Annual Report 2011-2012

**WAVE Foundation**

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MESSAGE FROM EXECUTIVE DIRECTOR

WAVE Foundation completed another successful year 2011-12. Commitment, hard work and sincere efforts of our staff members have made it possible. We are grateful to our valuable development partners, donor communities, civil societies and their organizations, policy makers, local government authorities, local administration, various networks and coalitions for their continual support and encouragement.

During the year, WAVE Foundation worked in the program areas of responsive governance, livelihood and essential services, microfinance and women’s empowerment. WAVE implemented a total of 24 projects in 2011-12 under its programs. All the projects were successfully implemented with some very minor weaknesses. Among some very successful initiatives for the year, Ms. Ajlema Begum a member of Sonali Sokal SHG, at Moradighi village under ‘Increasing Community Capacity for Holistic Development (ICCHD) Project’ has become a winner of ‘Golden Talent Award’ by Heifer International in the year of 2011 as one of the most successful project participants in Bangladesh. In view of different process of Social Forum held both in the region and around the world, South Asia Social Forum 2011 was held in Dhaka from 19 to 22 November 2011 in Dhaka University Premises. WAVE Foundation was one of the core organizers of this grand initiative. A youth platform named ‘Youth for 3D’ emerged in 2011 with the representation of youths from Dhaka City and other districts. This year WAVE organized ‘The Bi-Annual Conference 2012’ with the presence of all the members & staff of the organization, participants of different programs, representatives from different networks, local government, administration and civil society. The conference enlightened the participants sharing past experiences derived throughout WAVE’s journey and future directions.

Some existing development partners have extended their support and new development partners built partnership with WAVE Foundation considering its experience and implementation capacity. Some mentionable projects added during this year are, ‘Promoting Responsiveness of Public Service Institutions in Selected Districts’, ‘Strengthening Democratic Local Governance’, ‘Strengthening Pro-poor & Participatory Local Governance’, ‘Development Package Services for Vulnerable Group Development’, ‘Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning’, ‘National Domestic Biogas and Manure Program’ etc.

As a whole, WAVE Foundation, as one of the actors in the non government sector, has been contributing in the total development process of the country. WAVE will continue undertaking innovative activities and initiatives under its various programs responding to the needs of its target population to bring positive changes in their lives. It is my firm belief that with the support from our development partners and other stakeholders, we will continue to reinvent ourselves towards greater achievements in future.

Mohsin Ali
Founder and Executive Director
# LIST OF ACRONYMS

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>ANC</td>
<td>Anti Natal Care</td>
</tr>
<tr>
<td>CBOs</td>
<td>Community Based Organization</td>
</tr>
<tr>
<td>CDPAGs</td>
<td>Community based Disaster Preparedness Action Group</td>
</tr>
<tr>
<td>CFW</td>
<td>Cash for Work</td>
</tr>
<tr>
<td>CiG</td>
<td>Citizen in Governance</td>
</tr>
<tr>
<td>CSBA</td>
<td>Community Skilled Birth Attendant</td>
</tr>
<tr>
<td>DPPF</td>
<td>District Public Policy Forums</td>
</tr>
<tr>
<td>GAF</td>
<td>Governance Advocacy Forum</td>
</tr>
<tr>
<td>GC</td>
<td>Governance Coalition</td>
</tr>
<tr>
<td>HSP</td>
<td>Health Service Providers</td>
</tr>
<tr>
<td>HSUF</td>
<td>Health Service Users Forum</td>
</tr>
<tr>
<td>IDO</td>
<td>Information Desk Office</td>
</tr>
<tr>
<td>LG</td>
<td>Local Government</td>
</tr>
<tr>
<td>LGRD</td>
<td>Local Government and Rural Development</td>
</tr>
<tr>
<td>LGU</td>
<td>Local Government Unit</td>
</tr>
<tr>
<td>LM</td>
<td>Loak Morcha</td>
</tr>
<tr>
<td>NHRC</td>
<td>National Human Rights Commission</td>
</tr>
<tr>
<td>MLJPA</td>
<td>Ministry of Law, Justice and Parliamentary Affairs</td>
</tr>
<tr>
<td>MNHI</td>
<td>Maternal and Neonatal Health Initiatives</td>
</tr>
<tr>
<td>NILG</td>
<td>National Institute of Local Government</td>
</tr>
<tr>
<td>NNPC</td>
<td>Nari Nirjaton Protirodh Committee</td>
</tr>
<tr>
<td>NSAs</td>
<td>Non State Actors</td>
</tr>
<tr>
<td>PAG</td>
<td>Preparedness Action Group</td>
</tr>
<tr>
<td>PNC</td>
<td>Post Natal Care</td>
</tr>
<tr>
<td>PSP</td>
<td>Participatory Strategic Planning</td>
</tr>
<tr>
<td>PCVA</td>
<td>Participatory Capacity and Vulnerability Analysis</td>
</tr>
<tr>
<td>SASF</td>
<td>South Asia Social Forum</td>
</tr>
</tbody>
</table>
# CONTENTS

## INSIDE

<table>
<thead>
<tr>
<th>INSIDE</th>
<th>PAGE NO.</th>
</tr>
</thead>
<tbody>
<tr>
<td>BACKGROUND</td>
<td>06</td>
</tr>
<tr>
<td>VISION, MISSION &amp; GOAL</td>
<td>07</td>
</tr>
<tr>
<td>CORE VALUE</td>
<td>08</td>
</tr>
<tr>
<td>CROSS CUTTING ISSUE</td>
<td>08</td>
</tr>
<tr>
<td>STRATEGIC DIRECTION</td>
<td>08</td>
</tr>
<tr>
<td>AREA COVERAGE</td>
<td>09</td>
</tr>
<tr>
<td>PROGRAMS</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Responsive Governance</td>
<td>11</td>
</tr>
<tr>
<td>Livelihood and Essential Services</td>
<td>21</td>
</tr>
<tr>
<td>Microfinance</td>
<td>35</td>
</tr>
<tr>
<td>Women’s Empowerment</td>
<td>43</td>
</tr>
<tr>
<td>ENTERPRISE</td>
<td>47</td>
</tr>
<tr>
<td>NETWORKS AND ALLIANCES</td>
<td>48</td>
</tr>
<tr>
<td>MAJOR EVENTS</td>
<td>50</td>
</tr>
<tr>
<td>GOVERNANCE &amp; MANAGEMENT</td>
<td>54</td>
</tr>
<tr>
<td>DIVISION</td>
<td>55</td>
</tr>
<tr>
<td>CENTER</td>
<td>57</td>
</tr>
<tr>
<td>UNIT</td>
<td>57</td>
</tr>
<tr>
<td>DEVELOPMENT PARTNERS</td>
<td>58</td>
</tr>
<tr>
<td>HUMAN RESOURCE</td>
<td>58</td>
</tr>
<tr>
<td>OFFICES</td>
<td>58</td>
</tr>
<tr>
<td>ANNEXUR</td>
<td>59</td>
</tr>
</tbody>
</table>
WAVE Foundation is established in 1990 in Darsana town under Chuadanga district, situated in the south-western part of Bangladesh. In the aim of alleviating poverty, it focused on integrated development of the organized participants including their human, skill and economic development. The organization thereafter involved in governance program to strengthen local government institutions and to increase access of the poor in public services through implementing local governance strengthening activities. Centering the program the organization has been contributing significantly in promoting democratic decentralization and local self-government. Alongside, through its microfinance program and related activities WAVE Foundation has been playing an important role for the economic development of the poor and in the field of agriculture. According to the organization’s policy, special emphasis is given on women’s participation and in building poor people’s capacity towards disaster risk reduction and climate resilience. Networking at various levels and policy advocacy are the important areas of WAVE’s program implementation approach. Accordingly, campaign, lobbying and policy advocacy activities have been undertaking jointly with the social organization formed at local level and with the national level platforms. With deepening its experience and considering the development context, organization has adopted necessary changes in its programs and working approaches. WAVE’s main thrust is securing rights of the poor and marginalized, good governance and sustainable livelihood development through promoting people’s participation at all levels of the state and society, accountability, capacity development and access to resources.
VISION, MISSION & GOAL

Our Vision
A conducive condition of good governance and sustainable livelihood towards a poverty free just society

Our Mission
WAVE Foundation aims to uphold human dignity, equity and accountability through people’s active participation, capacity enhancement and access to resources.

Our Goal
People’s empowerment by promoting rights of the poor & marginalized, food security, responsiveness of public services, democratic decentralization & local self government, local governance & local justice, free & fair election, participatory democracy, women-youth-child rights, climate justice, agriculture & livestock development, economic development and employment generation.
CORE VALUE

- Accountability
- Integrity
- Participation
- Gender Responsiveness
- Team Building

CROSSCUTTING ISSUE

- Gender mainstreaming
- Disaster risk reduction and climate resilience

STRATEGIC DIRECTION

- Promoting rights and entitlements of poor and marginalized specially women
- Advancing democratic decentralization and local self-government
- Livelihood development of poor specially in vulnerable areas
- Economic empowerment and employment generation
- Strengthening organizational management
WAVE Foundation has been implementing its projects and programs in 73 Upazillas of 18 districts such as Chuadanga, Jhenaidah, Magura, Jessore, Narail, Meherpur, Kushtia, Khulna, Rajbari, Pabna, Rajshahi, Natore, Naogaon, Patuakhali, Barisal, Barguna, Jamalpur and Moulvibazar under 5 divisions namely Khulna, Barisal, Dhaka, Rajshahi and Sylhet.
Responsive Governance

Livelihood and Essential Services

Microfinance

Women’s Empowerment
Responsive Governance Program

Over the last forty years of independence, Bangladesh’s progress has been remarkable and as a nation our achievements are many. At the same time, the challenges that we face are numerous and increasingly complex. Above all, lack of good governance is one of the major constraints in country’s development. In this context, organization works on democratic decentralization and local self-government, responsiveness of public services (health services including maternal and neonatal health, education and agriculture), Union Parishad Standing Committee, Participatory planning and budget, village court, social safety net and right to food, district budget, local governance, free & fair election, participatory democracy, climate justice and youth & child rights under its Responsive Governance Program. Policy advocacy undertaken on different relevant issues plays significant role with field level implementation. In light with program implementation approach, WAVE has facilitated the formation of locally organized social organization ‘Loak Morcha-LM (People’s Alliance)’ consists of representatives from different professions and occupations; ‘Governance Coalition-GC’, network of civil society organizations and civil society representatives and ‘Governance Advocacy Forum-GAF’ national level platform of civil society organizations and relevant stakeholders. These networks undertake continual campaign, lobbying and policy advocacy activities both at local and national level. Social audit and right to information are used in the implementation process of Responsive Governance Program.

Program Objectives:
- To promote basic rights for poor and marginalized, democratic decentralization & local self-government, local governance & local justice, free & fair election, climate justice and youth & child rights.
- To enhance responsiveness of governance through campaign, lobbying and policy advocacy at local and national level.
1. Campaign for Democratic Decentralization Policy of Bangladesh (CDDPB)

**Project Period:** August 2011 to March 2013  
**Project Coverage:** All over country  
**Development Partner:** Manusher Jonno Foundation (MJF)

**Objectives:**
- Mobilize mass people, concerned stakeholders and civil society in support of a decentralization policy.  
- Influence relevant state-agencies to formulate or adopt “National Decentralization Policy (NDP)” for Bangladesh.

