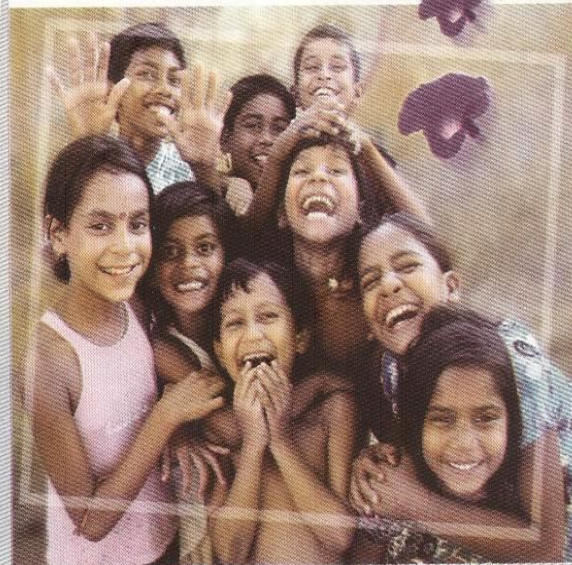


ACD
Annual Report
2011



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Acronyms

ACD	Association for Community Development	DAWN	Disadvantaged Adolescents Working NGOs
AIDS	Acquired Immune Deficiency Syndrome	DIC	Drop-in-Centre
ATSEC	Action against Trafficking and Sexual Exploitation of Children	ECPAT	End Child Prostitution, Child Pornography and the Trafficking for Sexual Purposes
BDT	Bangladeshi Taka	GO	Government Organization
CBO	Community Based Organization	HIV	Human Immuno deficiency Virus
CEDAW	Convention on the Elimination of all forms of Discrimination against Women	MDGs	Millennium Development Goals
CRC	Child Rights Convention	NGO	Non-Government Organization
CRF	Child Rights Forum	OCC	One Stop Crisis Centre
CSEC	Commercial Sexual Exploitation of Children	PO	People's Organization
		TC	Tobacco Control

Glossary

Adibasi: Indigenous minority people (most of Sino-Tibetan descent). Live in hilly and plain areas, and differ in social organization and cultural norms from mainstream Bangalis.

Hilla: Intervening marriage often imposed in cases where the husband -on an impulse -- verbally divorces the wife, repents later and wants to take her back. It is not legal in Bangladesh.

Horijon Palli: Untouchable community

Fatwa: Arabic for opinion of a person learned in Shariah. Fatwas have no legal validity in Bangladesh.

Imam: Religious leader

Kazi: Marriage registrar

Khas land: Abandoned land owned by government

Madrassa: Educational Institutions. The term widely used to refer to those institutions where people learn religious issues (Islam).

Salish: Alternative Dispute Resolution. An informal, traditional system of mediation used to settle marital, land and other disputes outside court. Criminal cases, such as rape, are outside the purview of a salish.

Thana: Police Station

Upazila: Sub-District, Administrative unit immediately below the district.

Union: Administrative unit below the upazila, and forming the lowest level of administration.

UNO: Upazila Nirbahi Officer (UNO) or chief executive of an upazila (sub-district). The UNO is an officer of the central Government who administers the upazila for the central Government.

Union Parishad: A council of elected representatives responsible for administration of a union. The council comprises Chairman, nine Members who are elected by the voters of the union. Each union is divided into nine wards with a member representing a ward each. In addition, there are three women members.

Village Court: A court constituted under the provisions of the Village Court Ordinance, 1976 (amended in 2006). Any party in a dispute may, in the prescribed manner and paying the prescribed fee, apply to the Village Court. The Chairman of the Union Parishad constitutes a Village Court for the trial of a case. Apart from the Chairman, each party nominates two members. The court has no power of imprisonment, but may order the accused to compensate the aggrieved to an amount not exceeding Taka 25,000.

Zila: District

Acknowledgment

ACD was established in 1989 by a group of social activists in view of community development with a philosophy of mainstreaming gender equality, social justice and good governance. ACD is committed to empower the most disadvantaged and marginalized women, children, adolescent girls whose lives has been suppressed under the traditional patriarchal societal system and economic hardship.

In year 2011, we focused specifically on rights based issues; our team has shown tremendous resilience on field to take the message of rights to all. During last year operations, we have scaled various steps forward with the message of change and approach of rights for the marginalized and underprivileged classes. Our core strategies are designed to touch upon the Millennium Development Goals (MDG) and we are keeping these goals as directive principles in all interventions.

ACD has also been changing itself during this past year. We have introduced our new strategy for the period of 2011-2015 which is titled 'Strategic Plan'; this strategy aims to build greater depth and

substances to ACD. It has enabled us to clarify the essential role we play as an advocate and change agent for women and children. We are strengthening our impact, our influence and our identity. The strategy also positions us well for a new period of cooperation with development partners.

Over the years, our stand and advocacy for rights has reflected major happenings. This will see ACD strengthen its commitment to a right based development approach for the children and women who are in vulnerable situations. It will mean we work as effectively in the grassroots level, it will mean that we are more active in advocacy. It will mean that we take on more complex situations that the people face such as in urban slums, or disasters situations as well as the traditional rural poverty situations.

We are seeing the changes in the community level. While we are seeing gains and our work really matters it is true that the turmoil of this last 12 months is taking its toll on women and children and families in the developing world. Climate change is increasing the frequency of extreme weather events. The years food price rises and hitting hard the economic security of under privileged poor families.

This annual report incorporates our efforts and achievements during the year 2011. We express our sincere gratitude to

policy makers, NGOs, media, police, local elected bodies and most importantly to community for participating in our campaign. I sincerely express my gratitude to Donors, Governing Body, Executive Committee, and staff members for their guidance and tremendous support.

No good action is possible without the support of some well meaning organizations, individuals and institutions. It is not only financial support that they have given us but have developed our capacities and widened our knowledge base. We need to mention their names: Government of Bangladesh, Save the Children, Winrock International, ActionAid Bangladesh, Groupe Développement- France, European Commission, Kristiansand Commune, The Asia Foundation, ECPAT International, BRAC, Palli Karma Sahayak Foundation, Campaign for Tobacco Free Kids and Plan Bangladesh.



Salima Sarwar

Executive Director

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About Us

Vision

An equity-based democratic and sustainable society which provides human rights, mainstream gender equality, ensure social justice, good governance and sustainable development.

Goal

To achieve the rights of people, especially the disadvantaged and vulnerable women, adolescent and children at grassroots levels through improving their socio-economic, political and cultural status, ensuring social justice and good governance.

Thematic Areas of Focus

ACD's activities are broadly based on the following three thematic areas:

- (A) Human Rights
- (B) Good Governance
- (C) Sustainable Development

Sectoral Approach

Human Rights Sector, Child Rights Sector & Sustainable Development Sector

Governing Board

ACD has two tiers of Governing Body, namely the General Body and the Executive Committee. The General Body is the highest body consisting of 25 members (11 female and 14 male). The Executive Committee consists of 11 members (6 female and 5 male). The General Body approve programs, budget and audited accounts.

Objectives

- Establish the rights of grassroots people through community support mechanism.
- Build and strengthen capacity of the community organisation at village level.
- Organize local cultural organization for human rights education through cultural performance.
- Ensure access to social justice for rural women especially ethnic minorities.
- Develop institutional capacity in establishing good governance and accountability of local government.
- Strengthen advocacy and campaign against human trafficking and Commercial Sexual Exploitation of Children/ prostitution and prevention and protection of STD/HIV/AIDS.
- Provide psychosocial care and support for the violence victim women and children through institutional care and support.
- Mobilization and awareness with communities in creation of community safetynets.
- Promote community management to initiate economic, social and cultural activities for sustainable development.



General Body



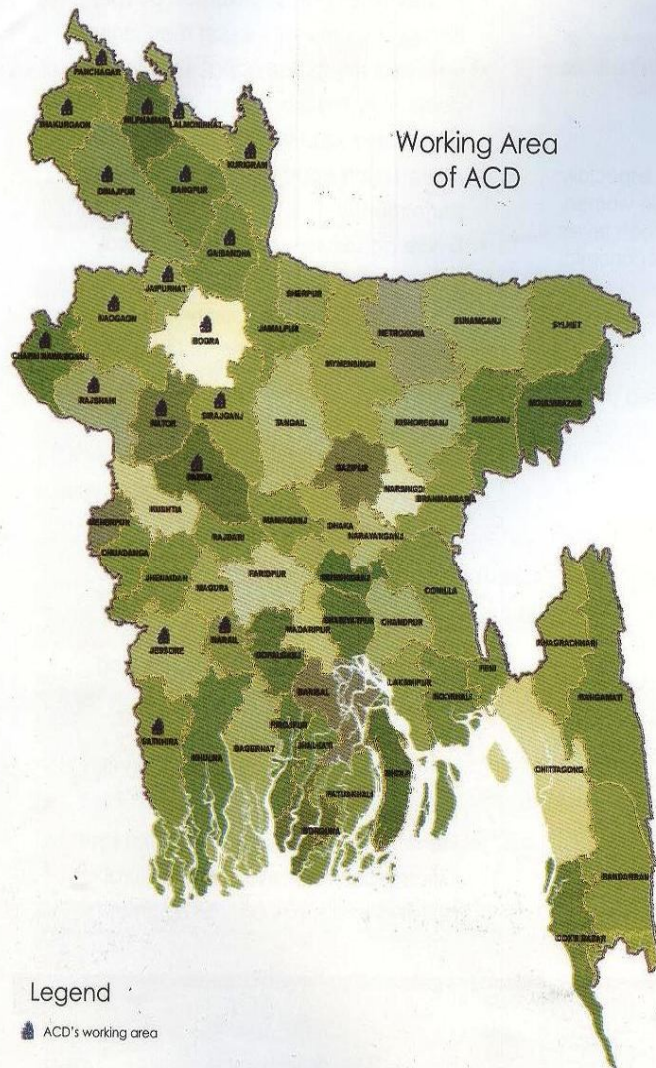
Staff Members

Working Areas

Rajshahi division: Rajshahi, Naogaon, Chapai Nowabganj, Natore, Bogra Pabna, Sirajgonj and Joypurhat

Rangpur division: Dinazpur, Gaibandha, Rangpur, Lalmonirhat, Panchagor, Thakurgaon, Nilphamary and Kurigram

Khulna division: Jessore, Norail and Satkhira



Award Achievement:

- o Anti Slavery International Award in 2001
- o UN-HABITAT Regional Office for Asia and Pacific award on 'Gender and Rights-Responsive Sustainable Cities in Asia and the Pacific' in 2008

Networks

Government

- ACD provides counseling support to the victims of One Stop Crises Centre (multi sectoral program of government)
- Member of Police Reform Program
- Member of District Acid Control Committee, District Anti trafficking Monitoring Committee, District Legal-Aid Cell, District & Upazila Level Task force Committee of Tobacco Control
- ACD works with Department of Social Welfare for the support to victim of Juvenile
- Member of Task Force Committee of Home Ministry on Protection of Trafficking of Women and Children
- Member of National Tobacco Control Cell Of Ministry of Health & Family Planning

International

ECPAT International, Migrant Forum in Asia, Anti-Slavery International, Cross Border Anti Trafficking Network, Advocacy Institute of Washington DC and Ashoka Innovator for the Public.

National

Girls Power Alliance-Bangladesh, Child Rights Governance Assembly, Shamajik Protirodh Committee, Thematic Group of Trafficking Paradigms in Bangladesh, National Agro-Forestry Group, Engage Men & Boys – promoting gender justice, Election Working Group, DAWN Forum, Campaign for Popular Education, ATSEC Bangladesh Chapter, CEDAW Committee, Gonoswakharata Karmoshuchi, National Acid Control Council, Bangladesh Shishu Odhikar Forum, Shishu Surakhai Amra & Bangladesh Anti Tobacco Alliance.

