lot in the time for survival for existence. Now she and her family is trying to build a new house and moving on from the trauma of Roanu.

Emergency support to BGD Cyclone Rouanu affecting schools in Chittagong and Cox'sbazar by SCI

The Cyclone Rouanu battered the coast of southern coastal belt in Bangladesh on Saturday, 21st May 2016. At sudden sea water level increased 3-4 feet high and over flowed locality by high tide water of Bay of Bengal. Cox'sbazarSadar, Pekua, Chakaria, Kutubdia, Moheshkhali of Cox'sbazar district and Banskhal, Chandanaish, Anowara, Bandar, Sitakund of Chittagong district and Naikkhyangchori of Bandarban district were mostly affected by the effect of the Cyclone. CODEC is operating SHIKHON program (Non Formal Primary Education) by the support of Save the Children and European Union covering Chittagong, Cox'sbazar and Bandarban districts. A total of 639 SHIKHON schools are operating by CODEC in this region this year. Among those schools a total of 60 schools including respective community mostly damaged by the Cyclone Rouanu. Humanitarian section of Save the Children comes forward to construct those schools by the support of IKEA Foundation.

Project Title : BGD Cyclone Rouanu affecting schools in Chittagong and Cox'sbazar.

Target area and beneficiaries : 60 schools and 1800 students.

Geographical area of operation : 2 districts and 7 Upazilas.

District	Upazila	Unions	Schools
Chittagong	Chandanaish	Barkal, Dhopachori	3 schools
	Banskhal	Baharchora, Gondamara, Saral, Chanua, Shekerkhil	13 schools
Cox'sbazar	Pekua	Mognama, Ujantia, Rajakhali	10 schools
	Chakaria	Konakhali, BM Char	7 schools
	Moheshkhali	Matarbari, Hoanock, Shaplapur, Kalarmarchora	13 schools
	Cox'sbazar Sadar	PM Khali, Eidgah, Zilongja, Islamabad, Pourashwava.	9 Schools
	Ramu	Eidgorh, Gorzania, Kachhapia.	5 Schools
T otal : 2 Districts	7 Upazilas	24 Unions	60 Schools

Project Period : 26 June to 25 August 2016

Approved Budget : 2, 865,340 BDT.

Achievements:

- A total of 29 schools fully prepared as new shape.
- 31 schools partially repaired.
- one sanitary latrine established in each and every school within the stipulated duration.
- Moreover few essential educational materials also distributed to the schools and learners. A floor mat, A stool, 4 permanent markers got each and every school.
- Every children got one umbrella, one school bag, one Sharpener, one Eraser, three pencils, one water pot, one scale and those educational materials distributed into 1800 students from project. Students are very happy by receiving colorful and attractive school materials and new schools.

School management committee and community people are very happy to get new schools in their community by the support from CODEC and Save the Children. Local elite person and SMC expressed their deep gratefulness to CODEC for providing the support after the Cyclone.

Child Protection response in cyclone ROANU affected area by UNICEF

Tropical cyclone Roanu made landfall in the southern coastal region of Bangladesh on 21 May at Midday. The storm brought heavy rainfall, wind of over 100km/h and storm surges..



Two upazilla Anowara and Banshkhali in Chittagong district were affected badly. According to DRRO Chittagong division about 472,500 people were affected and 91,000 houses were fully or partially damaged. After the cyclone, CODEC supported to a total 1500 households of Khankhanabad under Banshkhali upazilla and Raipur union under Anowara Upazilla. Each family got BDT 4000 as cash support, one triple and one hygiene kit box.

Then CODEC accomplished a rapid assessment in the mentioned area. An orientation on rapid assessment for community volunteer took place on 27 June 2016. Then two-days rapid assessment held on 28-29 June 2016. Subsequently, with the support of UNICEF Bangladesh, CODEC started 4 Child Friendly Spaces (CFS) in Middle Gahira and North Sorenga in Anowara and West Baraghona and West Gandamara in Banshkhali from 26 June 2016. Local elite, public representative, schoolteachers, community people were present in the opening ceremony. Four CBCPCs have been formed for the respective CFS along with 60 members (Male-48, Female-12). The CBCPC sit together once in a month. They have strong role to select the space for CFS, to establish the CFS, to operate CFS based activities smoothly.