**Participants:**
- Direct: Total 12975 (Female: 4050 and Male: 8925)  
- Indirect: The total citizen of Bangladesh

**Budget:**
- Total Budget for the Project: BDT 3362540  
- Spent up to June 2012: BDT 1064085

**Major Activities:**
- Review and finalize the proposed democratic decentralization policy of Governance Advocacy Forum (GAF).  
- Campaign on decentralization policy involving LG representatives, policy makers, political leaders, civil society members, media, women, youth and other stakeholders.  
- Lobbying with concerned parliamentary standing committee and targeted policy makers towards finalization of Decentralization policy.  
- Ongoing decentralization and local self government promotional activities (Local government acts, allocation of local government in national budget and other relevant issues).

*Figure 1: District Level Sharing Meeting on Decentralization Policy Proposal*
Major Achievements:
- National Decentralization Policy Proposal has been developed in consultation with relevant groups and stakeholders.

Major Challenges:
- Formation of an expert team to review the proposed policy was a challenge for the project.

2. Ensuring Rights of Maternal & Neonatal Health (MNH) Service Users and Accountability for MNH Services under Joint GOB-UN MNH Initiative

Project Period: June 2009 to December 2012
Project Coverage: 4190 Village, 173 Union, 17 Upazilla and 3 District namely Narail, Jamalpur and Moulvibazar District
Development Partner: UNICEF Bangladesh

Objectives:
- To facilitate lobbying by the civil society for improvement of MNH services through collecting information on the delivery of maternal and neonatal healthcare services from district and Upazilla health facilities.
- To raise awareness of women, poor and excluded on MNH rights and to facilitate processes in enhancing women’s participation in maternal and neonatal healthcare planning.
- To facilitate establishing effective monitoring system and institutional arrangement for enhancing accountability of the Health Service Providers and office-bearers to the community.

Participants:
Total: 4227940  (Female: 2094812 and Male: 2133128)
Direct: 822017 (Female: 822017 and Male: 0)
Indirect: 3405923 (Female: 1272795 and Male: 2133128)

Budget:
Total Budget for the Project:  BDT 9660186
Spent up to June 2012:  BDT 9382983

Major Activities:
- Capacity building of Health Services Users Forum (HSUF) on health rights, lobbying, good governance, advocacy, gender, social audit and leadership.
- Hospital visit and sharing meetings with service providers and HSUF to review findings of exit interview, information desk report etc.
- Hospital Management Committee Meeting at District and Upazilla Hospital.
- Organize Health Fair at District and Upazilla level.
- Student Change Agent Orientation. Develop ‘Adolescent Debater Groups (boys and girls combined)’ as change agents and organize debate competitions on health rights and MNH status for high school, Madrasa and college students.
- Public hearings and press conferences on MNH and general health at District and Upazilla level Hospital.
Major Achievement:
- HSUF is capable in undertaking advocacy, lobbying, organizing public hearing, press conference, etc. in improving accountability of HSPs and in ensuring rights of the health service users.
- A Checklist has validated by Directorate General of Health Services-DGHS office to assess hospital governance in District hospital and Upazilla health complexes under respective working areas.
- Gaps between MNH service providers and recipients are gradually reducing.
- Visits by the Community Skilled Birth Attendant-CSBA to the newborns’ house within 48 hours of their birth have been ensured.
- Regular coordination and communication between local administration, health officials and WAVE Foundation at the Upazilla and District level established and resulted in the improvement of accountability of MNH services.
- Number of patients seeking MNH services increased.
- Number of normal delivery increased by the skilled ‘Community Birth Attendants’.
- For the first time after establishment, Lohagara Upazilla Health Complex has instituted facility for normal and cesarean birth.

Major Challenges:
- Coordination between different stakeholder committee is not sufficient
- Ensuring downward accountability all level of the Health Service Providers
- Availability of Member of Parliament and holding regular meeting of Hospital Management Committee
- Project duration is so short as sustainable development

Figure 2: MNH Project Visited by UN Secretary-General Ban Ki-moon
Case Study

Dwarf Mother's Joy after Rare Safe Delivery of Her Baby

The first-time mother Arjina, from Darjipara Village of Islampur Upazilla of Jamalpur District suffers from the most common type of dwarfism. Her husband Md. Nurul Islam is a day labor. Along with her physical constrain, Arjina also has anemia and malnutrition. Despite these difficulties she did not receive any kind of health care during her pregnancy period. Also she did not face any health or family planning visitor or community clinic representative to check up & provide ANC and PNC advice or services. On 10 April 2012, Arjina felt abdominal pain and with her mother she came to Jamalpur Sadar Hospital for check up. Guiney Consultant Ms. Fakria Alam diagnosed her situation & advised her to get admitted in the hospital after two weeks. Dr. Fakria Alam instructed Information Desk Oficer-IDO Chancholy to keep Arjina’s contact number, arrange O positive blood and follow up her. After more than two weeks when Arjina did not come to hospital, IDO contacted with her husband & advised to admit his wife at hospital as soon as possible. Accordingly, on 2 May 2012 Arjina got admitted in Jamalpur Sadar Hospital. After a thorough check up, Dr. Fakria told that Arjina had to have a cesarean delivery. Doctor said 'We had to monitor her health very carefully because of her abnormal physical features. In such cases, only one in 40,000 women become pregnant, but delivering a baby is extremely rare. Such women would suffer a miscarriage within two to three months as the mother's condition will not allow the growth of the fetus. Ajlema’s husband didn’t have enough money to maintain delivery expenses. IDO contacted Health Service Users Forum-HSUF & Maternal and Neonatal Health Initiatives-MNHI project official to extend necessary support for Arjina. They contacted and seek help from civil surgeon for managing the delivery expenses. Dr. Fakria Alam took the responsibility of Arjina Begum. All kind of facilities especially medicine, laboratory test etc. had been arranged by the hospital authority. IDO managed a blood donor through HSUF. On 16 May 2013, Arjina had a seizure operation by Dr. Fakria Alam and 25 years old Arjina successfully gave birth to a healthy baby girl. Doctors at the hospital found no immediate health problems or sign of abnormalities in the baby. After operation both of them were in good health. HSUF members, Health service providers-HSP, WAVE Foundation Officials met and congratulated Arjina and her new born baby. Arjina and her husband were overwhelmed and expressed their warm gratitude to HSUF, HSP and WAVE Foundation.

3. Activating Village Courts in Bangladesh (AVCB)

**Project Period:** April 2011 to December 2013  
**Project Coverage:** 886 Village, 59 Union, 9 Upazilla and 3 District namely Chuadanga, Narail and Magura  
**Development Partner:** European Union and United Nation Development Program (UNDP)

**Objectives:**
To improve access to justice for disadvantaged and marginalized groups and enhance their human rights process and practices in the rural areas through activating and strengthening Village Courts.

**Participants:**
Total: 1307204 (Female: 642970 and Male: 664274)  
Direct: 9204 (Female: 2970 and Male: 6234)  
Indirect: 1298000 (Female: 640000 and Male: 658000)
Budget:
Total Budget for the Project: BDT 97180275
Spent up to June 2012: BDT 44525274

Major Activities:
- Capacity building of project staffs.
- Capacity building of UP representatives and UP.
- Mobilize CBOs, UP representatives and sensitizing GoB officials at local level to enhance the activities of village court.
- Organize training, workshops, orientation, seminars on roles and responsibilities of stakeholders.
- Provide logistic support to the UPs.
- Dissemination sessions for judges/officials e.g. UNOs, Assistant Judges & Magistrates, MLJPA, LGRD at Upazilla level.
- Develop script & organize street drama and folk song focusing on Village Court activation & functioning.
- Upazilla & district level dialogue with LG representatives, GoB officials and local administration to seek their support for functioning Village Court.

Major Achievement:
- Out of 59 UPs 48 are performing village court as per GoB procedure on regular basis
- The number of cases referred to magistrate & district decreased
- CBOs become empowered to resolve local disputes

Major Challenges:
- Political unrest in the working area
- Ensuring involvement of UP representatives in Village Courts
- Drawing interest from UP Chairman regarding Shalish
Case Study

Village Court Appears as a Ray of Hope for the Poor

Chand Ali (32) and Sultana (26) live in Sarishadanga village in Mominpur union of Sadar Upazilla under Chuadanga district. They have lent taka 7000/- to their neighbors, Firoza Khatun and Md Abu Taleb to meet up their financial crisis. Firoza and Taleb committed to return this money within 10/15 days and this deal was made orally. But Firoza Khatun and Md Abu Taleb failed to pay back their money on due date. However, they again borrowed taka 4000/- from Chand Ali and Sultana promising that they would get more credit from NGO paying back their existing credit and then they would be able to pay the loan very shortly. Nonetheless, it was very disappointing for them (Chand Ali and Sultana) that they didn’t get their money back as per words. They repeatedly requested and insisted them for the money. They also pushed them with the support of local elites. In the meantime, they met a member of CBO facilitated by WAVE Foundation who shared them the function of village court (VC), its opportunity and trial system. He also informed that they could file a case in Village Court to solve their problems. At last lenders submitted an application at Mominpur UP on 23th August 2011. After verification of their application, VC announced a hearing date on 7th September 2011. Subsequent to hearing of appellants as well as opponent, the jury panel gave decision to pay back 11000 taka. After announcing the decision by the Village Courts the appellant & opponent embraced each other in front of jury panel. Firoza Khatun and Md Abu Taleb paid the money within time frame according to the decision of the VC. Expressing the feeling on Village Court and its trial system appellant Chand Ali and Sultana said ‘We never thought of getting such a legal solution through an easy and cheaper way, Village Court appears as a gift of government and we are very grateful for this.’

4. Training for Upazilla Chairmen and Vice Chairmen

Project Period: April 2011 to September 2011

Project Coverage: 80 Upazilla under 14 Districts namely Faridpur, Satkhira, Khulna, Jessore, Magura, Jhenaidah, Meherpur, Chuadanga, Kushtia, Barisal, Patuakhali, Barguna, Rajshahi and Chapai Nawabgonj

Development Partner: Manusher Jonno Foundation

Objectives:
- To orient Upazilla Parishad representatives about their functions and cross-cutting issues relevant to functioning the Parishad as per Upazilla Parishad Act.
- To emphasize the need for a participatory and professional delivery of services by the Upazilla Parishad representatives to encourage pro-poor investments and ensure ownership and sustainability of the development projects.

Participants:
Total: 60 Chairman and 164 Vice Chairman

Budget:
Total Budget for the Project: BDT 3060400

Major Activities:
• Contact with selected Upazilla Chairmen and Vice Chairmen and ensure their participation.
• Ensure quality training.
• Conduct training sessions in coordination with NILG.

Major Achievements:
• Upazilla Parishad Representatives possess a clear concept about Upazilla Parishad and they are aware of their roles and responsibilities as a representative of local government institution.
• Upazilla Parishad representatives are able to play significant role in the process of planning, monitoring and evaluation of development activities.

Major Challenges:
• The approval process regarding training content was a bit lengthy.
• Ensuring involvement of vice chairmen. Before starting the training session it was very difficult to predict the number of actual participants.
• Political unrest hampered in finalizing the training schedule.
• After the training need assessment, it took a bit long time to conduct the training sessions. Therefore, training contents needed to be revised to address the existing need.

5. Strengthening Democratic Local Governance (SDLG)

Project Period: 15 January 2012 to 14 January 2014
Project Coverage: 80 Union, 22 Upazilla, 9 Pouroshava and 4 District namely Naogaon, Kushtia, Chuadanga and Meherpur
Development Partner: USAID Project Implemented by Tetra Tech ARD

Objectives:
• To promote services through LGUs- Local Government Units.
• To promote citizen participation in local decision-making process.