Significant Achievements

- ▶ 618 applications were received for Salish (village arbitration), 421 of them resolved, 140 are under progress and 52 yet to be resolved. 5 court cases have been filed.
- ▶ 158 victims of trafficking (male-82, female-45), sexually exploitation (female-17), physical torture (male-1, female-4) and domestic violence (female-9) were referred by court, police station and local elected bodies to ACD shelter home.
- ▶ 149 victims restored back in their respective families after motivating their parents and other community members. CBOs have taken active part in restoring the victims back in their families have done regular follow ups.
- ▶ 26 victims were repatriated from and to India and integrated successfully.
- ▶ 74 cases were dealt including cases filed before 2011 (17 cases related to raped, 2 acid throwing, 1 murder after raped, 2 murder, 7 attempt to rape, 28 trafficking, 1 suicide after raped and 16 kidnapping). 162 victims were provided legal support.
- ▶ 35 number of mobile court operated for violation of Tobacco Control Act 2005, 5,000 secondary level educational institutions declared smoke free educational institutions. 16 local government bodies of Rajshahi and Rangpur division adopted smoke free guidelines.
- ▶ 346 children enrolled in DICs and received support services. 249 of them received day care support, 107 received night shelter, 50 mainstreamed to formal school, 249 received non formal education, pre schooling provided to 10 children and 343 provided with counselling.
- ▶ 22 children of DIC received vocational training, making small products and selling in the local markets. They have changed their life and impacting in the society positively.
- ▶ 86 children (60 boys and 26 girls) received life skill training, 10 involved in dance movement therapy. 55 children integrated in their own families.
- ▶ 367 children enrolled at Socialization Centres, 340 got non formal education, 373 main streamed into formal school, 55 dropped out children admitted in school, 124 received pre-schooling, 16 received vocational training. 200 children were working children.
- ▶ 167 adolescents and victims (163 girls and 4 boys) received educational supports (scholarship).
- ▶ Economic empowerment support provided to 507 adolescents and youths. Livelihood opportunities provided to 100 street children and who are in street like situation through micro-credit and management support.
- ▶ Rural micro credit was provided to 4326 (30 men and 4296 women), micro entrepreneurship credit to 601 (381 men and 220 women) and agricultural credit to 150 (148 men and 2 women).
- ▶ ACD contributed in drafting comprehensive law to combat all forms of human trafficking (Human Trafficking Deterrent & Suppression Act) by providing information, feedback, suggestions and recommendations received from the grassroots to national level.
- ▶ ACD assessed the gaps in and stakeholders' perception on National Plan of Action for Combating Human Trafficking to ensure adequate awareness, capacity and accountability in implementing the laws on trafficking and to coordinate actions against the crime.
- ▶ Amendment of Tobacco Control Law. Increase and impose taxation on tobacco products.



Human Rights Sector

ACD believes that respect, promotion and protection of human rights are essential preconditions for a democratic society. It has therefore tried to contribute towards a human rights culture by building awareness of rights, respect and tolerance amongst citizens, and motivating human rights defenders. ACD's programs have brought about changes in existing policies and supported the creation of new policies on gender mainstreaming at the community level. ACD has mobilized the community and activated men, women and adolescents on the basis of gender, class, caste and religion who are subjected to exploitation and oppression. ACD has been implementing its programs by an integrated approach in view of establishing the rights of the grassroots women and children, prevention and protection agent domestic violence, towards the reduction of gender discrimination and promotion of social justice through developing community care support mechanisms.



Gender and Social Justice

Violence against women occurs all over the world, regardless of age, class, ethnicity, and culture. It includes physical, sexual or psychological violence and can have serious implications for a woman's physical and mental health. Gender-based Violence (GBV) also contributes to the cycle of poverty for many women, children, and families by disempowering women, restricting their participation in the community, and degrading the health status and economic capacity of the family as a whole. Most abused women never tell anyone they are suffering from abuse. The main reasons for their silence are: (1) violence in marriage is commonly accepted by society; (2) fear of social stigma; (3) fear that their husbands would become more violent if they found out. The MDGs have included gender as an important part. State parties have agreed to take measures for reduction of poverty, hunger, ensure health care to achieve the MDG for sustainable development and combat all forms of violence and discriminations enshrined in the CEDAW.

ACD has built Village Development Committees by creating new program and bolstering current efforts. ACD makes an extensive effort to address various needs in the community ranging from legal rights and literacy education to domestic violence and trafficking shelter through to legislative advocacy and community organising and training. To ensure women's empowerment for positive social change, Salish (village arbitration) Committees, Counter Trafficking Committees, and People's Organizations are playing significant role at the grassroots level.

Salish is an important social and legal instrument for social justice designed for resolving some civil and criminal disputes promptly. But implementations of the Salish are mostly bias and perpetrators and accused of committing violence against women are punished with low measures or compensation with money in the local level arbitration system. Salish (village arbitration) and fatwa (religious edict) have become common features in rural areas. In a Salish Committee, participation of women in the whole process and hearing their voices are extremely important to ensure justice. Salish activities done by Salish Committees are as follows:

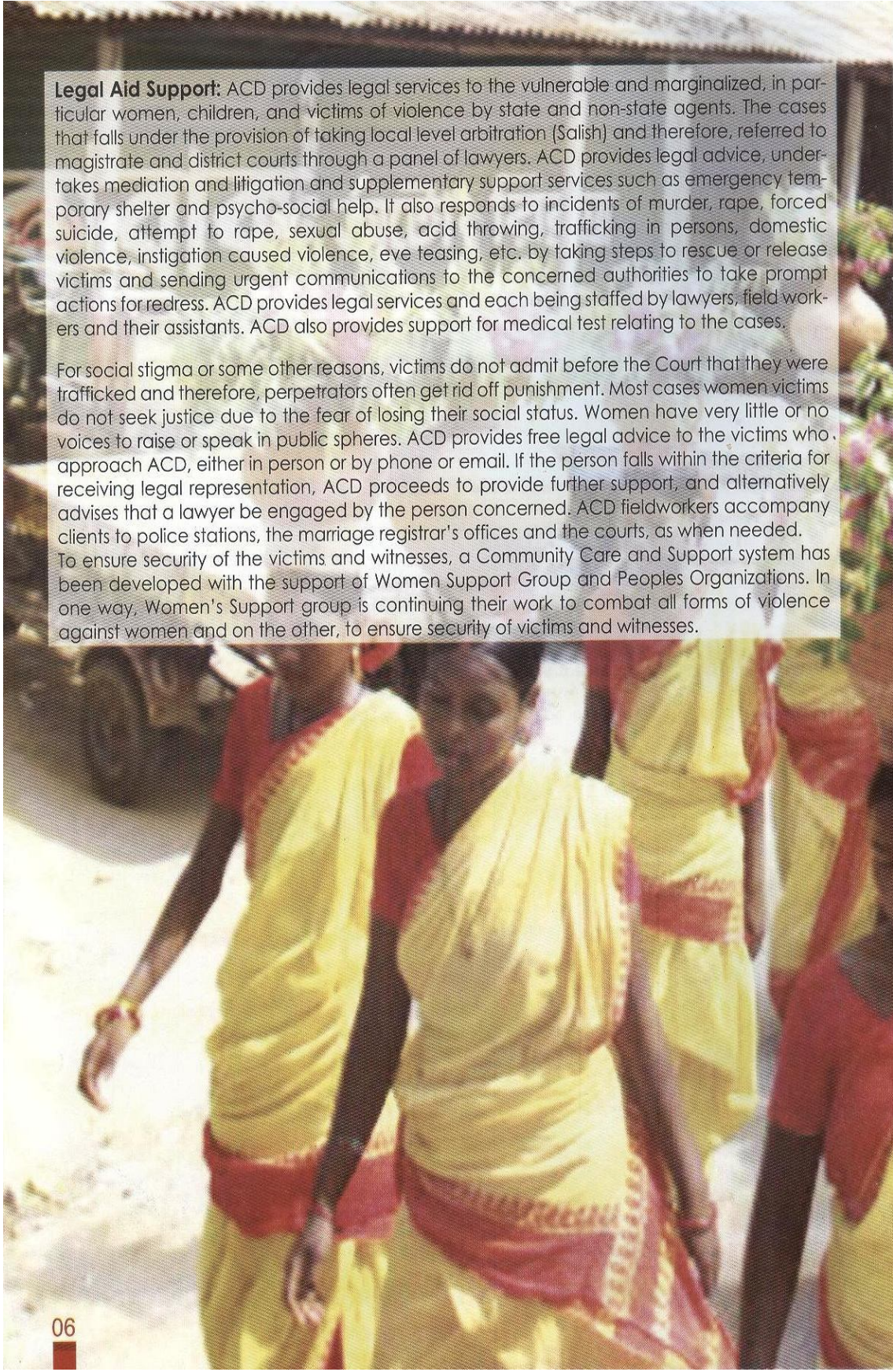
Applications that were within the jurisdictions of Salish	618
Applications under proses	140
Applications unresolved	52
Number of resolved	421
Court case	5

Table: Salish



Procession on Gender based Violence

People's Organization (PO) intends to address the burning issues of deprived people. ACD has developed to practice the democratic values of people so that they can be able to raise their voice to claim their rights. Members of PO became aware about various social and economic issues including that of women's empowerment. Community people assembled there to read books, newspapers, journals and discuss their problems, identify issues to raise them to the appropriate authorities. Participants especially girls and women came out of their houses and changed their attitude towards life. PO works in the sectors like- education, health, human rights, social justice and livelihood. PO has wide and diverse community stakeholders through development of its local network known as Violence Protection Committee. Through Violence Protection Committee, PO keeps linkages and mobilizes resources and potentialities in favour of poor and disadvantage people. The community stakeholder groups are linked with each other and play due role to improve their life and livelihood. The Violence Protection Committee establishes linkage with local government institutions (Union Parishad/ Upazila Parishad). Each and every PO is being run by own laws. An electoral system has also been introduced. Thus, PO acts as a People's Organisation for lifelong learning and community development.

A group of women, likely members of a support group, are walking outdoors. They are wearing matching yellow saris with red borders and red shawls. The background shows a simple building with a corrugated metal roof and some greenery.

Legal Aid Support: ACD provides legal services to the vulnerable and marginalized, in particular women, children, and victims of violence by state and non-state agents. The cases that falls under the provision of taking local level arbitration (Salish) and therefore, referred to magistrate and district courts through a panel of lawyers. ACD provides legal advice, undertakes mediation and litigation and supplementary support services such as emergency temporary shelter and psycho-social help. It also responds to incidents of murder, rape, forced suicide, attempt to rape, sexual abuse, acid throwing, trafficking in persons, domestic violence, instigation caused violence, eve teasing, etc. by taking steps to rescue or release victims and sending urgent communications to the concerned authorities to take prompt actions for redress. ACD provides legal services and each being staffed by lawyers, field workers and their assistants. ACD also provides support for medical test relating to the cases.

For social stigma or some other reasons, victims do not admit before the Court that they were trafficked and therefore, perpetrators often get rid off punishment. Most cases women victims do not seek justice due to the fear of losing their social status. Women have very little or no voices to raise or speak in public spheres. ACD provides free legal advice to the victims who approach ACD, either in person or by phone or email. If the person falls within the criteria for receiving legal representation, ACD proceeds to provide further support, and alternatively advises that a lawyer be engaged by the person concerned. ACD fieldworkers accompany clients to police stations, the marriage registrar's offices and the courts, as when needed. To ensure security of the victims and witnesses, a Community Care and Support system has been developed with the support of Women Support Group and Peoples Organizations. In one way, Women's Support group is continuing their work to combat all forms of violence against women and on the other, to ensure security of victims and witnesses.



Challenges

- To get justice and punish the accused includes security of the victims and witness, threats from accused to settle the matter outside the formal justice system.
- Due to stringent punishment in the Women and Children Repression Act 2000 (amended in 2003), falls cases and misuse of the law by some unruly people have increased.
- Lack of knowledge about the laws to bring the perpetrators under jurisdictions especially when men are the victims of trafficking.

Women's Empowerment, Participation and Leadership Development

Women empowerment and advancement is one of the major focused interventions of ACD's programs. The destitute and disadvantaged women and young adolescent girls receive special attention. ACD works for women's participation in local government and administration for establishing their rights. Their individual empowerment in the family and community level is equally emphasized. Women Community Support Group, Violence Protection Committees and Women Circles at the grassroots levels developed by ACD are working for social development and protesting on violence against women and young adolescent girls. Women are brought into capacity development training focusing on social issues CEDAW, Uniform Family Code, human rights, resource management, reproductive health and rights, gender and development, sex and sexuality, UNCRC, Local Government Systems, City Corporation's Manual, ILO Convention 182, Citizen's Rights and Responsibilities.