Community volunteers help children to use different toys and materials in CFS. As for example, they help the children who have interest to draw picture, origami, painting, games like draw to win, memory game and cats and mouse game etc. Children can read different kinds of story books, rhymes, poets' life history, awareness based books. Community volunteers also help to children to play ludu, chess, fish and eat, pogo, square game, jungle speed, how to become rich etc, block, puzzle, puppet set. Volunteers give materials those students who have interest to play indoor and outdoor games. Besides this, volunteers help students who want to recite poem, rhymes, and song. Children, children with disabilities, school-going children, drop out children and the children who are out of their parents are available in every CFS. Children and CFS staffs work together for centre decoration by using different color papers and balloon.

Every CFS distributes snack for those children who come CFS. Usually 1200 children get snacks daily. After getting the snacks, they become very happy. They come CFS as well as school regular. The snacks give them partial nutrition and calorie. The parents as well as community people are also happy to get the support from CODEC and UNICEF. According to the agreement between CODEC and UNICEF, the project will be closed on 16 September 2016.

CODEC Micro Finance Emergency response:

For Roanu affected people in DakkhinGhoramara in Sitakundu area, CODEC Micro Finance had given total 3,40,000 taka to 85 people those have been seriously affected by the cyclone Roanu.85 people had got 4000/- per head as relief from Microfinance emergency fund.

CODEC Management



Finance, Managements and Administrations

CODEC Finance Department manages and controls the finance of the total organization including resource management.

The purpose of the Finance Department is to control and account for the funds and other assets of CODEC, and provide the financial information and reports required to all level of stakeholders including donors and GoB to carry out their tasks efficiently and to control use of funds against budget. The yearly Audit Report is enclosed in Appendix-B.

Since inception, the Finance Department of CODEC has tried to work with its reputation for well maintained accounts and transparency both to the donors as well as GoB (NGO Bureau). To maintain and secure the accountable, responsiveness and transparent financial system and management, CODEC is concern to ensure the area of Financial Reporting, Accounting records & source documentation, internal control, budgetary control, Allowable cost, Fund management, Compliance etc.

CODEC has been managing and controlling the finance of the total organization including resource management by following seven principles of financial management area s under:

a. Consistency

CODEC is following consistency practice in the areas of financial policies and systems since inception of the organization. This promotes economic and efficient operations and transparency, especially in financial reporting.

b. Accountability

All policy, strategies & resources is approved by the CODEC Executive Committee those who are elected by and accountable to the General Members of CODEC. The total resources as well as achievement are discussed at the Annual General Meeting (AGM). The resource plan is made on five years basis and implement on a yearly basis through participatory planning process. Monthly/quarterly/annual reports are informed & submit to the respective stakeholders of the organization including GoB& Donors.

c. Transparency

To maintain and secure the accountable, responsiveness and transparent financial system and management, CODEC is concern to ensure the area of Financial Reporting, Accounting records (presently using accounting software name SIMPLY) & source documentation, internal control, budgetary control, Allowable cost, Fund management, Compliance etc.

Organizational audited accounts are also disclosed in own web-site (www.codecbd.org)

d. Viability

CODEC is operating the economic development component by its own income thus this component is self-reliant as per MRA rules & guidelines. CODEC is also running three of its training centers in Chittagong, Patuakhali and Bagerhat without any external support. On the other hand the core administrative expense of CODEC is supported by its income mostly by providing administrative support to the program/ projects.

As per audited report-30.06.2015, it is reveals that CODEC income has increased 7% (from BDT 787 million to BDT 839 million) and total assets of the organization have increased 21% in compare with the 2014 (from BDT 1,570 million to BDT 1,897 millions). Total Assets BDT 1,897 million as on 30 June 2015 are compositions of Current Assets BDT 1,743 million including (cash at bank & investments BDT 414 million) plus Fixed-assets at cost BDT 154 million. On the other hands, total Liabilities and Funds BDT 1,897 are compositions of Current liabilities including Long-term liabilities 1,358 million plus Funds & Reserves BDT 539 million.

e. Integrity

CODEC Financial management have been operating with enforcement of a professional team those who are performing through integrity way by following strategic guidelines, systems, policies and code of conduct with honesty, propriety & professionally.

f. Stewardship

CODEC take good care of the financial resources as a watchdog & entrusted with and ensure that they are used only for the intended purpose to achieve good financial stewardship. CODEC also ensure to achieve good financial stewardship through SMART strategic planning, assessing financial risks and setting up appropriate systems and controls where applicable.

g. Accounting Standards

CODEC is following generally accepted accounting standard and principles for keeping financial records and documentation and also following standard auditing guidelines for the internal audit.

CODEC Management

As a non-government development organization, 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-centered 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.