Participants:
Total: 6781529 (Female: 3291233 and Male: 3490296)
Direct: 4029 (Female: 1183 and Male: 2846)
Indirect: 6777500 (Female: 3290050 and Male: 3487450)

Budget:
Total Budget for the Project: BDT 89615215
Spent up to June 2012: BDT 28747194

Major Activities:
• Training and refresher training for LGUs on Financial Management & Revenue Generation, Service Delivery & Monitoring and Participatory Strategic Planning (PSP).
• Formation of CiGs (Citizen in Governance).
• LGU based training and refresher training for CiGs on roles of CiG Forums and prioritization of community concerns.
• Activity planning workshop for each CiG Forums including preparation for participatory strategic plan.
• Support and facilitate LGUs and CiG Forums to implement their planned activities as well as monitoring the activities.
• Display citizen charter at LGU level.

**Major Achievements:**
• Open budget session held in 52 LGUs out of 89.
• 23 LGUs have reformed their standing committee as per law and included CiG members and 41 LGUs made plan for reformation.
• Tax assessment was done in almost 60% LGUs.
• Most of the LGUs targeted to increase at least 30% tax collection from previous year.
• Around 20% LGUs are making plan for the preparation of 5 year plan.

**Major Challenges:**
• Conduct training session covering all representatives of an individual LGU.
• Monitor training follow up activities based on LGUs work plan.

6. **Strengthening Pro-poor & Participatory Local Governance (SPLG)**

**Project Period:** April 2012 to March 2015
**Project Coverage:** 06 Union, 1 Upazilla and 1 District namely Barisal
**Development Partner:** Christian Aid

**Objectives:**
To facilitate platforms towards inclusive and empowered society by enhancing civic engagement/participation efforts and quality of local democratic governance.

**Participants:**
Total: 77574
Direct: 450
Indirect: 77124

**Budget:**
Total Budget for the Project: BDT 11331614

**Major Activities:**
• Formation and functioning of Loak Morchas at Union, Upazilla and District level.
• Formation of CBOs by NSAs at Ward level with the most marginalized and poorest people.
• Campaign for raising awareness of the community.
• Conduct regular social audits by the Loak Morchas on social safety net (VGD, VGF & Allowances), health & education services at UP, Upazilla and District level.
• Organizing Public Hearing on social audit findings at Union, Upazilla and District level.
• Organize national level roundtable discussions.

**Major Achievements:**
• A project baseline survey has been successfully done to assess the level awareness, perception, satisfaction of community on budgetary allocation and the level of accountability and transparency of social safety net and health & education services.
• All Loak Morcha members (about 230) are aware on rights & development, participatory democratic local governance, gender & leadership, social audit processes, methods, tools & techniques, advocacy & lobbying.
• Conduct baseline survey to assess the status social safety net and health & education services.
Major Challenges:

- The unavailability of the Government Officials during inception session.

7. Promoting Responsiveness of Public Service Institutions in Selected Districts (RPSI)

**Project Period:** March 2012 to February 2014

**Project Coverage:** 12 Union and 6 Upazilla and 3 District namely Rajshahi, Magura and Jhenaidah

**Development Partner:** USAID and The Asia Foundation

**Objectives:**

To encourage and support Members of Parliament (MPs) of the three parliamentary constituencies of Jhenaidah, Magura and Rajshahi in their legislative, representation and oversight functions, in particular regarding improvement of agricultural services in those constituencies both in terms of agricultural input delivery and extension services and in using this experience to advocate for improvements in relevant laws and policies as needed.

**Participants:**

- District Public Policy Forum-DPPF: Total 126 (Male 91 and Female 35)
- Upazilla Public Policy Forum-UPPF: Total 210 (Male 158 and Female 52)
- Union Public Policy Forum-UPPF: Total 314 (Male 234 and Female 80)

**Budget Status:**

- Total Budget for the Project: BDT 21043056
- Spent up to June 2012: BDT 1467951

**Major Activities:**

- Conduct a study on farmers’ access to agricultural inputs (seeds, fertilizers, irrigation, pesticides, and technology) and the implementation of agricultural extension services and how these are affected by current policies, and provide policy recommendations.
- Engaging youth group through organizing workshop, seminar, sharing and discussion session for raising their awareness and to organize human chain, dialogue, cultural events etc. with policy actors, service providing institutions, civil society representatives and media by them for responsiveness of agricultural services.
- Engage DPPF in dialogue with MPs, elected local government representatives, representatives of agriculture service delivery institutions, local civil society members and media representatives on the findings of the study and social audits.

**Major Achievement:**

- Formation and reformation of Loak Morcha (People’s Alliance) as DPPF in different strata (Union, Upzilla & District) has been completed in the project area.
- Youth groups are being organized and actively engaged with the project during district level inception of the project.

**Major Challenges:**

- The scheduled program of the project has been disrupted due to Hartals.
Livelihood and Essential Services Program

Despite government statistics shows that there is economic growth in every year in Bangladesh, more than 31.5% (HIES Survey Report, 2010) of total populations are still living below poverty line; about half of them are extreme poor who cannot eat regularly. Moreover, extreme poor living in the coastal, haor, drought and char areas are mostly affected by various climate change effects, natural disasters and river erosion. Considering this backdrop, organization has been implementing different activities on food security, income generation, human and skills development, safe drinking water & sanitation, health, education etc. For the poor and marginalized under its Livelihood and Essential Services Program. In a part of organization’s working area, natural calamities and climate change effect prevail almost all the year round. Organization provides direct support through resources (cow, goat, rickshaw, van etc.), training and environment sensitive agricultural inputs for the income generation of program participants living in these areas. Moreover, capacity enhancement on disaster risk reduction and climate resilience is one of the major activities. Besides, relief and rehabilitation initiatives are undertaken during and after disaster.

Program Objectives:

- To promote food security, income generation, access to essential services and resources for the poor and marginalized.
- To develop capacity on disaster risk reduction and climate resilient livelihood.
1. Increasing Community Capacity for Holistic Development (ICCHD)

**Project Period:** January 2009 to December 2013  
**Project Coverage:** 08 Village, 1 Union, 1 Upazilla and 1 District namely Rajshahi  
**Development Partner:** Heifer International

**Objectives:**
- Increase annual income and nutrition of participating families.  
- Sensitize community on gender equity and environment conservation.  
- Strengthen community cohesiveness for reciprocal cooperation.

**Participants:**
- Total: 1860 (Female: 965 and Male: 895)  
- Direct: 360 (Female: 200 and Male: 160)  
- Indirect: 1500 (Female: 765 and Male: 735)

**Budget Status:**
- Total Budget for the Project: BDT 4093457  
- Spent up to June 2012: BDT 4035314

**Major Activities:**
- Formation and functioning of original & pass on (1st generation group) Self Help Groups- SHGs.  
- Provide training on HEIFER’s Cornerstones (core values of Heifer International), improved Animal Management, SHG Management, gender & justice and organize de-worming & vaccination, animal health camp etc.  
- Distribution of rice and potato seeds among the SHG members.  
- Purchasing livestock and ensure its distribution among SHG members.  
- Mobilize group savings and pass-on contribution.  
- Participatory Self Review Plan (PSRP) for SHGs and project staff.

**Major Achievement:**
- Ms. Ajlema Begum, a member of Sonali Sokal SHG, at Moradighi village has become a winner of Golden Talent Award in the year of 2011 as one of the most successful project participants in our country, Bangladesh.  
- Some SHGs are depositing more savings than that of before. They are utilizing this saving money into different income generating activities (IGA). Most of the SHGs are now capable to perform accounting tasks of the groups.  
- Knowledge and skills of SHG members enhanced on cornerstones, animal Management, SHG management and they are able to take individual and group decisions.

**Major Challenge:**
- Some SHG members do not like to go 3/4 kilometres away from home to receive training. On the other hand, it becomes very difficult to find out suitable place in the community level for conducting training sessions.
Case Study

Ajlema Lights up Her Life and Wins ‘Golden Talent Award 2011’ by Heifer International

Ajlema Begum, one of the participants of the ‘Increasing Community Capacity for Holistic Development (ICCHD) Project– 01’ lives in a small village of Bangladesh named Moradighi, situated at Haripur Union under Paba sub-district of Rajshahi district. The project supported by Heifer International lightens her up. She had won Heifer Internationals’ prestigious ‘Golden Talent Award 2011’ for her work of empowering family and serving her community. This has given another high point to WAVE Foundation’s effort to promote a poverty free just society. It is the first time any participant of Increasing Community Capacity for Holistic Development (ICCHD) Project from Bangladesh won this award as Heifer International is supporting this project around South Asia region. In September 2008, Ajlema joined the ‘Sonali Shokal (Golden Morning)’ women’s development group started by WAVE Foundation. She received training on Heifer’s cornerstones & improved animal management. She and her husband transformed their lives as they embraced the values of the cornerstones and began the journey to new life. She set example of generating income, being self-sustained, caring family and others and good attitude towards neighbours through practicing the Cornerstones in her daily life. Ajlema found the cornerstones of Heifer has changed her thinking and gives new meaning of her life.

2. Coastal Area Rehabilitation Project (CARP)

Project Period: June 2011 to March 2012
Project Coverage: 11 Village, 2 Union, 1 Upazilla and 1 District namely Patuakhali
Development Partner: Government of the Federal Republic of Germany with the assistance of German Development Cooperation (GIZ)

Objectives:
- The livelihood of the affected target population is rehabilitated.
- The infrastructure (relating to livelihood and disaster preparedness) is rehabilitated and strengthened.
- The population is better prepared for future disasters including the impact of Climate Change.
Participants:
Total: 23569 (Female: 11972 and Male: 11597)
Direct: 1193 (Female: 864 and Male: 329)
Indirect: 22376 (Female 11108 and Male 11268)

Budget Status:
Total Budget for the Project: BDT 9446150
Spent up to June 2012: BDT 9176120

Major Activities:
- Organize vaccination camp & de-worming session at 11 villages.
- Facilitate technical training on different IGAs for 592 new beneficiaries.
- Develop 12 contingency & disaster preparedness plan at the new SHG level.
- Provide support to 06 Rakhaine women to develop small-scale enterprise.
- Establishing a small scale goat breeding farm for gene conservation of local variety.
- Formation of Community level Disaster Preparedness Action Group –CDPAG.

Major Achievement:
- 1193 household level Contingency plan are developed and those are hanged on the house wall.
- 4 Contingency plans are developed at school level.
- 2 CDPAGs built their meeting house by self initiative at Solimpur under Nilgong Union.

Major Challenges:
- Manipulation and biasness of Local elite and political leaders during project implementation.
- Livestock in some cases died due to severe cold related and others diseases.
- Market linkage with beneficiaries’ product and getting fair price is challenging in localities.

Figure 6: Kobi Gaan (light song in the form of questions and answers) on Disaster Preparedness and Mitigation
Case Study

Rabea is Dreaming Ahead a New Life

Rabea Begum (32), a member of Balaka SHG under West Baturtoli village of Tiakhali Union in Kalapara near the bank of a canal. Her husband is a day labor and only earning hand of the family with 5 children. It was quite tough for her to manage all the expenses of her family. They had to stop sending their kids to school due to financial crisis. She had to go through very economic hardship after SIDR and AILA two devastating disasters in 2007 & 2009 respectively. Since then she had been looking for employment in her surrounding community but did not find any opportunity. In 2010, she joined in Cash for Work program as a labour that had been implemented by WAVE Foundation with the support from GIZ. Involving in the program she earned BDT 4500 in 30 days. In consultation with WAVE staff, she invested the money for Homestead Vegetable Cultivation. From this earning she met nutrition demand of her family and started selling surplus vegetables and earned some extra money that helped her taking alternative IGAs. In October 2011, she became beneficiary of CARP and got 10 duck as IGA support. The ducks started laying 10 eggs every day and now she has total 35 ducks. She sells eggs and earns around BDT 6000 per month. Rabea says, ‘Now, I can cook nutritious food for my family and save money for my school going children. Rabea dreams to be an entrepreneur through establishing duck farm on canal in near future.