Issues	Number of batches	Total participant
<input type="checkbox"/> Gender <input type="checkbox"/> Reproductive health and rights	13	260
<input type="checkbox"/> National and international human rights laws and policies <input type="checkbox"/> Gender and masculinity	8	158
<input type="checkbox"/> Manual and orders of local governance system <input type="checkbox"/> Voter education practices	15	300
<input type="checkbox"/> Risk Management of Natural Disaster <input type="checkbox"/> Mother and Child Health, Food and Nutrition <input type="checkbox"/> Gender Equality and Women Empowerment <input type="checkbox"/> HIV/AIDS	290	1534

The members of a women group were worshipping to the deity at the cremation ground recently recovered from the encroachers after three decades. ACD trained the Santal community residents on how to retrieve the relevant paper in order to claim their rights over the shoshan (cremation ground). A women group member says: "This is the land where our ancestor cremated the dead. We got this land back from the encroacher with help of ACD. Now we use this ground for burial."

Table: Training and Life Skills

Social mobilization campaigns were organized with 684 community leaders, teacher, local elected bodies, club member and Counselor of Rajshahi City Corporation to reduce discrimination between men and women, equal wages, reproductive health, optimizing use of available recourses, basics of human rights, life skills and leadership development at Union and Upazila levels. There are positive conceptual changes amongst the local elites, Kazi (marriage registrars), Imam (religious leaders) and government officials on the importance of women's empowerment, leadership development and participation. Women are participating in the Salish than ever.



Leadership Training



Procession on Women Empowerment



ToT on Migrants in Economic Development

Combat Trafficking, Institutional Care and Support for the Trafficked Victims

Bangladeshi women are reportedly being trafficked to the Indian states of West Bengal and Assam, often by their own relatives who promise them jobs or marriages without having to pay dowry. Women and children are trafficked out of Bangladesh because of "extreme poverty, land fragmentation, floods, cyclones, landlessness and demand for dowry". If the women flee from their Indian employers, Indian police return them to Bangladesh. There is an official ban on migration of unskilled women from Bangladesh.

The context of West Bengal and Bangladesh border is pertinent to deliberations on several human rights and development issues – poverty, socio-economic alienation and exclusion, cross border trafficking and sexual exploitation and socio-political conflicts on issues of land occupation, undocumented migration and corruption. Lack of social or political attention towards socio-political issues of communities is evident in the lack of representation in media, social researches or documentation available. In the last decade, there has been a political action like border fencing by India which has been a politically contentious issue between the governments of two countries. The other issue that has drawn attention of national and international NGOs is that of cross border trafficking in children, adolescents and women.

However, on the issue of prevention of cross border trafficking, actions have been limited and restricted, un-coordinated and the impact of such actions often unaudited. Most notable strategies include training and sensitization of border police, awareness generation of communities in districts adjoining the border and assistance to groups (women, men and children) who have been intercepted at the border by border police.

Beneath migration we still experience sizeable number of women and children are trafficked for sexual trade and forced labor. Poverty including illiteracy, lack of employment opportunities, dowry, divorce, and gender based violence, domestic violence, discrimination and natural disaster are some of the causes behind trafficking and is turning out to be green pasture for traffickers and their harbors. Trafficking for forced labor is turning out to be one of the major blocks for intervention as organized labor displacement is taking place.

ACD's sensitization interventions and vigilance campaigns have reached out to many unmarked routes where migration and trafficking is taking place. ACD has established People's Organizations (POs) and Counter Trafficking Committee (CTCs) at various locations to facilitate safe migration, working in protection, rescue and playing supportive role in social integration of victims. ACD has developed CTCs which is consisted of local elected bodies, social leaders, local elites and key informer groups in the community. CTCs themselves organize rallies, street drama, meeting with different groups of people and professionals such as teachers, journalists, law enforcing agencies, boatmen, rickshaw pullers and van pullers to raise awareness on issues related to trafficking in persons.

Other activities relating to the issues

- ACD provides counseling support to the victims of One Stop Crises Centre.
- As member of Task Force Committee of Home Ministry on Protection of Trafficking of Women and Children, ACD has given the responsibility to repatriate victims from India.
- 50 victims of trafficking, sexual harassment, physical torture and domestic violence were referred by police, court and local elected bodies.
- ACD has built an informal network with 23 organizations to combat trafficking.
- ACD is the member of District Anti trafficking Monitoring Committee and works with Department of Social Welfare for the support to victim of Juvenile

ACD does advocacy and campaign program towards preventing unsafe migration and trafficking of women and children in the case management i.e. ACD tracks trafficking, rescue them with the help of police, NGO, local elected bodies and community people and restores them. Following up on the restored cases are one of the major tasks. The awareness generation programs are organized for vulnerable communities and promote community policing involving local government, police and local CBOs. Activities include

- ◆ Networking with district administration, police, shelter home and other local resource organizations
- ◆ Working with victims residing in Safe Home/Shelter Home
- ◆ Extending legal aid to victims
- ◆ Capacity building of CBO staffs and lawyers on trafficking and legal issues
- ◆ Capacity building of CBO staffs on reintegration creating a district level platform for victims

Migrant Campaign Month (MCM)

Every year, ACD observes MCM collaborating with district alliances, non government organizations, educational institutions, service providers, and civil society. The campaign extends between International Day for the Elimination of all forms of Violence against Women (25 November) and International Migrants Day (18 December), thus emphasizing that gender violence is a legitimate and critical human rights issue. ACD organizes rally, human chain, signature campaign, banner campaign, street meeting, discussion meeting, press conference, popular theatre, youth gathering, lighting lamp and taking oath, sports competition, and prize giving ceremony at multiple locations on northern part of Bangladesh. 16 Days Activism is a platform being used to call for the elimination of all forms of violence against women and advocate for women's right to live in equality. This period includes various days commemorating or celebrating certain events as described below:

- November 25th: International Day of Elimination of All forms of Violence against Women
- November 29th: Youth Day
- December 1st: World Aids Day
- December 3rd: International Day of Disability
- December 9th: Rokeya Day
- December 10th: International Human Rights Day
- December 18th: International Migrants Day



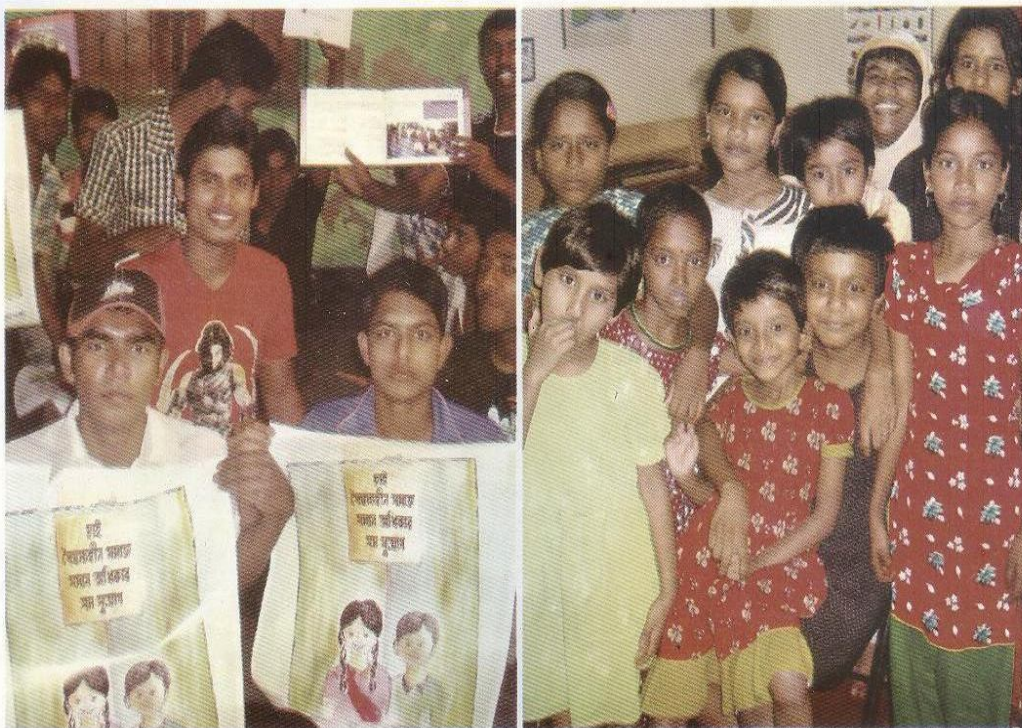
Advocacy with Deputy Commissioner of Rajshahi District, Minister of Women & Children Affairs and Mayor Rajshahi City Corporation

Civic and Human Rights Advocacy and Education

Patriarchal and fundamental mindsets of some people are the challenges that hinder women's active participation in the socio-economic activities. Though this mindset is changing, the change is very slow and will perhaps need more work to do. Allocation of funds in the national budget for elected women members; councillors are not enough to perform their duties for the local community in their respective areas. ACD believes that the issues of local government are inseparable from the dynamics of development and the right to information is an essential tool to sustain democracy and ensure sustainability of the development trends. In order for the citizens to effectively participate in crusade of establishing their rights and creating demands, it is necessary that they become aware of their rights and responsibilities of service providers. Lack of knowledge and awareness makes them to fall prey of various forms of inequalities more easily. ACD has given emphasis on awareness raising, educating them on their rights and responsibilities, advocacy and lobbying from grassroots to policy level on identified issues for strengthening local government. There are very low or no status of women in Steering Committees of the local governments.

Child Rights Sector

The north western part of the country, where poverty incidence remains very high, children and women are more vulnerable to trafficking and victims to may modes of social discrimination and exploitation. ACD's rights based work approach is dedicated towards empowering these downtrodden groups and developing a community care system in view of protecting (both preventive and curative) from violence, hazardous situation, gender based violence, abuse, exploitation, trafficking and HIV/AIDS/STDs. For the victims living in shelter homes, rehabilitation continues to follow a stale routine - the usual counseling and vocational training in tailoring, block printing and knitting. There are very few innovations in counseling techniques or finding new opportunities for the victims. Many mainstream children are sometimes hyperactive and/or slow to learn. Some children do participate and express themselves well but remain introverted. Children who live in the streets and in slums face daily violence and aggression. They have to fight through daily activities in order to stay alive. Child Rights Sector emphasized largely on recovery and integration through institutional care and support services, empowering the children and adolescents for their survival, participation, and promotion in the socialization process.



Prevention and Protection of Children, Victim of Violence and at Risk Situation

Working with support systems of ACD to enable vulnerable children and victims of violence (mentally distressed, critically injured/insecure etc.) take resort to the justice system led to a new realization that for successful and sustainable support, it is important to provide psychosocial help in addition to safe shelter, follow up, medical and legal aid. To protect children from all these violence, ACD has been implementing different programs, each program having its own objectives to protect and prevent violence against children.

Regular meeting and information sharing are organized so that family/community people can help children to be protected from sexual abuse, child marriage, discriminations and dowry that can put them at risk to be trafficked and victims of violence. ACD has been working to develop a Care Structure System in the community, where children will get the opportunities of a sound socialization and enjoy their rights. ACD gives emphasis on psycho-social education and social awareness meeting to ensure education for children, their psycho-social and cultural development. Activity types, issues and target group is given in the below table.

Type of Activities	Issues & Target group
Learning meeting and information sharing	Social issues, causes and consequences on early marriage, sexual abuse exploitation, trafficking and possible perpetrator with Adolescents, Children and youth
Orientation session	<ul style="list-style-type: none"> ◆ Sexual reproduction health and rights with Parents. ◆ Psychosocial care and protection issue to prevent child abuse with Parents.
Awareness session	<ul style="list-style-type: none"> ◆ Sexual reproduction health and rights with Club authority, club members, youths
Social awareness	<ul style="list-style-type: none"> ◆ Psychosocial needs, child care and nurtures in gender equality norms and values with Children, parents and youths, community people ◆ Youth Friendly Health Services delivery point communities with Children, parents and youths, community people

Community driven awareness campaign on Children's Protection

ACD organizes cluster level awareness program amongst the rural community to make them aware of their rights, entitlements, reproductive child health and hygiene, child labor and trafficking, child education, educating them on the basic provisions and their participation in the political mainstream. The awareness programs are done using mediums like video shows, wall writings, street drama, Gomvira (local music with humour), Potgan (traditional music), information dissemination, public meetings, coordination meetings, networking and advocacy. Youth Facilitators campaign in schools, colleges and madrasa (religious institutions). Child Rights Forum, Adolescent Reflect Circle, Child Cultural Group and Youth Groups are working in the society and community level to raise awareness on protection of children.