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, Midline management deployed in coordination, back up support and monitoring, Head Office line management for determining the policies, plan, strategies and support to the downstream management. All of these elementary processes are structured with Organizational Organogram which is enclosed in Appendix-A.

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 behavior, morality, values and zero tolerance.

Core Human Resource Group:

Through enhancement of practical experiences, capability, growth, human capital and harmonious team relationship since 1985, 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. As on 30 June 2015, total 2,292 personnel (Female 1,152 & Male 1,140) are worked in different projects & program of CODEC. Tailor made software is under progress to monitor & manage the personal management of the human resources.

Internal Audit

Internal audit is the independent appraisal of activity within an Organization for the review of accounting, financial and other activities, sometimes continuous as a protective and constructive arm of management.

Internal audit is an important activity of CODEC. CODEC has large financial investment, manpower and ever expanding development projects. There is Head Office, Zonal Offices, Branches established to monitor & implement CODEC operation. Besides these CODEC also operates many special projects' Offices & Upazila and union based offices along with three residential training centers.

The Zonal and Projects offices control the inflow and outflow of funds at the branch and Upazilla level respectively and the respective branches also control the financial activities at root level activities and fund management control from head office or project office.

As such Internal Audit is to ensure that the accounts throughout the organization are well maintained, to control cash/bank, assets and other activities at all levels and to advise the accounts personnel on proper and correct accounts procedures. Through the work of the Internal Audit a high level of accountability is ensured, to the benefit of CODEC and its relations with the GOB and other present & future donors and external auditors.

Internal audits can ensure management that

- Internal control is adequate
- Internal controls are in operation at all level
- Policies and systems laid down are being adhered to
- Accounting records provided by the accounts personnel are correct.

Program Monitoring Cell

CODEC has established its own Monitoring Cell comprising with four professionals (two male and two female), they are periodically visiting different Projects in the field to provide monitoring report for the management.

Monitoring and Evaluation

Monitoring and Evaluation is an important part of a development organization to get sufficient qualitative information in right time for taking necessary steps by the management for timely decision making, ensure accountability and learning. The Monitoring and Evaluation Cell (M&EC) in the organization is monitoring progress systematically towards achievements of result and provide technical and strategic support to the management. Monitoring and Evaluation Cell has performed the following activities during the reporting year:

CODEC Training Centers

CODEC have three training centers. Main goal of training centers is to provide service and facilities, and income raising through services, fish culture and horticulture activities. These centers are well equipped and fully capable to organize residential training courses. Major facilities and undertaken initiatives are:

- Provide and organize training to the CODEC staff and other GO/NGOs.
- Provide training to the CODEC target group members and other GO/NGOs.
- Provide facilities to organize workshop, seminar and conferences.

CODEC Training Centre in Chittagong :

Since 1994 CODEC established its own training centre near the bank of Karnafully River in Chittagong. The center is established on a 6.7 acres plot of land. Construction of the centre was financed by funds from the Danish Radio Calendar Funds. This training centre is far away from all sorts of urban chaos & disturbances and promoted at naturally silent environment; it is fully running without external support. It is now financially self-sustainable and getting attraction to the outside GO and NGOs (local and international). This centre is well equipped and accommodates 60 participants.



CODEC Training Centre in Patuakhali :



This training centre is located in Patuakhali Sadar which is four kilometers away from the typical town crowd and is established beside the Patuakhali-Barguna highway. It was established through financial assistance of DANIDA providing from the foreign exchanges savings of CODEC's previous grant from the Danish Television Christmas Fund. The construction of Patuakhali Training Center has been accomplished in 1999. The centre is well equipped and accommodates 60 participants.

CODEC Training Centre in Bagerhat :

The city of Bagerhat is enlightened with the memories of the Holy Saint Khanjahan Ali (RA). It is to the south of Bangladesh adjacent to the mangrove forest of Sundarban and the Bay of Bengal. Bagerhat is a place of historical interest for the famous Saitgambuz Mosque which was built about six hundred years ago and many others. The architectural design of the mosque attracts tourists from home and abroad. Bagerhat possesses a rich historical and cultural heritage as well. CODEC Training Centre, Bagerhat was established in 2009 on 86 decimals of land. Thus CODEC designed the training centre in Bagerhat through two professional architects of Khulna University giving full respect and consideration of the historical heritage of the period of the Holy Saint Khanjahan Ali (RA). Training centre is located in Daritaluk (Bagerhat-Jatrapur Road), one kilometer to the north of the tomb of the Holy Saint Khanjahan Ali (RA). The centre is well equipped and accommodates 30 participants.



CODEC ORGANOGRAM