3. Campaign for Food and Employment Rights of Marginalized People

Project Period: July 2011 to December 2011
Project Coverage: 270 Village, 18 Union and 8 District namely Kushtia, Satkhira, Rajshahi, Dinajpur, Patuakhali, Feni, Noakhali and Gaibandha.

Development Partner: Action Aid Bangladesh

Objectives:
To develop a platform for establishing the rights of marginalized people; increase capacity on establishing food security and rights to employment of marginalized people & to develop solidarity for establishing rights to food and employment/work.

Participants:
Total: 630000 (Female: 415000 and Male: 215000)
Direct: 226800 (Female: 189000 and Male: 52000)
Indirect: 403200 (Female: 226000 and Male: 163000)

Budget Status:
Total Budget for the Project: BDT 1237230
Spent up to June 2012: BDT 1237230

Major Activities:
- Capacity Building of the Stakeholders.
- Study and Research.
- Campaign, Lobbying and Advocacy.
- PMS (Prantik Manusher Sanghoti) Network and SHGs Management.
- Seminar for Raising PMS Demand in South Asia Social Forum (SASF).
Major Achievement:
- PMS’s continual advocacy and campaign impacted on the present government policy.
- The scope of Social Safety Net Programs expanded and some new employment schemes are also initiated by the government.
- PMS started mobilizing marginal people’s voice at the field level and undertaking policy advocacy bringing the issues from local to national level.

Major Challenges:
- Project duration is not sufficient to make meaningful changes regarding food and employment rights of marginalized people.
- Lack of time to conceptualize of People’s Research and its conduction by the main stakeholders.

4. Coastal Livelihood Adaptation Project (CLAP)

Project Period: 10 February 2012 to 31 March 2013
Project Coverage: 16 Village, 2 Union, 1 Upazilla and 1 District namely Patuakhali
Development Partner: Government of the Federal Republic of Germany with the assistance of German Development Cooperation (GIZ)

Objectives:
- Climate-resilient agricultural production systems and income-generating measures facilitated and promoted among targeted population.
- Livelihoods and means of production prioritized and restored through non-farm initiatives.
- Targeted population well protected and managed to response climatic induced disasters.
- Disaster prevention and disaster risk management introduced in targeted schools with clear focus on Climate Change Adaptation.

Participants:
Total: 27169 (Female: 14415 and Male: 12754)
Direct: 1793 (Female: 1307 and Male: 486)
Indirect: 25376 (Female: 13108 and Male: 12268)

Budget Status:
Total Budget for the Project: BDT 9483180
Spent up to June 2012: BDT 2027446

Major Activities:
- Formation of self-help groups (SHGs) including small farmers.
- Formation/Re-formation of existing CDPAG (Community level Disaster Preparedness Action Group) and facilitate UDMC (Union Disaster Management Committee).
- Training on basic book keeping and trade management for non-farm activities, leadership development and SHG management for SHG leaders and Climate Change Adaptation for 100 small farmers.
- Provide seed money/Input support for undertaking IGAs on non-farm activities and agricultural activities.
- Facilitate visit of the service providers to the local communities.
• Formation and functioning of student squad for disaster risk reduction at school level and
  Provide block grant support to the selected schools for strengthen its infrastructure.

Major Achievement:
• Build a good relationship between project beneficiaries with local line agencies and GoB
  officials visit 280 beneficiaries’ houses to provide services.
• One UDMC (Union Disaster Management Committee) already started to mobilize funds for
  mitigate the crisis in up-coming disaster.
• Contingency plan are developed at SHGs level and school level.
• 90% of beneficiaries increased livestock from the project support and taken alternative IGAs.

Major Challenges:
• Local elite, political leaders and Local government representatives’ interference in beneficiary
  selection.

5. Rehabilitation of Coastal Infrastructure in Bangladesh (RCIB)

Project Period: August to November 2011
Project Coverage: 11 Village, 2 Union, 1Upazilla and 1 District namely Patuakhali
Development Partner: German Development Cooperation (GIZ)

Project Objectives:
• To create gender friendly income generation opportunities of 600 most affected families
  through cash for work.
• To rebuilding community small dams, earthen roads (incl. Pipe culverts), school grounds, rising
  of plinths of vulnerable homesteads etc including to provide tree saplings among 600
  households and 02 schools.

Participants:
Total: 4200 (Female: 2408and Male: 1792)
Direct: 600 (Female: 408 and Male: 192)
Indirect: 3600 (Female: 2000 and Male: 1600)

Budget Status:
Total Budget for the Project: BDT 9422710
Spent up to June 2012: BDT 9404923

Major Activities:
• Selection and finalize of Cash for Work-CFW schemes and its participants through consultation
  at village,Union and Upazilla level.
• Training for female/male worker leaders on work procedures.
• Deployment of 600 poor people (60 % female) for 45 days@150 BDT for reconstruction of
  small dams, earthen roads, school grounds, raising of plinths of vulnerable homesteads etc.
• Facilitate center for child care (tents, toys, drinking water, snacks) of working mothers.
• Tree plantation for homesteads of 600 vulnerable beneficiaries and school grounds.

Major Achievement:
• All the 600 CFW workers (extreme poor, abandon, destitute, disable people) got the
  employment opportunity for 45 days with satisfactory wage rate.
• News published in local and national dailies disseminated the total project activities through which people and concern stakeholders came to know about it and ensured transparency of the work, implementing organization and donor agency.

**Major Challenges:**
• Political influence rose during scheme selection.
• Local government representatives of UPs were new.
• Soil crisis and excessive tide.

6. **Sanitation, Hygiene Education and Water Supply in Bangladesh (SHEWA-B)**

**Project Period:** February 2007 to June 2012  
**Project Coverage:** 122 Village, 9 Union, 1 Upazilla and 1 District namely Meherpur  
**Development Partner:** UKAID, Department of Public Health Engineering (DPHE) of GoB and UNICEF

**Objectives:**
• To improve standard of hygiene, behavior on a suitable basis and ensure adequate sanitation and safe water supply in un-served and under-served areas, particularly for the poorest of project areas.

**Project Participants:**  
Total: 270364 (Female: 131137 and Male: 139227)

**Budget Status:**  
Total Budget for the Project: BDT 6163096  
Spent up to June 2012: BDT 4255368

**Major Activities:**
• Develop and update community work plan/map.  
• Re-activation of Ward WATSAN committee.  
• Social mobilization events and behavior change communication.  
• Organize school sanitation and hygiene education programs.

**Major Achievement:**
• Improved hygiene practices in the project area including schools and markets.  
• The students have been discussing on the importance of health & hygiene in their locality to increase the hygiene practices.

**Major Challenges:**
• Interference of local government and local political leaders in implementation.  
• Delayed of fund transfer.
7. Post Literacy and Continuing Education for Human Development-PLCEHD-2

**Project Period:** May 2011 to April 2012  
**Project Coverage:** 88 Village, 18 Union, 03 Upazilla and 1 District namely Meherpur District

**Development Partner:** ADB, SDC and Bureau of Non-Formal Education of GoB

**Project Objectives:**
- To include about 1.6 million (including 30600 in Meherpur district) neo-literate in post literacy programs to consolidate, maintain and upgrade the literacy skills they have acquired previously.  
- To help in developing their life pattern by increasing their income through providing technical skills training.  
- To eliminate gender disparity and establish social equitability expediting women empowerment.  
- To involve the target population in a life-long educational process and to develop them as enlightened and productive citizens.  
- To prepare a long-term planning for human resource development; and to strengthen the capacity of agencies involved in non-formal education in order to strengthen literacy and continuing education programs and to make it more effective.

**Project Participants:**
- Total: 26420 (Female: 13360 and Male: 13060)  
- Direct: 6120 (Female: 3060 and Male: 3060)  
- Indirect: 20300 (Female: 10300 and Male: 10000)

**Budget Status:**
- Total Budget for the Project: BDT 15271440  
- Spent up to June 2012: BDT 14120479

**Major Activities:**
- Inauguration of learning centers and Starting Post Literacy course under Cycle-4 in the learning Centre.  
- Training on selected trades.  
- Develop linkage plans and activities with different institutions for sustainable IGA for the learners.  
- Observation of different national and international days with the participation of CMCs, UP Chairmen & members, local elite, project staff and relevant stakeholders.

**Major Achievement:**
- A total of 24480 (male: 12240 and Female: 12240) learners dropped out from primary level education learned post literacy education and received training on different trade courses.  
- 94.37% learners in 3rd cycle of first phase had completed the trade course, 92.90% learners of 3rd cycle had passed in final evaluation examination and 90.80% learners in 4th cycle had passed in final evaluation examination.  
- A total of 3003 male and 4220 female learners are involved full time in different Income Generating Activities (IGA) after completion of trade courses and increased their income. Some of them are getting opportunity for overseas employment and going abroad with these skills.
Major Challenges:
- Ensure the community participation in centre repairing and shift to other place.
- Involvement of 100% learners in IGAs.
- Selection of trade and provide training on the basis of local demand.
- Availability of educated and skilled trainer in the locality.

Case Study

Sabina (28) learner of Hemaetpur Centre under ‘Post Literacy and Continuing Education for Human Development- PLCEHD-2’ project was born in a poor family in the village named Hemaetpur of Raipur in Gangni Upazilla under Meherpur district. Struggling with extreme poverty she could not complete primary education. At the age of 19 she got married with a day labor, Mofijur Rahaman of village Ashrafpur Sadar Upazilla in Meherpur district. Sabina with her husband had been passing every day in hardship due to very poor income. So Sabina wanted to get involved in Income Generating Activities (IGA) but she did not have any IGA skills and capital to be self reliant. When the centre of PLCEHD-2 project established in her village, she got admitted in the centre with the inspiration of centre facilitators. From the very beginning, she was more interested in trade training than literacy. She received training on tailoring from this centre. Completion of training, initially she started working using other’s sewing machine on rent. With the consultation of centre facilitators, she also received loan BDT 5000 from an NGO to buy a sewing machine and started work in her own home. She generally sews readymade garments ordered by local people and earns 1500-2000 taka per month from it. She repaid the loan through this earning. She is now capable to contribute in her daily household needs and provide financial support to her husband to maintain her family. She is now very confident and acknowledged the contribution for PLCEHD-2 centre.

8. Participatory Actions towards Resilient Schools and Education Systems (PARSES)

**Project Period:** September 2011 to June 2012  
**Project Coverage:** 133 Villages, 8 Union, 2 Upazilla and 1 District namely Barguna  
**Development Partner:** UNICEF through ActionAid Bangladesh

**Objectives:**
- To enhance coordinated and informed actions of national level platform for reducing disaster risks in education.
- To increase capacity of stakeholders on sustainable preparedness measures to reduce disaster risks in education.
- To stimulate organised actions for emergency response and recovery in education.
- To facilitate actions for integrating education needs in DRR mechanisms and making education system resilient to DRR.