Awareness Campaigning on Violence against Girls & Young Women



Access to Information on Reproductive Health



Rally at Child Rights Week

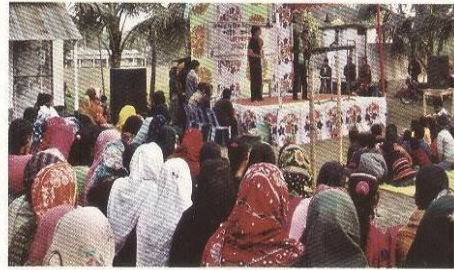


Rally at World AIDS Day

As a result of such initiatives, people's and community's participation has increased in reducing dowry, child marriage, sexual abuse, child labour, trafficking and discrimination. In schools, colleges and madrasa, mental and physical torture as well as discriminatory behaviour has been decreased.

Activities	Issues	Target group	Number of Activities	Total participant	Boys/ Men	Girls/ Women
Community campaign through Theatre for Development (TfD)	Child marriage, birth registration, eve teasing, social discrimination, trafficking	Children and youths	18	2774	2014	4760
Sports, essay and art competition	Gender equality norms to change their attitude towards girls and gender structure	School and college students	2	40	12	28
Anti-trafficking message dissemination through mobile exhibition	Trafficking, nexus between trafficking and unsafe migration	School and madrasa students	20	2322	1265	1057

Table: Awareness Raising Campaign on Protection of Children



Theatre for Development

Institutional Care and Support for the Child Victims of Violence

ACD has been providing institutional care, support services and rehabilitation support for victims' psychosocial recovery and integration with family and in community. Life skills education has been provided to them to empower and protect them from re-victimization. ACD maintains the case management process, provides the psychosocial services and develops the referral and linkage support with other institutional response to rehabilitate them. ACD takes actions by advocacy meeting with local administration, Border Guard of Bangladesh and police for providing necessary support to the victims. ACD has developed Community Based Organization, People's Organization, Salish (village arbitration) Committee and Counter Trafficking Committee for promoting victim' justice, and ensure their rights to protection, rescue, care, recovery, reintegration, and rehabilitation.

Type of Violence	No of victims received Shelter Home services		
	Male	Female	Total
Trafficking	82	45	127
Sexual harassment		17	17
Physical torture	1	4	5
Domestic violence		9	9
Total	83	75	158

Victims referred by:	Total
Court	30
Police Station	20
Local Elected Bodies	18
Drop In Centre	3
Socialization Center	2
Investigation	84
Referral	1
Total	158

Shelter Home

ACD operates two shelter homes for the victims of cross border and internal trafficking, raped, acid burnt, conflicts with laws, police custody, missing, domestic violence, commercial sexual exploitation, vulnerable to prostitution/trafficking. Victims are cared for and protected by the staff team from abandonment, abuse and exploitation. They are assured of a descent standard of living. They are rescued from police stations, thana, community, etc. ACD's team comprising of Social Workers, Educators, Paramedics, Investigation Officer, Reintegration Officer, Livelihood Officer and other staffs remain within reach of the victims and vigilant round the clock.

Direct support

Direct support services including counseling, contact and follow up with police, legal advice and aid, health care support, referrals for vocational training, employment and shelter are provided to the victims. Each victim's case/problem is handled in a holistic way and try to give them as much support as possible, to help empower them to take decisions about his/her life, and stand on his/her own feet.



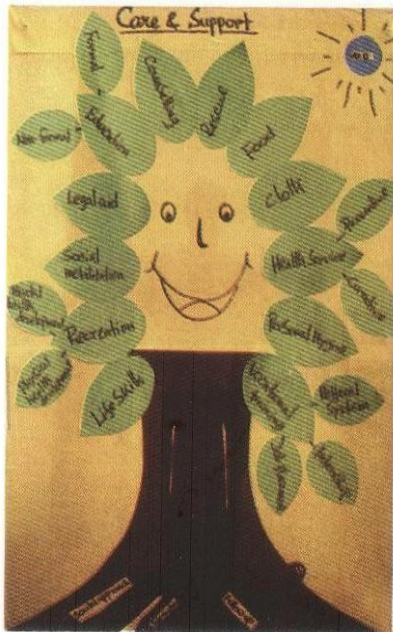
Community & Family Meeting

Violence Protection Committee

Life Skills Training

Psychosocial Counseling and case management

The victims are stigmatized through which they develop an inferiority complex. Within their own community and peers, they practice a sub culture and taboos. As a result they lose their self-esteem and suffer from abnormal behavior that is contrary to social norms and values. ACD provides victims with a place where they can talk without feeling inhibited and conduct non-judgmental, non-directive and confidential counseling, individually and in groups. At a victim's request, ACD also offer counseling to the family members. Victims suffering from trauma, depression, acute anxiety or other psychological conditions are offered psychological counseling. The staffs maintain case management to analyze the behavior and attitudinal changes of the victims. Motivation is also important tool to convince victims to think in appositive manner and change some of their behavior. They are motivated on social norms and values and their duties as responsible persons in society. Subjects discussed during these sessions are child rights, trafficking, participation in the program, importance of education, finding light forms of jobs, discipline, drug/alcohol/substance abuse, personal health and hygiene, behavioral changes, etc. They are involved in dance therapeutic movement.



Care & Support Tree



Shelter Home Services



Need Assessment

Healthcare and health support

First aid support is provided to the victims. Preventive, curative and promotive health care services are provided through indoor and out door facilities. The severe cases are referred to government hospitals or private/specialized clinics to ensure that proper medical care is given. Awareness raising health related issues through health education are provided to enhance knowledge on personal health and hygiene issues, promote changes in attitude and to put knowledge into practice. Special emphasis is given to vaccination and immunization. Education on reproductive health, unwanted pregnancy, etc. session is provided to them. Food supplement are ensured and special diets for sick victims to develop hygienic food habit, maintain nutritional balance and improve the health status of them.

Education

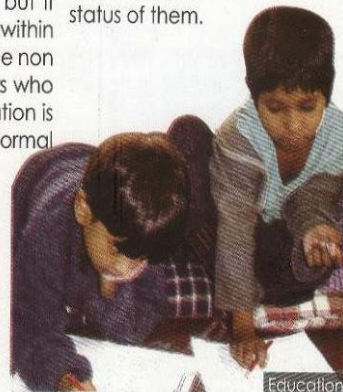
Education is reached to victims when they come to ACD in different forms and colours. For most of them, it is going back to their childhood. They are shy, hesitant and sometimes totally against getting into it. They get started slowly and gradually. Creating their interest is the most challenging activity, but it happens with time. Some join formal schooling and others join the school within the premises which give them an exposure to the realm of knowledge. The non formal education is offered to the children, aged between 8 to 16 years who are out of school and /or never attended school. The non formal education is complementary to mainstreaming i.e. further pursuance of sponsored formal education in partners NGO's or private schools.



Recreation



Child Rights Forum



Education

Life skills Development

Life skill can be innumerable and the nature and definition of skills may differ across cultures and settings. However, there is a core set of skills which are at the heart of skills based initiatives for promotion of wellbeing of youth. These are: decision making, problem solving, creative thinking, critical thinking, effective communication, interpersonal relationship skills, ability to be self aware, ability to empathize, coping with emotions and stressors. ACD staffs continuously provide training to all victims so that their psychosocial competence is developed and they can deal effectively with stress and pressure in life.

Legal Advice and Aid

Fear and ignorance often prevent victims from reporting cases of violence to the police. If this is the course a victim wishes to take, ACD intervenes on his/her behalf to ensure the case is properly reported and timely action is taken. ACD's lawyers provide free consultations to help victims review the legal options available to them. If required, they also represent victim in court and ACD staffs support them through the legal proceedings. ACD provide limited financial support for victims who do not have the means to meet their legal expenses. ACD executes bail bond on behalf and/or pursue to speed up trail until disposal of cases. When a case is disposed or bailed out from State remand or police stations, victims are taken to ACD's safe shelters where they receive appropriate support. Victims with parents/families are handed over at the earliest with proper documentation and family counseling. Victims, whose parent/guardians cannot be traced, continue at the shelter home and receive all support for their development and social integration.

Childrens'/ participation

Children's participation is an incremental in which they develop skills, understanding and values to influence decision making and outcomes at the local and national levels in an environment that recognizes them as competent social actors. Through their participation, they exercise their rights and responsibilities alongside adults in the interest both of their peers and others. Their participation challenges existing inequalities and the root causes of vulnerability and positively contributes to influence decisions that directly affect them. ACD ensures their direct participation and involvement of the children in the programs.

Recreation

Recreational activities are ensured to all victims and are very important for the mental and physical development of the victims. A victim should know get to know about his/her culture and country and take breaks from the difficulties of life like any other people. Recreational activities are held regularly in an organized manner in order to meet the demand and need of the victims. They are encouraged to participate in music, dance, drama, drawings, excursions, sports, picnics, visit to places of interest and historical importance. The shelter home is equipped with audit/visual equipment and indoor games. They are also encouraged to participate in cultural show and musical team. Recreation makes them animated, spontaneous, attentive and disciplined.

Psychosocial services	Male	Female	Total
Rescue	83	72	158
Repatriation	21	5	26
Basic Needs Support	66	65	131
Health & Hygiene	66	65	131
Psychosocial Counseing	44	65	109
Non- Formal Education	14	53	67
Formal Education	0	3	3
Legal Support	21	15	36
Life Skills Education	65	63	128
Dance Therapy	10	25	35
Integration	79	70	149
Vocational Training	3	8	11
Entrepreneurship training	36	1	37
Economic Rehabilitation	21	1	22
Job Placement and linkage	5	4	9

Dance Movement Therapy

Dance Movement as an alternate mode of therapy to recovery and healing for the psychosocial rehabilitation of victims. Not only does the process bring about positive changes in mind, body and spirit, it also enables the women, children and youth to interact with mainstream society on an equal footing.

Counseling

ACD uses dance and movement as alternative approaches to traditional counseling. Regular therapy classes are held with victims and vulnerable groups.

Building positive attitudes and body image

ACD helps victims to re-discover the beauty of life. ACD creates a safe space for both body and mind.

Empowerment

ACD's therapeutic process transforms victims into bold and creative artists. ACD provides a platform to excel and recognize one's own potential. Victims in the classes have the chance to develop their own ideas, express themselves in an innovative way, and to perform.

Here is a story of a distressed girl to whom ACD provided all-out assistance for economic emancipation. She is Runi. River erosion has turned her family homeless about five years ago. So, they had to migrate to Dhaka. Although Runi's father was partly paralyzed, still he became a hawker and ran family with his small income. Runi could not proceed further after Junior School Certificate (JSC) examination due to poverty. At this stage, she decided to help her father by earning money. But she did not get any suitable job due to lack of technical skill. In the mean time, she came to know that ACD conducts a skill training course on embroidery for free. She enrolled herself with the Vocational Training Centre of ACD. She underwent a 4-month embroidery training course. On conclusion of training, Runi able to do embroidery perfectly. She got a job at embroidery shop in Rajshahi at a monthly salary initially BDT.5,000. Now, her family is quite solvent and all its members are living happily. Runi wants to continue her study through Bangladesh Open University.



Repatriation from India

Vocational/Skills Development Training and Employment

The victims have access to vocational/skill training through in-house skill development training courses. Those victims who have no access to or not interested in education or employment opportunities are regularly counselled in order to set their mind to adapt appropriate skill development training. ACD provides training courses on : i) cutting and tailoring, ii) embroidery, iii) television and refrigerator repairing, iv) dying and printing, v) paper cutting and paper bag making, vi) handicrafts and souvenirs, and vii) candle making. Victims who want to take up a certain skills as professions can undergo a thorough training course which includes an internship at relevant workshops.