**Project Participants:**  
Total: 14000 (Female: 6500 and Male: 7500)  
Direct: 4000 (Female: 2000 and Male: 2000)  
Indirect: 10000 (Female: 4500 and Male: 5500)
**Budget Status:**
Total Budget for the Project: BDT 3522180
Spent up to June 2012: BDT 3027835

**Major Activities:**
- PVA (Participatory Vulnerability Analysis) at School, Union, Upazilla and District Level.
- Resilient Support.
- Interactive theater and mock drill.

**Major Achievement:**
- 40 schools have 80 action plans.
- Enhanced knowledge & skills of 40 School Management Committees and Parents Teachers Associations on Disaster Risk Reduction- DRR.

**Major Challenges:**
- Relief orientated mentality of local people.
- Sometimes SMC wants to show their power.

9. **Resilience through Economic Empowerment, Climate Adaptation, Leadership and Learning (REE-CALL)**

**Project Period:** September 2011 to August 2014
**Project Coverage:** 101 Village, 11Union, 1 Upazilla and 1 District namely Patuakhali
**Development Partner:** Oxfam International

**Objectives:**
A total of 4000 economically extreme poor households graduated from the shocks and challenges of extreme poverty by 2014.
Participants:
Total: 4000 (Female: 2200 and Male: 1800)
Direct: 4000 (Female: 2200 and Male: 1800)
Indirect: 10000 (Female: 5200 and Male: 4800)

Budget Status:
Total Budget for the Project: BDT 68488720
Spent up to June 2012: BDT 11572831

Major Activities:
- IGA Training on cow rearing, duck and hen rearing, Home stat gardening, Vegetable cultivation, Fish cultivation, Small trades, Food processing and Handicraft.
- Cash for work, asset transfer and plantation.
- Sanitary Latrine installation.
- Awareness on Disaster risk reduction and climates change adaptation.

Major Achievement:
- Participatory Capacity and Vulnerability Analysis (PCVA) had been done in 11 unions that help community based organizations (CBOs) to undertake different development initiatives by themselves.
- A total number of 981 extreme poor households got employment opportunities through Cash for Work (CFW) for 16 days (earned Tk. 2800 each) as well as improved the local communication through construction of 38 earthen roads and earth raising of 5 school fields.

Major Challenge:
- A total number of 27 project participants have been migrated from the project area.
- BRAC and SDF worked same area and same nature of projects, so it is big challenge to avoid the beneficiaries’ duplication.

10. Safe Drinking Water Supply in Coastal Area Project

Project Period: September 2011 to March 2012
Project Coverage: 11 Village, 2 Union, 1 Upazilla and 1 Distict namely Patuakhali
Development Partner: German Development Cooperation (GIZ)

Objectives:
- To meet the safe drinking water crisis of coastal belt through developing community based drinking water supply management system.
- To promote sanitation, health & hygiene practices of vulnerable coastal community especially the pregnant & lactating mothers, new-born child, children etc. in general.

Participants:
Total: 4962 (Female: 2643 and Male: 2319)
Direct: 2787 (Female: 1543 and Male: 1244)
Indirect: 2175 (Female: 1100 and Male: 1075)

Budget Status:
Total Budget for the Project: BDT 4362958
Major Activities:
- Installation of Tube-well in different locations in Tiakhali and Nilgonj unions.
- Provide necessary equipments support to the SDWUGs (Safe Drinking Water users Group) for maintenance of tube-wells.
- Formation & functioning of village & school level Safe Drinking Water Users Group.
- School/college level quarterly sensitization meeting with relevant stakeholders.
- Monthly coordination meeting between SDWUGs and Ward & Union WATSAN (Water & Sanitation) Committees to build linkages for mainstreaming.

Major Achievement:
- 112 participants including Students, teachers and SMCs members are sensitized on sanitation, health & hygiene practices and management & maintenance of tube-wells.
- 145 potential community people of different age group are developed as tube well mechanic and now they can repair their tube well themselves.

Major Challenge:
- Political pressure for tube-well spot selection to protect their personal interest.
- Layer of saline water get installation much deeper.


Project Period: 01 August 2011 to 31 December 2012
Project Coverage: 441 Village, 32 Union, 4 Upazilla and 1 District namely Chuadanga
Development Partner: Ministry of Women & Child Affairs, Government of the Peoples’ Republic of Bangladesh

Objectives:
- To make ‘Positive change in livelihood of ultra poor women with attention to protect further deterioration of living condition.
- Increased food consummation and income generation activities.
- Promote healthy behaviour & women empowerment.

Participants:
Total: 13200  (Female: 6700 and Male: 6500)
Direct: 4474  (Female: 4474)
Indirect: 8726  (Female: 2226 and Male: 6500)

Budget Status:
Total Budget for the Project: BDT 2535266
Spent up to June 2012: BDT 1079259

Major Activities:
- Life skill training (VGD Card holder).
- Training about income generating activities.
- Collection of Savings.
Major Achievement:

- A total number of 4474 VGD cardholders received training on 12 days (four days each) training package of major three areas on Income Generation Activities (IGAs) like; Entrepreneurship Development; Poultry and Duck rearing and Cow & Goat rearing and among them a total number of 1555 beneficiaries have been involved in different IGAs i.e. 205 beneficiaries have been involved in cow rearing; 255 beneficiaries have been involved in goat rearing; 450 beneficiaries have been involved in duck rearing and 645 beneficiaries have been involved in poultry rearing.

Major Challenge:

- Minimum staff for huge project area.
- The UP representatives and local ruling political party leaders are interfering the selection of actual VGD cardholder.
Microfinance Program

The most significant aspect in poverty alleviation is to ensure employment generation for all eligible women-men. But, employment opportunities in both formal (government, private and non-government) and informal sectors are not generating accordingly. Though agriculture sector plays a key role in the country’s economic growth, as of now, this sector is considered as an informal sector, because it lacks permanent employment opportunity throughout the year. In the context, self-employment generated in different informal sectors including agriculture, small business & enterprise and local transport become as major support, where capital is the first requirement. In Bangladesh, supply of capital or loan by government-private banks and financial institutions is inadequate in case of informal sector. In this backdrop, microfinance without collateral, developed by the NGOs of Bangladesh in the aim of economic development through generating self-employment, is a worldwide milestone program. In view of that, WAVE implements Microfinance Program to ensure self-employment through promoting socio-economic development of poor and lower-middle class people including small farmers living in both rural and urban settings. Under this program, 4 major loan products and 7 sub loan products play important role in agricultural production, livestock development including Black Bengal goat, local transport, small to large scale business with enterprises and economic development of different sectors in organization’s working areas. Savings and micro insurance activities are in operation along with the loan support. Organization provides with skill development training for program participants and technical assistance and medical services for their livestock development. In addition, WAVE implements integrated development activities including health and education services, social awareness raising and biogas project. Apart from this, WAVE has been working on cluster based production and value chain development. Through these interventions, number of small entrepreneurs are increased which uplifts self-employment into formal employment and eventually contribute in national economy.

Objectives

• To promote affordable and easy access to financial and technical services for the economic development of the poor emphasizing women and extreme poor.
• To uplift self-employment into employment and develop micro-entrepreneurship.
1. Microcredit with Savings & Micro Insurance

Program Period: November 1993 to Present

Project Coverage: 275 Union, 43 Upazilla and 10 Districts namely Chuadanga, Meherpur, Jhenaidah, Kushtia, Magura, Pabna, Jessore, Rajbari, Natore & Khulna.

Development Partner: Palli Karma-Sahayak Foundation (PKSF)

Objectives:
- To promote affordable and easy access to financial and technical services for the economic development of the poor emphasizing women and extreme poor.
- To uplift self-employment into employment and develop micro entrepreneurship.

Participants:
Total     : 670345 (Female: 660628 and Male: 9717)
Direct   : 121881 (Female: 120135 and Male: 1746)
Indirect: 5 48464 (Female: 540493 and Male: 7971)

Budget Status:
Total Budget for the Project: BDT 141978541
Spent up to June 2012: BDT 148089467

Major Activities:

Main Loan Products
- General Microcredit
- Micro Entrepreneurship
- Microcredit for Ultra Poor
- Agriculture Credit

Sub Loan Products
- Seasonal Loan
- Disaster Management Loan

Specialized Loan Products
- Black Bengal Goat Rearing Loan
- Spices Cultivation Loan

Consumer Loan Products
- Bandhu Chula Loan
- Solar Energy Loan
- Biogas Plant Loan
Major Achievement:

Members

Savings

Portfolio
During the year the Portfolio has also been increased to 695,688,572

Insurance Premium Collection & Claims Settlement
Anzuara, a self-reliant woman, was sharing struggle of her life that how she has overcome all the difficulties and reached at present stage with full of confidence. Her dedication, commitment, sincerity and passion helped her to win over every trouble. She is from a very poor family and due to poverty she had to get married at the age of 15 with Nazrul Islam at the village Uzirpur in Chuadanga district. After the death of her father-in-law, they got separation from joint family with only one straw-hut and some cultivable land. Anzuara and her husband tried to find out a permanent source of income and decided to cultivate the land. But they were not financially solvent to bear the cultivation cost. A neighbor of Anzuara advised her to contact and get involved with WAVE Foundation for Agriculture support. She discussed it with her husband and informed the field worker about her willingness to be a member. The field worker helped her to enroll in an Agriculture Microcredit group called Nayanmoni Mohila Samity on 13 November, 2009. Then she received BDT 20,000 as first loan and invested the money for jute cultivation. They got a good profit by selling the jute in high rate. She repaid first installment successfully. As her second loan, she took BDT 25000 for rice cultivation. She started receiving loan several times and investing in various crop cultivation. She is really lucky because she a good amount of profit in every cultivation. And for that she always could repay the loan successfully. Now she has some
good assets in her hand. She can meet her all necessary expenses. Her current loan is BDT 30,000. Anzuara has been able to improve her family condition by her hard work. She is satisfied as she with other members of her family need not to borrow or depend on others for bear family expenses. She is respected by her husband. She is an example to be followed by other women in her community.

2. Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty (ENRICH)

Project Period: October 2010 to Present
Project Coverage: 1 Union, 1 Upazilla and 1 District namely Chuadanga
Development Partner: Palli Karma-Sahayak Foundation (PKSF)

Objectives:
To ensure sustainable development of poor households and proper utilization of their own resources and capabilities.

Participants:
Total : 29386 (Female: 14337 and Male: 15049)
Direct : 18522 (Female: 11265 and Male: 7257)
Indirect: 10864 (Female: 3072 and Male: 7792)

Budget Status:
Total Budget for the Project: BDT 7353216
Spent up to June 2012: BDT 3758112

Major Activities:
- Medicinal plant and spices cultivation, vegetables gardening and technical support on crop cultivation and goat rearing.
- Collecting information on health, Satellite and Static clinic, health camp on various diseases, health card distribution and awareness building on nutrition.
- Training on income generating activities and microcredit support to the Participants.
- Lobbying with local government for repairing & building social infrastructure.
Major Achievement:
- 33 ENRICH houses established
- Technical support provided to 1570 farmer, Training provided to 221 farmers and 317 farmers on medicinal plant and spices plant respectively.
- 16 Quick compost, 15 vermin compost, 3 buck centre, 47 demonstration plots and 576 small Goat farm established with vaccination support for 7348 Goats.
- Health service was provided to 8793 and 1974 patients with two health assistants and MBBS doctors at 74 Satellite clinics respectively. More than 450 patients are served by one dental camp, one eye camp and one diabetic camp. 524 health cards distributed to the beneficiaries.
- 17 pre-primary schools established where 488 students are studying, 44 sanitary latrine and 44 tube well set up at the community level and 314 Bandhu Chula installed in project area.

Figure 11: Seed Production by ENRICH Support

Case Study

Shufia is Enriched with her ENRICH House

One year ago, Shufia Begum became a member of ENRICH program. At first she took Ultra Poor Loan of ENRICH Micro Credit Program and gradually started receiving various services under ENRICH program. Now she is self-reliant and her house declared as ENRICH house. The house is enriched with bandhu chula, spices and medicinal plant, Vegetable garden, sex pheromone trap & Leor for producing poison free vegetables, goats and sheeps, Napier grass for domestic animal, Sanitary Latrine etc. Bandhu chula saves her time and fuel and gives relief from various smoke born diseases. She is now safe from diseases receiving ENRICH health card and health services. Having various kinds of medicinal plant like Bashok, Tulsi, Madhobilata, Shotomuly, Kuch, Pathorkuchu, Lazzaboti, Ghritokumary, Kaktas, Bowmhati, Bon Mahedi, Akani etc. in the homestead Shufia’s family and her neighbours solve their minor health problem. Cultivating various types of vegetables and spices, she meets up her family nutrition as well as earns extra money from selling surplus products in the market. Receiving Goat Rearing Loan from ENRICH Micro credit, now she has 6 goats and 3 sheep with treatment and vaccination support from ENRICH program. She sold goats and bought a van driven by her husband for her own need. Shufia Begum is proud to be a member of ENRICH program which
has changed her life radically. On 24 March 2012, Dr. Qazi Kholikuzzoman Ahmad, Chairman of PKSF visited Shufia’s house and overwhelmed with joy watching such an ideal house. He dreamed every house of Simanto Union would become an ENRICH house.

3. National Domestic Biogas and Manure Program

Project Period: 20 June 2011 to Present
Project Coverage: 18 Village, 10 Union, 3 Upazilla and 1 District namely Chuadanga
Development Partner: Infrastructure Development Company Limited

Objectives:
The project objective is to further develop and disseminate domestic biogas in rural areas with the ultimate goal to establish a sustainable and commercial biogas sector in Bangladesh.

Participants:
Total : 30 (Female: 06 and Male: 24)

Budget Status:
Total Budget for the Project: BDT 850000

Major Activities:
Beneficiary Selection, Plant Installation and Supervision.

Major Achievement:

![Number of Plant Installed in FY 2011-12](chart)

Major Challenge:
- Skill mason is not available.
- Plant is far away from each other so monitoring is very difficult.

4. Agriculture Sector Microcredit Program

Project Period: January 2012 to June 2012

Project Coverage:
114 Village, 46 Union, 19 Upazilla and 5 District namely Chuadanga, Meherpur, Jhenaidah, Kushtia and Jessore.

Development Partner: Prime Bank Limited
**Objectives:**
To promote affordable and easy access to financial and technical services for the economic development of the marginalized, small & mid-level farmers.

**Participants:**
Total : 13816 Female  
Direct : 2512 Female  
Indirect: 11304 Female

**Budget Status:**
Spent up to June 2012: BDT 2297297

**Major Activities:**
Agriculture Sector Microcredit (Credit, Savings, Micro Insurance & Animals Health Support)

**Major Achievement:**
- Insurance Collection & Claims Settlement
- On Time Realization (OTR) 100%

**Major Challenge:**
- Overlapping
- Low value of crops
- Disagree to accept new technology by the farmers
Women’s Empowerment Program

During last few decades, Bangladesh has made substantial progress in expediting women education, women participation in labor market, reducing maternal & infant mortality rate and other relevant sectors. Our constitution ensures equal rights for women-men. As a signatory to the Convention on Elimination of All Forms of Discrimination against Women (CEDAW) and Beijing Platform for Action (BPFA), Bangladesh has been committed in attaining the objectives of ensuring gender equality and empowerment of women. Moreover, National Women Advancement Policy 2011 declares to undertake remarkable measures in women empowerment. But the challenges that still exist with regard to women empowerment are the major constraints in our national development. Our society is mainly dominated by patriarchal values. Women violence, early marriage, domestic violence, dowry, sexual harassment etc. hamper the progress of women empowerment in Bangladesh. Equal rights of women in property and political participation are still frail in our country. Status of women is inferior to men in everywhere including family, society and state. In this context, according to WAVE’s policy, women constitute the main participants in all project and activities under different programs. Besides, providing special emphasis on women empowerment along with other issues, WAVE conducts campaign on establishing women rights and implements different activities on preventing violence against women and domestic violence. ‘Jatiya Nari Nirjatan Protirodh Forum-JNNPF’, an alliance of NGOs, implements different activities including raising awareness on related issues.

Program Objectives:
- To promote rights of women.
- To raise awareness and voices at local and national level for preventing violence against women and domestic violence.
1. Breaking the Silence of Violence (BRAVE)

**Project Period:** January 2006 to December 2015  
**Project Coverage:** 33 Village, 4 Union and 4 Upazilla and 1 District namely Chuadanga  
**Development Partner:** ActionAid Bangladesh

**Objectives:**
- Circle members attain capacity to negotiate on violence against women at family and community level.
- UP will be accountable to the constituents specially on issues related to violence against women and girls.
- Civil society will be made effective for protecting violence against women.
- Legal services department will be made effective to stop violence against women and ensure support to the destitute women.
- An enabling environment will be created for flourishing the physical and intellectual development of all children of the program area.

**Participants:**
Total: 38370 (Female: 19255 and Male: 19115)  
Direct: 7674 (Female: 3851 and Male: 3823)  
Indirect: 30696 (Female: 15404 and Male: 15292)

**Budget Status:**
Spent up to June 2012: BDT 3842558

**Major Activities:**
- Facilitate new Circles and Self Help Group.
- Organize couple workshop, leadership training, Palli Mella (village fair), counseling, day observation, lobbying for establishing safe home and distribution of educational material for sponsored children etc.
- Emergency support for survivors by spot visits and fact findings.
- Gender & development training for newly elected representatives.
- Participatory UP open budget declaration.

**Major Achievement:**
- Leadership quality built among the circle members who are called Champion. They are playing effective role against family violence, polygamy, dowry, rape, early marriage etc. Circle members have resolved 24 family problems.
- Utholi, Shimantho, Banka & Andulbaria UP are preparing participatory women friendly budget with special allocation for women development.
- UP ‘Nari Nirjaton Proterodh Committees-NNPC’ are functional. A number of 155 deprived women have been included in the VGF as a result of lobbying by circle members.
- Dropout rate at Primary level is decreased as well as education quality improved.
- Regular publication of ‘Trinomul Unnon Barta’ by Children Journalists.

**Major Challenge:**
- In some cases women friendly budget preparation becomes challenging, specially it is not similarly applicable for 4 UPs.
- Political interference.
Case Study

Leaving behind the Distressful Days, Sun Shines on Jesmin’s Face

With her two children and husband, 22 years old Jesmin Khatun lived in Hasadha village at Jibonnagar Upazilla of Chuadanga District. In spite of having keen interest in study, she could not cross primary school due to extreme poverty. At very early age she was forced to get married with Ali Hossain from same Upazilla. Jesmin was second wife of Ali Hossain. Just after getting married with Jasmin, Ali Hossain brought his first wife back whom he left earlier. Since then Ali Hossain started torture Jesmin both physically & mentally. He became ferocious and his brutality increased day by day. He also started harassing Jesmin for dowry. Finally she was compelled to leave the house with her two children and went back to her father’s home. She got another distressful life there as her father was very poor and was not able to bear their expenses. Jesmin’s misery knew no bound. Finding no alternative way, she came to BRAVE Circle facilitated by WAVE Foundation for assistance. She shared her distress with the circle members. Circle members consoled her & assured to find a way out from this situation. Accordingly, circle member organized people’s alliance Loak Morcha, Local UP representatives, women representative of UP and local leaders to deal with this problem. They all together arranged a Shalish (Arbitration) to discuss on and find out a solution. But the Shalish ended up without any decision. BRAVE Circle members met both parties individually and made them agreed to come up with a solution. Next time, Shalish was held in the presence of both parties & other representatives. Ali Hossain and Jesmin were counseled by the members. At last Ali realized his fault and returned home with his wife and children. Now Ali Hossain and Jesmin are happy with their lives, maintain a positive outlook on life and remain at peace with themselves.

2. Strengthening Movement to Advance Women’s Rights and Gender Equality

Project Period: July 2010 to June 2014
Project Coverage: 34 Village, 2 Union and 1 Upazilla and 1 District namely Chuadanga
Development Partner: Netherland Embassy, Canadian CIDA and EKN
Project Objectives:
- Reduce early marriage in the working area, violence against women at domestic level, and sexual harassment at institutional level.
- Increase women participation in decision making process at all levels.

Participants:
Total: 7825 (Female: 3745 and Male: 4080)

Budget Status:
Spent up to June 2012: BDT 293500

Major Activities:
- Door-to-door campaign and video shows on prevention of early marriage, strategic planning meeting with marriage registrars and local government and dialogue with faith leaders.
- Strategic planning meeting with NNPC, LG and Village Police to develop reporting system.
- Discussion meetings with Gender Change Activist-GCA and school representatives to reduce sexual harassment, learning sharing meeting between dropout children and school volunteers and interactive dialogue with teachers, parents, LG and students.
- Open Budget Meeting.

Major Achievement:
- Sensitized community about the bad effects of early marriage. Marriage registers verify birth registration certificate and 65% marriages are registered ensuring birth certificate.
- School teachers, guardians and SMC members work together to prevent sexual harassment and consult with the guardians of eve teasers for corrective measures.
- Community people are aware on domestic violence. GCA takes different initiatives for the survivors of violence to establish their rights.

Major Challenge:
- Use of fake birth certificate in case of early marriage.
ENTERPRISE

WAVE’s enterprises provide essential inputs to various WAVE’s programs/projects and beneficiaries. Since supply of inputs for different enterprises by the local industries, markets or government are not of sufficient quantity, WAVE has established a number of enterprises to supply these inputs. Timely supply of good quality inputs is a major factor that affects enterprise returns and their contribution towards poverty alleviation. WAVE’s enterprises link rural producers with growing urban markets by providing needed goods and services. WAVE’ enterprises are:

**Ankur Seeds**
To provide support to the farmers on a sustainable basis, WAVE Foundation established Ankur Seeds as one of the wings of Ankur Agro Ltd. It has been marketing quality rice seed in Chuadanga and nearby districts and has earned fame as a quality seed marketer. It also provides credit support to the farmers for producing quality rice seed.

**Rangan**
Rangan is a marketing arm of WAVE Foundation with the aim of providing a stable and gainful source of employment for underprivileged rural artisans. In order to encourage craftsmanship and empower the poor, WAVE offers skills development training and working capital loans.
WAVE Foundation coordinates various networks and alliances to implement and organize different activities and to undertake policy advocacy initiatives. It uses micro level experiences for macro level policy reform advocacy. Organization has successfully involved different stakeholders and brought them together behind the different campaign and advocacy issues. WAVE leads and involves with the following networks and alliances:

**Governance Coalition (GC)**

Governance Coalition-GC is a national network of civil society organizations and civil society representatives involved in promoting responsive governance and rights of poor and marginalized people through conducting campaign, lobbying and policy advocacy at local and national level. WAVE organized this network as a part of its program implementation approach in 2004. WAVE’s extensive experience of program implementation in the field level with special emphasis on local governance and civil society empowerment since 1997 and from the logical sequence of program learning by the regional level platform named South Western Advocacy Network (SWAN) formed in 2001 have facilitated the formation of GC. Gradually GC has been established as a civil society network including 45 members working in 15 districts of Bangladesh. While continuing to work on own priorities, the members of the Coalition move together to advance common vision and mission towards promoting responsive governance in Bangladesh. WAVE Foundation Dhaka Office hosts its Secretariat.