Job Placement and Self Employment

ACD staffs negotiate with employers for apprenticeships and/or jobs for the victims who has vocational/skill training on specific trades. During the tenure, the tam ensures that the employers understand the situation of the victims, the job, working environment and duration are non hazardous and they are paid fare wages. At times, victims themselves can arrange better self employment through their own initiative and network. For self employment, they are provided with necessary tools and equipment by ACD.

Repatriation and Rehabilitation

ACD is working on the rehabilitation of the victims. A number of capacity building training, advocacy, sensitization and awareness programmes are conducted for the CBOs, police, legal personnel, judiciary and government officials. ACD has reintegrated victims back to India. There is no given procedure on repatriation and having closed border with India, it took years before the victims went back. Every year, a lot of children and young women from Bangladesh are trafficked to India, working in the labour force or involved in prostitution. Several of them also live permanently but unofficially with Indian husbands. They get their stay and in turn they run brothels or bring in smaller girls from rural Bangladesh. The fencing and vigilance in border areas have not solved problems. Poor women and children are used to traffic arms, drugs and other expensive items including human beings.

Strengthening Cross border coordination & collaboration

To build positive partnerships for ensuring coordination and cooperation at the Indo- Bangladesh border, ACD organize cross border coordination meetings to augment and reinforce the ongoing efforts of different stakeholders in a collaborative and effective manner. ACD also focus on sensitizing and mobilizing officials of government line departments of both the countries and made visit of Safe Homes in India for meeting with concern players and authorities for coordination development, victim identification and rescue.

Family Re-integration

Family is more important than that if an institutions or center. There are two main approaches of family integration. Some victims do not disclose or remember their identity or family situation. The staffs also visit the house of the children before integration. Sometimes, parents/guardians are informed by mail if the child remembers the correct address. Hand over is generally carried out in presence of local people's representatives, local police and other family members after completion of proper documentation.

Follow up

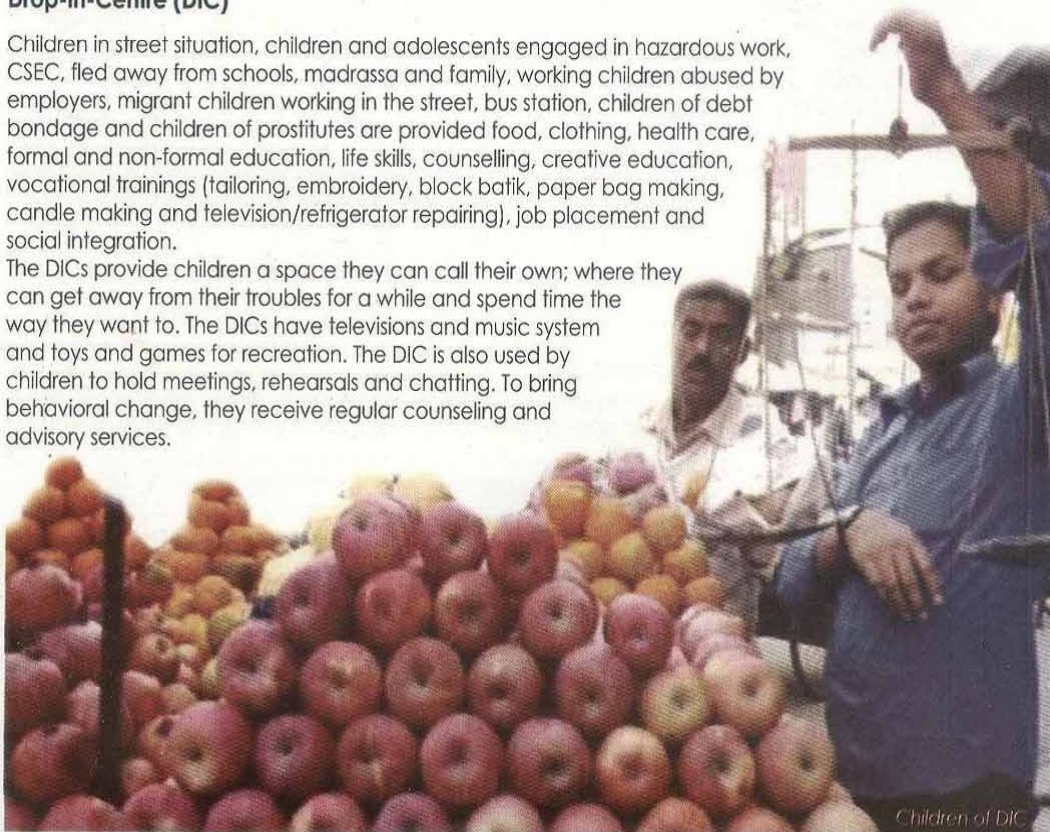
Through various interventions, the victims are re-integrated with the family, provided socially accepted employment or integrated in the society through collective living. Therefore, there is a provision for follow up for a period of six months to ensure that victims are stable and adjusted to their families, work place and in the society. It also ensures that ACD can review its strategies and approaches to adopt necessary changes.

Court cases which are lengthy, denial to accept family, or citizens of other countries keep some of them at the shelter longer than the others-but ACD keep them in formal and non formal education so that they look at life positively and constructively. The focus towards working with victims brought to work with youth in shelters, vulnerable communities and in the districts and finally informal schools and colleges in selected areas. The idea is to bring the youth from the vulnerable areas and expose them to the mainstream platforms. They meet and work together at different intellectual and practical platforms and that gives a practical exposure to the victims which have long term effect on them.

Drop-in-Centre (DIC)

Children in street situation, children and adolescents engaged in hazardous work, CSEC, fled away from schools, madrasa and family, working children abused by employers, migrant children working in the street, bus station, children of debt bondage and children of prostitutes are provided food, clothing, health care, formal and non-formal education, life skills, counselling, creative education, vocational trainings (tailoring, embroidery, block batik, paper bag making, candle making and television/refrigerator repairing), job placement and social integration.

The DICs provide children a space they can call their own; where they can get away from their troubles for a while and spend time the way they want to. The DICs have televisions and music system and toys and games for recreation. The DIC is also used by children to hold meetings, rehearsals and chatting. To bring behavioral change, they receive regular counseling and advisory services.



Description	DCI -1 (boys)	DCI -2 (boys)	DCI -3 (Girls)	Total
Number of new children enrolled	167	129	51	346
Number of children re-enrolled	16	4	1	21
Basic support provided to children	Average 37 per day	Average 34 per day	Average 19 per day	110
Number of children received day care support	76	93	80	249
Number of children received night shelter	33	35	39	107
Number children received health care services	211	176	108	495
Number of children received non-formal education	96	113	40	249
Number of children received formal education	18	13	19	50
Pre schooling	6		4	10
Individual Counselling	87	113	143	343
Group Counselling	165	298	202	665
Family Counselling	12		4	16
Life skill training	20	40	26	86
Dance Therapy			10	10
Number of children's meeting	24	24	24	72
Integration in family	19	28	8	55
Number of children received vocational training	6	12	4	22
Income generating support	5	16	4	25
Savings	57	69	9	135
Follow up (family) before integration	5	7	9	21
Follow up (family) after integration	13	8	5	26
Job placement	64	39	6	109

Basic information about services provided by DIC

DIC changes lifestyle of a street child. Ripon, 12, is a street child in Rajshahi city. Stepmother's torture has forced him to leave his village home. Being a porter at the bazaar, he earned between BDT. 50 -100 a day. In the meantime, he came to know about the Drop-In-Centre (DIC) of ACD. He enrolled himself there. Every afternoon, he goes there to take rest, sleep, take food in group, watch television and take part in games. He also enjoys the facilities of education, health service, counseling, entertainment and savings. He started fish trade by investing BDT. 5,000. The DIC staffs contacted Ripon's family. He wanted to go back to his family at his native village. He contacted his father for opening a grocery shop at their locality. He hopes to return to his village. Ripon has changed his lifestyle at DIC.

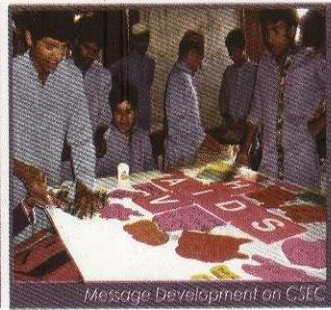
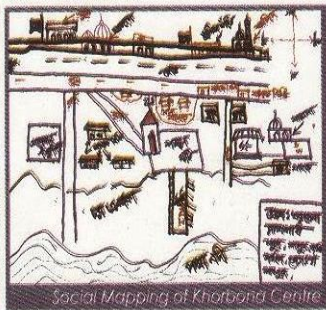
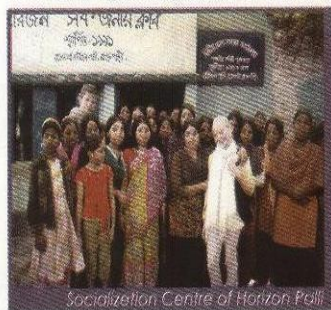
Socialization Centre, a community based psychosocial intervention to prevent CSEC

Socialization Centres are one of the development strategies of ACD to nurture the development of children as well as the community through a positive socialization process. From the previous experience of working on sexual abuse, exploitation and trafficking of children and women, ACD soon arrived at the realisation that community development with an institutional approach, both in rural and urban areas, would be the best strategy to prevent these violence and injustice of vulnerable children and adolescents. The Socialization Centre started with this motive of emphasising more on preventive approach for the children who are at risk than curative under the umbrella of protecting children from being abused and vulnerable situation. Socialization Centres are providing counselling, non-formal education, pre-school leanings, educating how they can protect themselves, educating them on basic health care, recreation, library services, sporting facilities, etc.

Target population: Children and adolescents of poor, ignored, abused, deprived, discriminated, disadvantaged, 'untouchable' and vulnerable to forced migration, forced labour, bonded labour, sexual abuse, exploitation/trafficking.

Activities and Strategies

- Non-Formal Education, Creative Learning & Education, Recreation
- Life skills, Youth Participation as Advocates/Peer
- Community mobilization and campaign against child labour, sexual abuse exploitation and trafficking
- Community Sensitization on Child Care, Nurture & children's Psychosocial Development
- Building linkage with CBOs, local government, NGOs and service providers for services of children



Description	Centre 1	Centre 2	Centre 3	Centre 4	Centre 5	Total
No of children coming to the centres	394	235	170	117	437	1353
Newly enrolled children	244	9	11	-	103	367
Pre - schooling	22	30	30	20	22	124
Non - formal education	53	156	85	20	26	340
No of children received counselling	57	80	22	81	70	310
Issue based & awareness session	220	150	50	-	250	670
Recreational activities	394	235	170	117	437	1353
Children studying at school	85	86	25	-	177	373
Dropped out children admitted in school	-	18	-	34	3	55
Working children	29	10	2	-	159	200
Children at risk referral	-	-	-	-	10	10
Combat early marriage	1	-	-	5	2	8

Basic information about services provided by five Socialization Centres

Pre-school

ACD has been providing pre-schooling through Socialization Centers and DIC in different areas. The main objectives of pre-schooling are to improve capacity of parents and community for caring and overall development of children aged 5 to 8 years. It also helps children to build their confidence, skill and abilities from early life. It encourages parents, caregivers, facilitators to participate in creating early learning opportunity for children.

Pre-School interventions are made to ensure holistic development of children preparing themselves for their entry to primary schools. Around 20-25 children are enrolled in each centre. Children are involved in pre-academic activities such as pre-writing, pre-reading, pre-mathematics, etc. They take part in some academic activities like brain gym, rhyming, storytelling, art and craft, reading and writing alphabets and numbers, knowing the nature and playing. The visible results from pre-school program is, the children who get themselves admitted to primary schools taking preparation perform better than others who did not attend pre-schooling. To institutionalize the link of community-based pre-school with formal primary schools a number of steps are taken throughout the year. Meetings are held with parents as well as community and school teachers for mainstreaming out-of-school children. Children are assisted to get themselves admitted to primary schools while their parents are motivated to send their children to primary schools.