**Loak Morcha-LM (People’s Alliance)**

LM is locally organized non-partisan and non-communal social organization including people from different segments of the society specially poor and marginalized community leaders, representatives of different professions and class of society, representative of locally elected bodies, media representatives, NGO representatives and youth volunteers including self-motivated women and men. As part of program implementation approach, GC has been facilitating Loak Morcha since 2004. Since its inception, LM as associate organization of GC has been conducting campaign and lobbying with LGIs and SDIs at Union-Upazilla-Zilla level in the aim of promoting responsive governance and rights of poor and marginalized people. At present, 151 LM are working in GC’s area.

**Governance Advocacy Forum (GAF)**

Governance Advocacy Forum (GAF) is a national level platform that aims to promote democratic decentralization and local self government through campaign and policy advocacy. GAF founded in 2007 undertaking policy advocacy for promoting strong local government. At present, the forum consists of 35 national and international NGOs, networks, local government platforms, institutions and civil society representatives working towards decentralization and local self government in Bangladesh.

**Youth for 3D (Democracy, Decentralization & Youth Development)**

‘Youth for 3D’ is a platform consists of youth representatives in the aim of facilitating campaign on the issue of democracy, decentralization and youth development. In 2011, the platform emerged with the participation of youths from Dhaka City and other districts of Bangladesh.

**Jatiya Nari Nirjatan Protorodh Forum-(JNNPF)**

WAVE collaborates with advocacy groups, civil society, women groups and NGOs to raise social awareness and form collective forces in the society to protect women from violence and torture. JNNPF established in 2006 to undertake national level initiatives to stop violence against women
and children. The mission of this forum is to involve people from different walks of life in raising awareness to prevent violence against women and children. At present, it has 26 networks in 25 districts under 7 divisions. WAVE Dhaka Office hosts its Secretariat.

**Election Working Group (EWG)**

EWG is a national level network consisting of 31 national and regional NGOs working towards promoting free and fair elections, good governance and the achievement of higher standards of democratic representation and accountability in Bangladesh. As a member organization of this network supported by The Asia Foundation, WAVE plays role in implementing deferent activities and also contributes in decision making process.
MAJOR EVENTS

South Asia Social Forum (SASF) 2011 Bangladesh

In November 2011, people's movements' representatives from South Asia met in Dhaka as a part of people's struggles around the world that are voicing the concerns and the aspiration of a large majority of humanity with new urgency. ‘The South Asia Social Forum 2011 Bangladesh’ became the meeting place of mass people who participated in the people's movement to build a prosperous, equitable, sustainable and peaceful South Asia free from capitalism, fundamentalism and communalism, racism and casteism. Since 2001 in the shape of Social Forums, people have warned power holders in governments and transnational corporations of the socially and environmentally destructive effects of their short sighted neo-liberal and imperialist policies. Starting from 18 November, 2011 at the University of Dhaka premises, activists from different countries expressed and exchanged their views and opinions and expressed their solidarity to build a new South Asia believing upon the motto of the forum "Another South Asia is Possible". Total 3234 participants attended the forum where 181 were foreign organizations and 437 were local organizations. University of Dhaka premise was bustling with hundreds of events and activities. Different local and international organizations organized plenary sessions, seminars, workshops, extended sessions, youth forum, social fair, cultural events, and so on. The five day long program ended on 22 November 2011 stating Dhaka statement on which all the participants expressed their solidarity. The program was jointly organized by South Asia Social Forum General Council and University of Dhaka. WAVE Foundation was one of the core members of SASF organizing committee.

Figure 14: Different Events of SASF
National Convention titled ‘Role of State and People to Protect Citizen’s Rights and Public Services’ held on 25 January 2012 at BIAM Foundation, Dhaka which was jointly organized by Governance Coalition, a National network of WAVE Foundation and Oxfam-GB Bangladesh. Protection of the citizen’s rights and public services especially related to agriculture, health and social safety nets programs is declared as a prime duty of the state by the Constitution of Bangladesh. Mass people need to be informed and more aware on their rights guaranteed by our constitution. And it would be ensured while people from all spheres will raise voices together demanding these rights and services. Along with inaugural an closing session, three parallel sessions were held on Citizen’s Rights in Health Service: Role of People and Government; Role of People and Government in Securing Farmers Rights in Agriculture Sector and Securing Hard Core People’s Right in Social Safety Nets Program: Role of People and Government. In these sessions three study reports were presented on the basis of field level social audit, lobbying, dialogue, and recommendations derived from campaign programs. The reports specially focused on the necessity of adopting policy for agriculture, health and social safety nets programs (VGD, VGF and employment generation program for the hard core poor). As convention declaration, 20 points charter of demand was presented in light of position paper and recommendations of three technical sessions. A significant number of participants including policy makers, civil society members, media representatives, students and representatives from different organizations and grass root participants were present in this day long program.

Figure 15: Participants of National Convention
In March 2012, WAVE Foundation held ‘The Bi-Annual Conference 2012’ at Center for Capacity Development-CDC, Koshaghata, Chuadanga. All the members & staff of the organization, participants of different programs, representatives from different networks, local government, administration and civil society attended in this grand conference. The participants and staffs from different working areas gathered in the conference and with assemble of almost 1400 participants, the event turned into a blissful get-together. A number of exhibition stalls were installed in the premises of CDC to demonstrate beneficiaries’ products, different publications, materials of organizations etc. Dr. Qazi Kholiuzzaman Ahmad, Chairman- PKSF & Chairperson- Governance Advocacy Forum inaugurated the conference as Chief Guest. Mr. Fazlul Kader, Deputy Managing Director-PKSF and Mr. Mesbahur Rahman, Manager-PKSF were present as special guests along with organization’s Executive Director Mohsin Ali, Deputy Executive Director, Anwar Hossain, and Director Amirul Islam, Asst. Executive Director Amirul Islam Members of the Governing Body AKM Abdul Bari (Treasurer), Fazlul Haque, AKM Shahidul Haque and Dr. Shahinoor Haider in the inaugural ceremony. Chairperson of the Governing Body Professor Siddiqur Rahman chaired the conference. The Chief & Special Guest planted a tree in CDC courtyard as a memento of their visit.
Youth Campaign

WAVE Foundation, based on its program implementation experience at local and national level over a decade, realizes that involvement of youths is instrumental for strengthening national development efforts and establishing good governance. From this end, a youth platform named ‘Youth for 3D’ was emerged in 2011 with the representation of youths living in Dhaka City and other districts.

Major Activities:
The platform, ‘Youth for 3D’ activities address different emerging issues relating to youth rights to employment and their development, responsive public services, participatory democracy and democratic decentralization.

Major Events:

Launching Ceremony:
‘Youth for 3D’ was formally launched on 1 November, 2011 at National Press Club, Dhaka. A keynote paper was presented in the ceremony where the present situation of the youth of our country was critically analysed. The paper also calls for 5 points to the state and the related stake holders. A total of 150 participants including youth from different universities & colleges, NHRC Chairman, Parliamentary Standing Committee Chairman, writer, development practitioners, freedom fighters etc. took part in the program.

Seminar:
Youth for 3D participated in the South Asia Youth Forum-SASF 2011 and organized a Seminar on ‘Democracy, Decentralization and Youth Development on 21 November, 2011 at Mohsin Hall Playground, University of Dhaka to express the solidarity with “Another South Asia is Possible”. The seminar paper briefly explained the situation of democracy, decentralization and youth development issues of our country. Above 200 participants including university teachers, journalist, mountaineer etc. were presented at the Seminar.
GOVERNANCE & MANAGEMENT

WAVE Foundation has 19 members General Body and it is the highest authority of WAVE Foundation. General Body members through Annual General Meeting elect the Governing Body consisting of 7 members for two years term. Governing Body is vested with the responsibility to oversee the organization’s performance including program and financial performance, approves organizational policies and procedures, etc. Executive Director acts as the management and operational head of the organization. Besides, there is a WAVE Management Team consisting of Executive Director, Deputy Executive Director, Assistant Executive Director and Director (Finance & Accounts) for taking various management and operational level decisions. Overseeing and management responsibility of various programs/projects and finances of the organization are vested on these four team members. WAVE Foundation follows a decentralized decision making process. It has a Central Coordination Team (CCT) represented by the core staff (senior management staff/divisional heads). All sorts of organizational level policy formulation, policy reforms etc. are proposed through the CCT meetings. WAVE also has a Program Coordination Team (PCT) represented by the Program/Project Coordinators. Program progresses, constraints in implementation, strategies in overcoming barriers, lessons learned, etc. are discussed in the meetings and decisions are taken unanimously.
Training Division
Training activities of WAVE Foundation have been the ongoing process since its inception in 1990. The organization believes that the development of appropriate human resources is a pre-condition for development. An independent ‘Training Division’ was established in 2002. It conducts various training, orientation and workshop for staffs, project participants and stakeholders to enhance their knowledge and skill.

Major Trainings Conducted in 2011-12:

A. Staff Training & Orientation

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### B. Stakeholders Training & Orientation

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### C. IGA Training & Orientation

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Centre for Development and Capacity - CDC

WAVE has been conducting Action Research for improving the quality and productivity of its products under agriculture program and promoting innovative ideas. Besides, human and skills development of program participants and staff is one of the core activities. Therefore, for the last 5 years WAVE has been working on rice seed development, gen conservation and development of Black Bengal Goats in its own campus situated in Koshaghata village near Chuadanga district town. Besides, the program participants are provided with skills development training in the campus. In 2010, the campus was named as ‘Center for Development and Capacity-CDC’. Organization is developing Agro Enterprises in the aim of sustainability of its programs. At the same time, organization has taken initiative to build a modern Training Center for human and skills development.

UNIT

- Advocacy, Networking & Knowledge Sharing
- Risk Management
- Identity & Resources
- Loak Theatre
DEVELOPMENT PARTNERS

- ActionAid Bangladesh
- ADB & BNFE (GoB)
- Christian Aid
- DPHIE (GoB)
- GIZ
- Heifer International (USA)
- IDCOL
- Manusher Jonno Foundation
- Ministry of Women Affairs (GoB)
- Netherland Embassy, CIDA & EKN
- Oxfam
- Palli Karma-Sahayak Foundation-PKSF
- Prime Bank Limited
- SDC-PLCHD
- The Asia Foundation
- UKAID
- UNDP
- UNICEF
- USAID-Tetra Tech ARD

HUMAN RESOURCE

A total of 1107 employees are working in WAVE Foundation at various levels. 384 of them are female and 723 are male.

OFFICE

- Head Office - 01
- Dhaka Office- 02
- Regional Offices- 03
- Area Offices- 10
- Project Offices- 13
- Unit Offices- 60
- Training Centre- 01
ANNEXURE
## Members of Governing Body

<table>
<thead>
<tr>
<th>Sl</th>
<th>Name</th>
<th>Designation</th>
<th>Qualification</th>
<th>Present Address</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Professor Siddiquur Rahman</td>
<td>Chairperson</td>
<td>M.A.</td>
<td>Chuadanga College Para, Chuadanga</td>
<td>Retired Principal, Chuadanga Govt. College</td>
</tr>
<tr>
<td>2</td>
<td>Rashidun Nahar</td>
<td>Vice-Chairperson</td>
<td>B.A.</td>
<td>C &amp; B Para, Darsana, Chuadanga</td>
<td>Retired Head Mistress, Darsana Girls’ School</td>
</tr>
<tr>
<td>3</td>
<td>Mohsin Ali</td>
<td>Secretary</td>
<td>M.A.</td>
<td>Darsana College Para, Darsana, Chuadanga</td>
<td>Executive Director, WAVE Foundation</td>
</tr>
<tr>
<td>4</td>
<td>A.K.M. Abdul Bari</td>
<td>Treasurer</td>
<td>B.Com</td>
<td>Hospital Para, Darsana, Carew &amp; Co. Chuadanga</td>
<td>Retired Finance Officer, Carew &amp; Co.</td>
</tr>
<tr>
<td>5</td>
<td>Fazlul Haque</td>
<td>Member</td>
<td>B.A.</td>
<td>Darsana Puraton Bazar, Darsana, Chuadanga</td>
<td>Cane Development Assistant, Carew &amp; Co.</td>
</tr>
<tr>
<td>6</td>
<td>A. K. M Shohidul Alam</td>
<td>Member</td>
<td>H.S.C.</td>
<td>Darsana Islam Bazar, Darsana, Chuadanga</td>
<td>Retired Cane Development Assistant, Carew &amp; Co.</td>
</tr>
<tr>
<td>7</td>
<td>Dr. Shahinoor Haider</td>
<td>Member</td>
<td>MBBS</td>
<td>Carew &amp; Co., Darsana, Chuadanga</td>
<td>Medical Officer, Carew &amp; Co.</td>
</tr>
</tbody>
</table>
Legal Status

- Microcredit Regulatory Authority, Dhaka to operate as MFI: License No. 04908-00607-00023, dated 05.09.2007
Financial Statements
Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of the Micro Credit program and social activities programs as at June 30, 2012, and of its financial performance for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS), and comply with the requirements of the Micro credit regulatory Authority Act (MRA) 2006 and other applicable laws and regulations.

As required by the Micro Credit Regulatory Authority we further report that:

a) The consolidated financial statements are in agreement with the books of account of WAVE FOUNDATION Micro credit program. We have visited 16 branches out of 75 branches which cover 21.33% of total branches.

b) The program has duly accounted for the loans received from PKSF and grants from donors as per accounting manual, principles and rules circulated by MRA.

c) The program collects funds for the operation of microfinance as a whole and allocates among the components as the management thinks fit and prepares separate reports based on that.

d) The program has properly used the fund collected from various sources for the purpose of microfinance operations and duly recorded the same in the books of account.

e) The program has duly complied with its policies regarding samity members savings (Deposit, Refund, Interest and Interest Rate). The savings amount collected from samity members are duly recorded and deposited into bank.

f) The program has duly followed the procedures of loan disbursement.

g) The program was not engaged in any activity that is not supported by the constitution of WAVE FOUNDATION and any other legal requirements.

h) We have physically verified the existence of fixed assets and examined the purchase thereof on a test basis and found that they were duly presented in the financial statements.

i) We met and interviewed on test basis some of the samity members of each of sixteen branches we audited and found that they were using funds properly.

j) Normally transactions above Tk. 10,000 were made through bank account except loan disbursement and savings refund to the members.

k) From our test check, we found that the collected loan and saving amounts are duly deposited into bank on daily basis.

l) From our test check, we found the amount collected from samity members are duly accounted for as per applicable policy and procedure at member and group level.

m) The declared rate of interest and effective rate of interest on loan to samity members varies as follows:

<table>
<thead>
<tr>
<th>Name of Loan</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural Micro credit (RMC)</td>
<td>25%</td>
</tr>
<tr>
<td>Urban Micro Credit (UMC)</td>
<td>25%</td>
</tr>
<tr>
<td>Micro Enterprise (MEL)</td>
<td>24% to 25%</td>
</tr>
<tr>
<td>Ultra Poor (UP)</td>
<td>20%</td>
</tr>
<tr>
<td>Seasonal Loan</td>
<td>24%</td>
</tr>
<tr>
<td>LRP (DMF)</td>
<td>8%</td>
</tr>
<tr>
<td>LIFT</td>
<td>24%</td>
</tr>
<tr>
<td>Agriculture</td>
<td>24%</td>
</tr>
</tbody>
</table>

Interest rate on Micro Credit Fund received from PKSF is 4.5% (RMC, UMC).
n) Provision for loan loss has been duly calculated and accounted for as per PKSF's policy.

o) We have physically counted the cash in hand and confirmed bank balances with the bank statement on a test basis and also examined the bank reconciliation statements and found them satisfactory.

p) We have checked the vouchers on a test basis and found that payments were made upon the approval of appropriate authority.

q) We have found an amount of Tk.83,218,268 as cash and cash equivalents as on June 30, 2012 for the microfinance program and the said amount is being used for the microfinance operations of the organization.

r) We have examined the transactions and agreement during the period on a test basis and have not found any transactions occurred violating the provision of Micro Credit Regulatory Authority Act, 2006, the interest of donor agencies and the organization itself.

s) We have verified the financial statements submitted to various donor organizations, regulatory agencies and other authorities by WAVE FOUNDATION with proper justification and did not find any issue mention in the report.

t) As per Sixth Schedule Part-A, Para 1A on Income Tax Ordinance (ITO), 1984 income from microfinance activities are tax exempted. WAVE FOUNDATION submits income tax return and deducts tax and VAT at sources as per the provisions of ITO 1984 and VAT Act 1991.

u) We have examined the budgetary control system of the organization and have not found any issue to mention in the report.

v) The organization has introduced and established policies for procurement, human resources, loan & savings and complies with the above policies for microfinance operations.

w) The organization has a strong Internal Audit Department having 9 (nine) employees and they have conducted internal audit and monitored the organization at a regular interval.

x) The organization has prepared its financial statements as per Bangladesh Financial Reporting Standards (BFRS).

y) We have checked the microfinance activities funded by PKSF and such activities from own sources, adequacy of MIS system, internal control system, adequacy of classification of loan, provision policy, adequacy of collection percentage of loan and found satisfactory.

z) A Schedule of fixed assets is presented in Annexure- A of the financial statements.

Dated: Dhaka
November 03, 2012

A. Qasem & Co. Chartered Accountants
WAVE FOUNDATION
CONSOLIDATED BALANCE SHEET
as at 30 June 2012

<table>
<thead>
<tr>
<th>Property &amp; Assets</th>
<th>as at 30 June 2013</th>
<th>as at 30 June 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Activity</td>
<td>Micro Credit</td>
<td>Total</td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>21,115,830</td>
<td>47,784,446</td>
</tr>
<tr>
<td>Investment</td>
<td>52,081,417</td>
<td>17,007,483</td>
</tr>
<tr>
<td>Loans &amp; Advances</td>
<td>3,105,287</td>
<td>3,041,486</td>
</tr>
<tr>
<td>Security Deposit</td>
<td>356,595</td>
<td>356,595</td>
</tr>
<tr>
<td>Loan to Beneficiaries</td>
<td>973,029,622</td>
<td>973,029,622</td>
</tr>
<tr>
<td>Others Assets</td>
<td>3,072,829</td>
<td>2,356,624</td>
</tr>
<tr>
<td>Cash &amp; Bank Balances</td>
<td>78,652,480</td>
<td>78,652,480</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,145,476,329</strong></td>
<td><strong>824,225,048</strong></td>
</tr>
</tbody>
</table>

The accompanying notes from an integral part of these financial statements.

Executive Director

Director (Finance and Accounts)

Signed in terms of our separate report on this date annexed.

Date, Dhaka
November 5, 2012
WAVE FOUNDATION
CONSOLIDATED INCOME & EXPENDITURE ACCOUNT
for the year ended on 30 June 2012

<table>
<thead>
<tr>
<th>Notes</th>
<th>Income</th>
<th></th>
<th></th>
<th>Expenditure</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>01 July 2011 to 30 June 2012</td>
<td>01 July 2010 to 30 June 2011</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Social Activity</td>
<td>Micro Credit</td>
<td>Total</td>
<td>Social Activity</td>
<td>Micro Credit</td>
<td>Total</td>
</tr>
<tr>
<td>Donation Income</td>
<td>20 132,355,700</td>
<td>2,047,631</td>
<td>134,333,331</td>
<td>83,427,531</td>
<td>2,103,353</td>
<td>85,530,884</td>
</tr>
<tr>
<td>Revenue Income</td>
<td>21 16,543,249</td>
<td>185,603,769</td>
<td>202,147,058</td>
<td>8,535,351</td>
<td>135,751,751</td>
<td>144,287,102</td>
</tr>
</tbody>
</table>

The accompanying notes form an integral part of these financial statements.

Executive Director

Director (Finance and Accounts)

Signed in terms of our separate report of even date annexed

Dated, Dhaka
November 3, 2012
WAVE FOUNDATION
CONSOLIDATED RECEIPTS & PAYMENTS ACCOUNT
for the year ended on 30 June 2012

<table>
<thead>
<tr>
<th>Notes</th>
<th>01 July, 2011 to 30 June 2012</th>
<th>01 July, 2010 to 30 June 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Social Activity</td>
<td>Micro Credit</td>
</tr>
<tr>
<td>Receipts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opening Balance</td>
<td>23</td>
<td>7,363,807</td>
</tr>
<tr>
<td>Cash in Hand</td>
<td></td>
<td>27,424</td>
</tr>
<tr>
<td>Cash at Bank</td>
<td></td>
<td>7,236,373</td>
</tr>
<tr>
<td>Donation Received</td>
<td>20</td>
<td>161,057,874</td>
</tr>
<tr>
<td>Revenue Income</td>
<td>21</td>
<td>15,703,338</td>
</tr>
<tr>
<td>Loan Received</td>
<td>24</td>
<td>36,759,155</td>
</tr>
<tr>
<td>Advance Received</td>
<td>25</td>
<td>2,523,561</td>
</tr>
<tr>
<td>Other Receipts</td>
<td>26</td>
<td>243,155</td>
</tr>
<tr>
<td></td>
<td></td>
<td>225,610,365</td>
</tr>
<tr>
<td>Payments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revenue Expenditure</td>
<td>22</td>
<td>144,219,915</td>
</tr>
<tr>
<td>Loan Payment</td>
<td>27</td>
<td>37,715,152</td>
</tr>
<tr>
<td>Advance Payment</td>
<td>28</td>
<td>4,423,124</td>
</tr>
<tr>
<td>Other Payments</td>
<td>29</td>
<td>4,794,278</td>
</tr>
<tr>
<td>Fixed Assets (Annexure A)</td>
<td>4</td>
<td>3,029,480</td>
</tr>
<tr>
<td>Investment</td>
<td></td>
<td>2,027,482</td>
</tr>
<tr>
<td></td>
<td>194,180,851</td>
<td>2,420,845,938</td>
</tr>
<tr>
<td>Closing Balance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Closing balance represented by</td>
<td></td>
<td>31,629,910</td>
</tr>
<tr>
<td>Cash in Hand</td>
<td></td>
<td>641,330</td>
</tr>
<tr>
<td>Cash at Bank</td>
<td></td>
<td>31,098,571</td>
</tr>
<tr>
<td></td>
<td>31,629,910</td>
<td>83,754,112</td>
</tr>
</tbody>
</table>

The accompanying notes from an integral part of these financial statements.

Executive Director

Signed in terms of our separate report of even date annexed.

Dated, Dhaka
November 3, 2012