Empowerment of Rural Adolescents to Combat CSEC

ACD has organized and mobilized a number of youths and adolescents increasing their understanding on gender equality norms and values and building their capacities to deal with gender issues and positive forms of masculinities. It aims to reduce the incidences of violence against them through creating the opportunities of young women in leadership position and gender equity, to create and engage a pool of boys and young men along with girls and young women at the community level to lead community mobilization for violence prevention, and to produce successful engagement of boys and young men through well documentation and valuation. Workshops, training, exchange of views through discussion sessions, peer approach education facilitated by youth and adolescents have been contributing in rising awareness amongst the peer youth, adolescents and children who are victims or probable victims of gender based violence, sexual abuse, torture and HIV/AIDS. The youth and adolescents are not only learning these issues rather their vision and thoughts are changing towards confidence to build a society free from these menace. Youth Facilitators has been mobilized as change agents to facilitate the gender equality norms and values among the youths, which ultimately result to reduce the gender based violence acts on women and children.

Message Decimation on CSEC by Wall Magazine

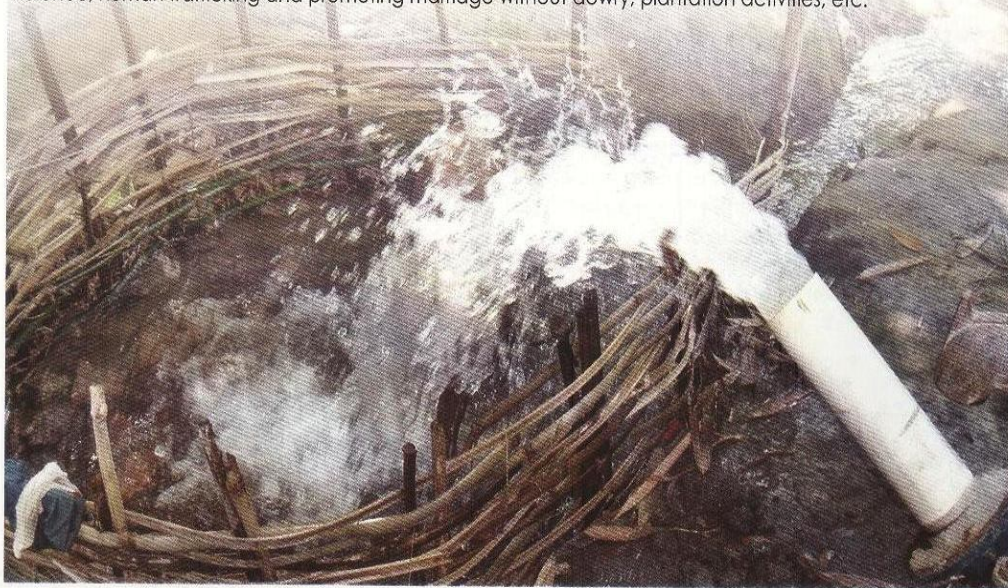


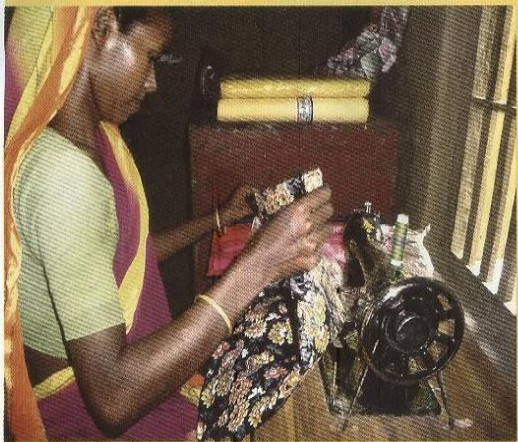
Sustainable Development Sector

ACD initiates and participates in networking and advocacy, collaborating with like minded civil society organizations, government institutions and development partners at national, regional and international level. The program has brought about changes in existing policies and supported the creation of new policies on gender mainstreaming at the community level. ACD has mobilized the community and activated men, women and adolescents on the basis of gender community, class, caste and religion who are subjected to exploitation and oppression. ACD has been implementing its programs by an integrated approach in view of establishing the rights of the grassroots women and children, prevention and protection against domestic violence, towards the reduction of gender discrimination and promotion of social justice through developing community care support mechanisms.

Developed and Functioning Community based Organizations

ACD has built Village Development Committees by creating new program and bolstering current efforts. The ability to successfully address the wide range of women's issues stems from a community based model. By providing services in addition to economic and social empowerment tools, such as savings and credit groups and rights based trainings respectively, ACD is able to simultaneously meet the immediate and urgent needs of the community while enhancing the capacity of the organized community groups and individual women to have voice and agency. ACD has been working through People's Organizations (POs) to have a sustainable impact of works/initiatives and to increase participation of mass people. POs have become the centre point of development activities at the grassroots level. This initiative has increased spontaneous participation of mass people particularly of women and adolescents to a great extent. They are trying to find out problems and probable solutions in their own community with their own collective capacity and available resources. Coordinated efforts of POs, Violence Protection Committee, Counter Trafficking Committees, Salish (village arbitration) Committees, Child Rights Forum and Reflect Circles have played vital role in preventing domestic violence, human trafficking and promoting marriage without dowry, plantation activities, etc.





Self and Economic Empowerment

- ❑ Women Support Group deal with women's issues at community level and advocacy with local government
- ❑ Women Group raise grassroots voices against their marginalization
- ❑ Counter Trafficking Committee enhance anti-trafficking efforts
- ❑ Salish Committee deal with local level arbitration
- ❑ Adolescent Self Help Group enhance collective empowerment of youths and their participation
- ❑ Adolescent Reflect Circle raise collective efforts of youth participation
- ❑ Child Rights Forum disseminate messages related to child rights issues and take initiatives on birth registration, stop child marriage, encourage to dropped out children to continue education, combat trafficking, sexually exploitation, etc.
- ❑ Child Cultural Group generalize cultural movement
- ❑ Citizen Alliance for Promoting Transparency and Accountability promote citizen services
- ❑ Smoke Free Coalition (tobacco control activist group) work for law amendment and smoke free public places and public transport.

Saliha's tale of self-employment

Saliha got married at tender age in a bid to reduce the family burden of her father. After one year of marriage she became mother of a sweet daughter. But happy days did not last for a long time as she found her husband suffering from psychiatric problems. The situation worsened when he began to beat her and demanded for dowry. Even one day he attempted to kill her daughter. Saliha's in-laws also tortured her. In such a situation, Saliha left her husband home and returned to her father's house. She went to the Union Council for help but no effect. Since then Saliha was struggling with her tiny daughter at her father's home. In the mean time, she came in touch with ACD's women group. Members of the group recommended for Saliha to receive vocational training on tailoring. She took credit from ACD to buy a sewing machine and fabrics. After training she started to run a tailoring shop. She earned a good profit and began to save some money from her earning. Now, she wants her daughter to get education. She also dreams of expanding her business.

Self-employment and Entrepreneurship Programme: A Mission for Economic Empowerment and Gender-equal Society

ACD provides micro finance support for development of the community people in rural areas for the financial sustainability of the disadvantaged and underprivileged poor and extreme poor people particularly women. The prime goal is to empower poor women by creating, expanding, strengthening and upgrading their abilities and ensuring their direct involvement in income generating activities through demand-driven, multi-dimensional and integrated financial services.

Objectives of microfinance program

- ❑ To empower the pro/ultra poor women through their direct involvement.
- ❑ To alleviate or reduce poverty.
- ❑ To build leadership among poor women.
- ❑ To create self-employment and scope of wage employment through formation and enhancement of enterprises.
- ❑ To create a positive environment that encourages savings among members.
- ❑ To reduce dependency on moneylenders.
- ❑ To increase empowerment and social status of women.
- ❑ To enhance individual business competency of entrepreneurs.
- ❑ To utilize the local resources at the optimum level.
- ❑ To ensure gender equity and equality.
- ❑ To increase the income of poor women.
- ❑ To develop ACD as a sustainable development organization.
- ❑ To stop gender based violence and strengthen women's control over resources.



Poultry Firm

ACD is carrying out this venture with target population since 1993. ACD is implementing the program in three ways which are: (1) Rural micro-credit, (2) Small initiative credit and (3) Agricultural loan/credit.

The integrated nature of ACD program package has been the inbuilt potential to fulfil the beneficiary's demands which includes health, education, social and environmental improvement through awareness and community based institutional development. The packages are flexible to accommodate new demands raised from the community.

At the same time, ACD is providing skill development training in respective trades along with leadership development, human rights, group management, accounting, loaning process and awareness raising training to the loan recipients prior to starting income generating activities. ACD's operation considers the following as supportive and conducive steps to the smooth growth and to reach the goal of the program:



Duck Farming

- ▶ Targeting the deserving community
- ▶ Institution building
- ▶ Capacity building of identified group members
- ▶ Scheme (sector of investment) based training
- ▶ Feasibility study, cost and profit analysis of the proposed scheme
- ▶ Group approach on individual lending system
- ▶ Appropriate and user friendly (customized) operational methodology / policy
- ▶ Satisfactory interest payment on client's savings
- ▶ Risk coverage fund mobilization in case of any death of the borrowers
- ▶ Other social development program support

Monitoring, Follow-up and Reporting at all stages

- Area Selection & Feasibility Study
- Identification of target people
- Staff orientation and training
- Group formation
- Loan product fixation
- Savings mobilization
- Fund arrangement
- Training on different trade / scheme
- Loan disbursement
- Loan realization
- Year based evaluation
- Impact study and introduction of new product based on the demand of the beneficiaries

ACD's experience suggests that an integrated micro-credit and social development approach can significantly contribute to the achievement of the avowed Millennium Development Goals (MDGs) by 2015.

The stages of ACD's Micro Finance Program

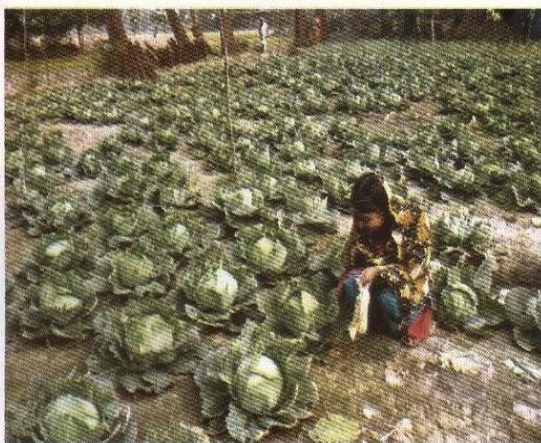
Particulars	Micro credit				Micro Entrepreneur Credit				Agriculture micro Credit			
	2010		2011		2010		2011		2010		2011	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Total number of group	6	377	7	367	37	43	33	75	5	3	5	3
Total number of group members	50	6954	30	6300	194	104	395	224	137	8	208	2
Total number of borrower	50	5154	30	4296	183	99	381	220	137	8	148	2
Cumulative Loan Disbursement (BDT)	5240000	348467000	5953000	403092000	15225000	7910000	44057000	21863000	6875000	350000	16205000	530000
Cumulative loan recovery (BDT)	4750775	315289040	5621910	374927020	8083470	3576868	28057172	14365937	3273055	134444	12710059	478111
Loan Outstanding (BDT)	489225	33177960	331090	28164980	7141530	4333132	15999828	7497063	3601945	215556	3494941	51889
Total service charge (BDT)	624146	41421943	732892	48876835	1013376	448411	3549518	1817438	529568	21753	1710297	64336
Savings Outstanding (BDT)	165398	10750929	165151	10367112	1095701	583114	2154944	1299055	697820	30760	739182	21368
Cumulative Recovery Rate	99.77%	99.20%	99.77%	99.16%	100%	100%	99.97%	99.97%	100%	100%	98%	98%

Table: Credit program trends

Empowering adolescents and youths for Social Transformation

ACD has been working to improve the living condition of underprivileged adolescents of the society. It has undertaken an ambitious adolescent development program to rear up the underprivileged youths as worthy citizens of Bangladesh. ACD's adolescent development programme is spread in its working areas with a great variety of interventions. Empowerment, education and skill training remain one of the most vibrant areas of the program. This is a direct intervention for promotion of competency of underprivileged adolescents. Numerous educational, training and vocational skill development support services are provided so that they can express their opinion and take decisions to shape their own future and contribute for the family and society at large. As an income generating person who is also making savings have created a space for them to stand on their own and it is helping them from being victims of domestic and other violence.

Description	Total
Number of adolescents and youth groups	90
Number of members of groups	1,604
Number of borrowers	507
Savings outstanding (BDT)	1,059,677
Credit/loan distribution (BDT)	4,324,000
Credit outstanding (BDT)	2,656,796



Adolescent Empowerment Program

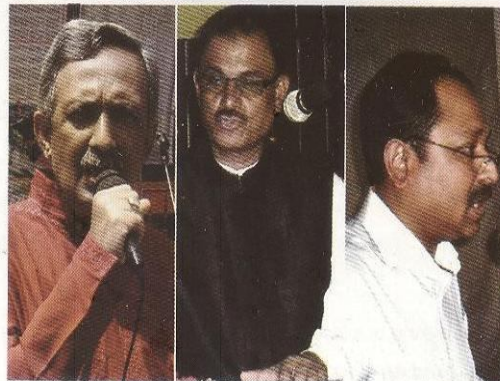
Institutional Management and Capacity Building

ACD has been working dividing its operations in different sectors to ensure the rights of the most disadvantaged and marginalized group of people and advocating for positive change in the policy making levels. The organization is supporting CBOs to develop leadership, raising mass awareness at the rural areas, undertaking issue based research activities, information collection and investigating on victims of violence or torture, publish newsletters, bulletin, posters, signage, setup bill boards and distribution and working towards strengthening social and economic position of poor and disadvantaged group of people. This sector works through Advocacy, Lobbying & Networking Unit, Investigation Unit, Training Unit, Cultural Unit, and Research, Documentation & Publication Unit,

Advocacy, Lobbying & Networking Unit

Considering state laws and policies as important instruments for ensuring the equal protection of human rights for all, ACD aims to ensure that such instruments conform to human rights principles. Its advocacy initiatives in this regard include undertaking research on how laws and policies constrain human rights; publishing its research findings, documents and reports to mobilize public opinion and stimulate discussion on the need for reform, including through the mass and alternative media; and carrying out legal advocacy for positive changes through litigation or lobbying with policy makers. ACD's advocacy initiatives also involve engaging with national, regional and international networks on issues that require international attention. Advocacy is carried out by the Research, Documentation & Publication Unit, and Investigation Unit. This unit contributed in the following arenas:

- Comprehensive law to combat all forms of human trafficking (Human Trafficking Deterrent & Suppression Act).
- National Plan of Action for Combating Human Trafficking to be developed (2012-2014) to ensure adequate awareness, capacity and accountability in implementing the newly enacted law on human trafficking and to coordinate actions against the crime.
- Amendment of Tobacco Control Law. Increase and impose taxation on all form of tobacco products.



MPs are in Advocacy Program on TC Law Amendment

In addition, ACD has been advocating with the local government, law enforcement and other agencies for the rights of disadvantaged and indigenous/ ethnic minority groups particularly for their rights to land, culture and dignity. The unit has been also advocating and building networks to reduce, eve feasting, ensure rights of all migrants and members of their families, working women's right to equal wages, land and water resources grabbing by the vested interest groups and stop environmental degradation.

Investigation Unit

This unit investigates allegations of human rights violations including through routine visits to police stations, hospitals and courts. The unit collects, compile and preserve information to be shared with relevant agencies of the government and members of civil society, professional groups like journalists. Its activities include:

- Conducting fact finding missions into allegations of human rights violations;
- Observing state institutions such as police stations, hospitals and courts;
- Organizing and conducting fact-finding trainings for local journalists
- Networking with local journalists for joint action and advocacy in cases of human rights violations

The investigation team investigated 84 incidents and referred the victims to ACD's shelter home.

Training Unit

ACD provides trainings with the objective of creating awareness of rights, building the capacity of different stakeholders and empowering citizens on issues of rights, responsibilities and duties. Main activities or major focus of the unit are conducting need assessment, training planning, curriculum and module development, training materials development, coordination and conducting training, preparing training reports, developing action plan and follow up and preparing budget for training. These involve diverse participants — staff of NGOs, government officials, students, lawyers, teachers, local elected bodies, members of community based organizations, local theatre activists and ACD's staffs.

Trainers: ACD's in-house trainers have issued based backgrounds and have skills and experience in conducting participatory training sessions. ACD organize training programs for NGOs working on women's rights and other social issues. ACD also provides resource persons to facilitate programs organized by other organizations in the development sector. Training Courses offered by ACD: 1) Peer techniques, 2) Communication and Facilitation Skills, 3) Family Law, Violence Against Women, CRC and Inheritance, 4) Gender Relations Analysis, 5) Human Rights, 6) Leadership and Management, 7) Law and Advocacy, 8) Mediation Skills, 9) Women's Rights, 10) ToT, 11) Caregivers, 12) Psychosocial Counseling, 13) Salish (local level mediation), 14) Trafficking, 15) Reproductive health and rights, and 16) Gender and masculinity.

Name of Issues	Target group	Number of batches	Total participant
• Violence Against Girls and Young women	CSOs, CBOs, girls and young women	3	66
• Social Taboos			
• Gender and masculinity	Young boys	13	260
• Gender, reproductive health and rights			
• Life skill, facilitation and peer technique	Youths, adolescent and children	10	215
• Local resource mobilization			
• National and international human rights laws and policies	Youth clubs, POs, local NGOs, media	8	158
• Gender and masculinity			
• Developing monitoring framework	Youth	1	15
• Youth friendly health service	Non doctor	14	438
• Causes and consequences on early marriage, sexual abuse exploitation	Adolescents, children, youth		3,246
• Trafficking and possible perpetrator	School/Madrasa teacher	161	
• Manual and orders of local governance system	women leaders and women	15	300
• Voter education practices			
• Protection system, rights to information, and support for marginalized adolescents	Local Elected Bodies, religious leaders, NGOs, school teachers, journalists	10	253
• Advocacy strategy, communication and reporting on violence committed on children	Leaders of Child Rights Forum and CCU	5	134
• Voter education, election day observation	Staffs	14	651
• Tobacco Control Act, second-hand smoking, etc.			
• Gender roles, masculinity and patriarchy			
• Safe sex	Young Boys & Girls	1,586	31,920
• Life skill training on Personal Hygiene, Risk Management of Natural Disaster, Mother and Child Health, Food and Nutrition, Gender Equality and Women Empowerment, HIV/AIDS	Women	2,90	1,534
• Life skill based education	Adolescent girls and victims	5	99



Cultural Activities

Table: Training conducted by Training Unit

Cultural Unit

People in public places and villages usually do not like to listen to speeches or read pamphlets. They are not receptive to the messages conveyed in such a manner, so most awareness campaign efforts usually have little impact. ACD has found a way to break the barriers of traditional awareness communication efforts by conveying key messages in an artistic and powerful way. The youths who perform dances in the awareness campaigns express the messages through strong self-created movement. During the performance, the audience begins to respect the 'performer' and is ready to listen. An open, communicative relationship is built between the viewer and the performer, rendering the viewer receptive to new ideas. When performing the victims or performers feel the freedom to express them in the way they wish to. The body, which has so far been abused, exploited, violated and objectified, is now transformed into a creative agent of expression and this makes an enormous positive impact on the victims' self image. Issue based drama are the means to ensure participation of children, youths and adolescents. This process is very effective one and therefore, the cultural unit has been included as a supporting unit of ACD. Cultural team filed Shoishob is comprised of children of vulnerable families, victims living in the shelter home, DICs and Socialization Centres run by ACD. The teams perform Gomvira (folk theatre), drama, dance, music to combat various social menaces. The cultural team works with DICs, Socialization Centres and practicing dance/theatre with the support of dance movement therapists. These activities are helping them to develop their own mental, physical health and characters.

Activities	Type of issue	Number
Theatre for Development training	Gender based violence	1
Drama	o Violence against children o Human trafficking	20
Gomvira	o Voter education awareness- Union Parishad election 2011 o Community policing	117
Awareness Song	o Harmful side of tobacco and tobacco products	3
Peer-to-peer sharing	o Local community problems and violence	2
Video workshop	o Gender based violence, violence against adolescent girls,	4

Table: Activities of the Cultural Unit



Research, Documentation & Publication Unit

This unit compiles and catalogues information in a coordinated manner with other units and programs of ACD. The unit is responsible to collect information on a daily basis for analyzing human rights situations and keep them ready to be use for the organization. The unit's activities include:

- Monitoring media reports for allegations of human rights abuse and referring relevant cases to the legal aid or other units for immediate response;
- Compiling press reports on subjects related to human rights and governance and tabulating and compiling statistics on human rights abuses;
- Conduct action research, base line survey/study, monitoring & evaluations, policy and strategy evaluation and reporting.
- Coordinate and publish annual report, quarterly bulletin, leaflets, posters, booklet, signage, magazine, etc.

The unit published:

- Annual Report 2010
- Poster on the norms and values combating gender based violence
- Brochure on gender based violence
- Poster on International Women's Day
- Poster on Amendment of Tobacco Control Act
- Eight smoke free guidelines for local government authority
- Children's magazine 'Shishob' (childhood)
- Three organizational quarterly bulletin
- Newsletter on Tobacco Control Issue

Study conducted:

- Trends and Nature of Violence against Women and Children in ACD's Working Area
- Baseline Survey on gender-based violence: Strategy to work with men and boys to combat violence against women and children
- Empowerment of Adolescents: Impact of ACD's Livelihood Support to Adolescents

The documentation cell preserves incident of violence which occur in Rajshahi district from local and national dailies. These data are used for ACD's researches. Research finding are used by the Advocacy unit and then programs are designed accordingly.

Category	2006	2007	2008	2009	2010	2011
Violence against women	391	156	329	225	205	289
Violence against children	135	110	242	120	140	139
Total	526	266	571	345	345	428

Table: Information about violence against women and children in Rajshahi district (2006-2011)

Documentation Cell reported that in 2011, 289 incidents of violence against women (murder-40, attempt to murder-9, raped-23, attempt to rape-15, kidnapping-5, acid throwing-5, suicide-54, attempt to suicide-14, sexual harassment-3, dowry torture-32, domestic violence-25, land related violence-30, extra marital affair-5, protesting second marriage of husbands-3, forced marriage-3, forced abortion-1 and others-22) happened in Rajshahi districts. The unit reported 139 incidents of violence against children (murder-3, attempt to murder-4, raped-35, attempt to rape-14, kidnapping-39, acid throwing-3, suicide-15, attempt to suicide-4, sexual harassment-15, torture during medication at hospital-2, torture at home-1 and others-4) happened in Rajshahi districts in 2011.



ASSOCIATION FOR COMMUNITY DEVELOPMENT (ACD)
Consolidated Income and Expenditure Account
for the year ended 31 December 2011

INCOME :

Particulars	Notes	Human Rights Sector										Child Rights Sector						Institutional Capacity Building and Organizational Development				Total (Tk.)		
		Down	TFKAF-USA	Winrock	Action Aid	HASAB	RDRS	TAF			Plan Bangladesh	SCSD		BRAC	KRISTIAN SAND	ECPAT INTER.	EC-GD	General Fund	Bank Asst	SANJOG	PKSF			
		VGD	PTCSTFRD	ACT-Shelter	ACT-Advocacy	SWLLGS	CASRRHPA	GFATM-HIV/AIDS RCC-R-6	DSP	CBP	PRODIP	UPE	GPP	PPCT&SEC P-V	Alles for change(Men & Boys)	ESP	CBAGHCE MSCE	YPP	SANJOG II	GA	Agriculture Program		Adolescent Micro credit	Micro Credit
Grants received from Donors	18	718,122	6,327,085	2,800,000	47,814	292,948	429,814	2,088,722	151,419	3,774,500	1,541,505	4,130,400	2,876,883	2,524,567	1,999,850	192,139	812,410	108,760	26,434,022	456,980	-	-	-	57,705,800
Bank interest	952	17,809	2,411	899	-	2,602	7,321	-	31,815	10,224	-	4,383	4,147	4,190	-	2,232	137	54,885	129	-	21,357	63,528	256,621	
ACU's contribution	-	-	917,085	164,686	-	26,852	-	-	-	-	2,000	-	-	-	-	65,500	-	-	513,710	-	-	-	-	1,689,913
Service charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,514,835	480,080	12,692,119	15,887,034	
Interest on fixed deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	101,033	101,033
Fund adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	328,643	328,643
Other income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,739,656	10,443	3,198	47,087	5,800,384
Grand Total		719,074	6,344,694	3,719,478	213,399	292,948	459,168	2,096,043	151,419	3,805,115	1,551,729	4,132,400	2,881,266	2,528,714	2,004,040	192,139	880,142	106,897	26,488,907	6,719,475	2,925,278	904,635	13,352,410	81,661,428

EXPENDITURE :

Particulars	Notes	Human Rights Sector											Child Rights Sector						Institutional Capacity Building and Organizational Development					Total (Tk.)	
		Down	TFKAF-USA	Winrock		Action Aid	HASAB		KDRS		TAF			Plan Bangladesh	SCSD		BRAC	KRISTIAN SAND	ECPAT INTER.	EC-GO	General Fund	Bank Asia	SANJOG		PKSF
		VGD	PITCSTFRD	ACT-Shelter	ACT-Advocacy	SWLLGS	CASRHRPA	GFATM-HIV/AIDS RCC(R-6)	DSP	CBP	PRODIP	UPE	GPP	PPCT&SEC P-V	Alles for change(Men & Boys)	ESP	CBAGHCE MSCE	YPP	SANJOG II	GA	Agriculture Program	Adolescent Micro credit	Micro Credit		
Personnel costs	19	518,000	2,139,721	1,239,750	89,125	91,000	138,000	1,168,198	34,500	1,818,340	529,000	1,470,500	860,000	1,137,000	806,000	186,200	143,000	-	6,375,071	2,834,393	592,400	-	5,699,324	27,850,512	
Administrative costs	20	54,145	-	343,762	-	19,822	41,250	161,854	4,340	-	75,000	-	152,639	119,258	115,000	13,780	48,000	-	872,460	2,575,778	296,123	33,017	1,071,887	5,798,115	
Indirect costs		-	343,513	-	-	-	-	-	-	290,067	54,187	305,960	-	-	-	-	-	-	-	-	-	-	-	993,727	
Overhead costs		15,000	-	-	25,143	-	-	-	-	1,000	-	-	-	-	-	-	80,014	9,350	-	-	-	-	-	130,547	
Other expenses		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	175,544	-	3,750	32,420	211,720	
Bank charges		2,016	-	3,157	1,838	1,575	2,123	3,733	1,875	3,559	2,020	1,880	2,463	4,285	3,069	1,840	-	993	9,680	4,115	7,111	7,890	115,201	179,925	
Contribution to others Projects		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	615,550	-	-	-	615,550	
Auditors fee		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25,000	25,000	
Service charge to PKSF		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,795,168	1,795,168	
Service charge to ALP		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,901,235	-	-	1,901,235	
Interest on group savings		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29,095	567,000	596,095	
Human rights sector		156,500	2,888,341	1,614,677	88,503	179,400	598,951	1,480,603	-	987,125	98,334	2,354,000	-	-	-	-	-	-	-	1,225,840	-	-	-	11,680,274	
Child rights sector		-	-	-	-	-	-	-	-	-	-	-	318,634	1,274,088	1,003,727	17,720	733,160	97,070	6,556,599	655,917	-	-	-	10,686,885	
Institutional capacity building and organizational development		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	70,973	-	-	-	70,973	
Tax and VAT		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	192,800	-	-	-	192,800	
Unspent balance refund		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	519,290	-	-	-	519,290	
DMFE		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	128,774	128,774	
LLPE		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,596,991	1,596,991	
Depreciation		3,384	42,991	45,139	-	-	7,608	39,210	6,005	6,361	-	-	73,329	7,491	9,348	-	-	-	143,506	11,515	-	-	24,259	420,484	
Total		790,045	6,412,566	3,247,485	204,609	291,797	787,932	2,853,588	46,420	3,085,472	758,521	4,132,340	1,407,065	2,542,162	1,937,142	199,540	1,084,174	107,453	13,757,816	8,881,715	2,798,889	73,555	11,616,063	65,294,059	
Excess of income over expenditure (expenditure over income)		(30,971)	932,128	471,991	8,790	1,151	(328,764)	(757,545)	104,999	720,843	793,208	120	1,474,201	(13,386)	86,898	(7,401)	(124,032)	(806)	12,731,291	(2,171,240)	(271,581)	431,080	2,339,317	16,367,329	
Grand Total		719,074	6,344,694	3,719,476	213,399	292,948	459,168	2,086,043	151,419	3,806,115	1,551,729	4,132,460	2,881,286	2,528,714	2,004,040	192,139	888,142	106,897	26,488,907	6,710,475	2,525,278	804,635	13,352,410	81,661,428	

J.R. CHOWDHURY & CO.
Chartered Accountants

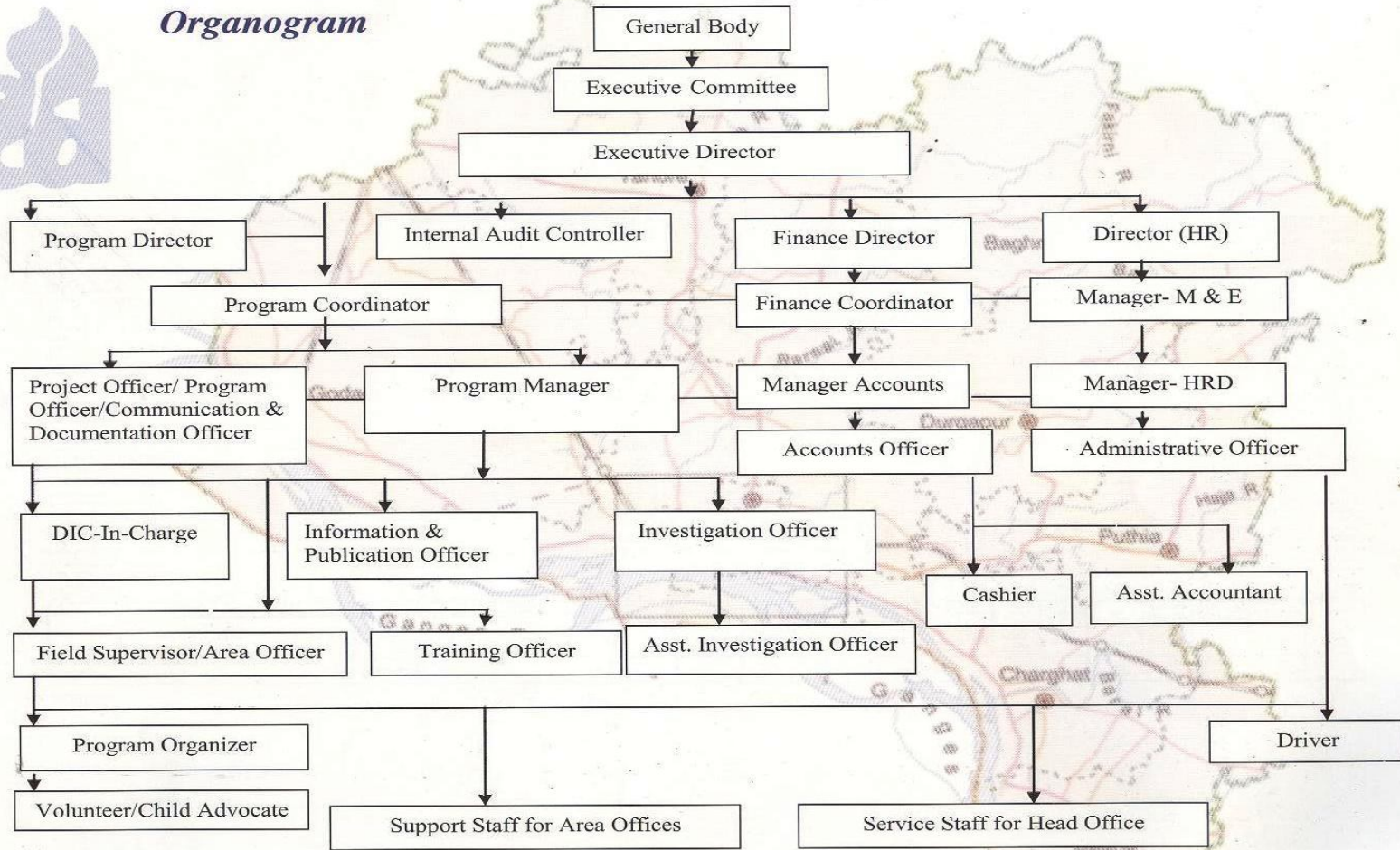
ASSOCIATION FOR COMMUNITY DEVELOPMENT (ACD)
Consolidated Receipts and Payments Account
for the year ended 31 December 2011

RECEIPTS :

Particulars	Human Rights Sector											Child Rights Sector						Institutional Capacity Building and Organizational Development				Total (Tk.)		
	Down	TEKAF-USA	Winrock	Action Aid	HASAB		RDRS	TAF			Plan Bangladesh	SCSD	BRAC	KRISTIAN SAND	ECPAT INTER.	EC-GO	General Fund	Bank Asia	SANJOG	PKSF				
	VGD	PITCSTSRFD	ACT-Shelter	ACT-Advocacy	SWLLGS	CASRRHPA	GFATM-HIV/AIDS RCC-(R-6)	DSP	CBP	PRODIP	UPE	GPP	PPCTASEC P-IV	Alles for change(Men & Boys)	ESP	CBAHGCE MSCF	YPP	SANJOG II	GA	Agriculture Program	Adolescent Micro credit		Micro Credit	
Cash in hand	-	25,572	5,070	-	-	-	-	-	-	-	-	-	-	-	-	-	30,752	101,304	19,067	250,070	-	431,925		
Cash at bank	5,615	629,412	28,947	1,446	7,052	378,701	585,352	1,501	-	-	-	-	11,448	36,060	48,190	3,558	178,301	15,672	1,717,207	901,506	5,214,562	8,794,808		
Grants received from donors	718,122	6,327,085	2,800,000	47,814	202,848	429,614	2,115,650	151,419	3,774,500	1,541,505	4,130,460	2,876,883	2,524,587	1,999,850	192,130	812,410	106,760	26,434,022	456,980	-	-	-	57,732,728	
Bank interest	852	17,609	2,411	899	-	2,602	7,321	-	31,615	10,224	-	-	4,383	4,147	4,190	-	2,232	137	12,856	129	21,357	28,692	151,706	
Loan received	125,700	3,678,872	1,733,300	71,000	146,000	84,847	600,000	6,000	1,000	1,000	306,750	251,000	680,000	608,500	120,000	1,267,000	-	7,870,570	6,138,168	3,300,000	1,835,247	622,000	28,891,252	
ACD's contribution	-	65,868	-	184,656	-	25,952	-	-	-	-	2,000	-	-	-	-	65,500	-	-	513,710	-	-	-	841,746	
Loan from PKSF-RMC, MEL & ASMP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,000,000	20,000,000	
Loan from SANJOG-ARMC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	604,000	-	-	604,000	
Loan from ACD, ALP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17,658,011	-	-	17,658,011	
Loan recovery-ARMC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,840,570	-	3,840,570	
Principle recovery-RMC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60,006,115	60,006,115	
Principle recovery-MEL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30,762,771	30,762,771
Principle recovery-ASMP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,760,871	8,760,871
Savings recovery-RMC, MEL & ASMP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11,990,088	11,990,088
Savings collection-ARMC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	978,613	-	978,613	
Savings collection-ALP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,442,523	-	-	1,442,523	
Service charge - RMC, MEL & ASMP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,692,119	12,692,119
Service charge-ARMC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	480,080	-	480,080	
Service charge-ALP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,514,830	-	-	2,514,830	
Staff security	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,000	5,000	
Investment encashment-LLP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,005,000	3,005,000	
Investment encashment-DFI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	258,000	258,000	
Insurance collection	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22,095	15,728	37,823	
Others income	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,739,650	10,443	3,196	315,157	6,068,454
Grand Total	890,389	10,747,448	4,860,728	285,846	446,000	922,666	3,286,323	168,829	3,887,115	1,657,729	4,439,210	3,132,266	3,120,667	2,610,540	348,208	2,195,338	110,455	34,000,749	12,896,068	36,766,568	8,769,348	155,438,545	280,454,978	



Organogram



Note: HRD-Human Resource Development, DIC-Drop In Centre, HR-Human Rights, M & E- Monitoring and Evaluation



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