

# EXPLORING OPPORTUNITIES: UNFOLDING THE FUTURE



ওয়েভ ফাউন্ডেশন  
WAVE FOUNDATION  
Together for Better Life



পঞ্জী  
কর্ম-সহায়ক  
ফাউন্ডেশন



# **EXPLORING OPPORTUNITIES: UNFOLDING THE FUTURE**

In 1990, WAVE Foundation emerged as a Civil Society Organization in Bangladesh that worked with the population from diverse strata in both rural and urban setups. WAVE became PKSF's partner organization in 1996 and has been implementing different programs of different dimensions within the realm of Microfinance, Agriculture and Community Development sector ever since, attributable to the 26 years of partnership and engagement with PKSF. This consolidated document demonstrates all our multifaceted Interventions- Imperatives for Sustainable Development, Local Value Chain Undertakings, Evidence Based Practices, impact and achievements WAVE has experienced and exposed so far along with providing opportunities to unleash and expand into new endeavors in the future as well.



# EXPLORING OPPORTUNITIES: UNFOLDING THE FUTURE

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## Community Finance Program

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Micro Finance Institutions (MFIs) have been playing a vital role in the socio-economic development of the country by providing financial services to those who do not have access to formal financial institutions. Microfinance sector grew large in the 1990s in Bangladesh and the microcredit movement has been undeniably successful in opening up financial services to poor people in Bangladesh. WAVE Foundation started its journey with Microfinance Program since 1993 and still continuing and expanding the program to ensure that it increases outreach geographically and within the existing community through enhanced inclusion. WAVE became PKSF's Partner Organization in 1996 and has been operating different programs in different areas of development ever since. Community finance plays a vital role towards transforming WAVE Foundation a sustainable institution for local communities. WAVE has been implementing microcredit in both rural and urban areas through its branch offices. The program has been facing a crucial period due to increase of overdue loan at a massive rate since the outbreak of COVID-19 pandemic that has multiple effects over the entire portfolio. However several efforts have been undertaken in combatting the enormous economic and social damage the crisis has caused, which are contributing to the desperately required post-pandemic economic recovery. This document depicts WAVE's diversified interventions towards sustainability of the livelihood of the poor and marginalized population through economic empowerment and employment.

## IMPACT OF COMMUNITY FINANCE PROGRAM

Microfinance in Bangladesh plays a major role in altering issues in the field of agriculture, rural finance and rural development activities. It aims at assisting communities of the economically excluded to achieve greater level of asset creation and income security at the household and community level. It dispenses the access to the capital to small entrepreneurs. Microcredit also helped to diversify borrowers' economic activities, boosting incomes in the process. The Impact of our community finance program has been estimated in the following manners:

**EMPLOYMENT:** The program participant households are able to ensure more employment on own farms due to their access to community finance program. Wage and self-employment in non-agricultural sector is also higher for the participant households.

**INCOME:** The program helps to generate income of the borrowers. Program participants are able to cope with any disaster; sustain their income and achieve higher purchasing power and consumption level.

**EMPOWERING WOMEN:** The concept of microfinance focuses on women by providing them loans. Microfinance services are helping rural women gain financial independence and empowering them to contribute directly to the well beings of their families and confront all the gender inequalities.

**SOCIAL EMPOWERMENT:** Group-formation in women groups has led to movements for social changes brought about by their increased economic activity and control over income as a result of their accessibility to microfinance with a considerable improvement in knowledge, support networks and thus leading to enhanced mobility.

**POVERTY ALLEVIATION:** The program participants are able to create the business opportunity, which results the economic solvency of the poor.

**HEALTH AND NUTRITION:** The participants are provided with advice regarding food and nutritional security, safe drinking water, sanitation, housing etc.

**ASSET AND CAPITAL FORMATION:** Through utilization of microfinance the members formed assets like cattle, goat, sheep, shop, tractor, rickshaw, sewing machine, fishing net, household furniture, hygienic toilet etc.

### KEY OFFERINGS TO THE MEMBERS:

WAVE aims to enhanced outreach, coverage and inclusion, increased economic involvement and financial self-reliance, new and successful businesses in agriculture and other sectors. In addition to financial services, WAVE intends to ensure integrated development of the program participants through incorporating health and education services along with awareness raising activities on social issues. Savings and micro insurance are one of the major activities along with loan support. Program participants are provided with financial and technical services so they can improve their economic condition; they are provided with training in agriculture and non-agricultural sector and 3-6 months long skill development training so they can involve themselves in incoming generating activities. WAVE offers the following products to its beneficiaries through the community finance program:

**MAIN LOAN PRODUCTS:**

- General Microcredit
- Micro Entrepreneurship
- Microcredit For Ultra Poor

**SUPPLEMENTARY LOAN PRODUCTS**

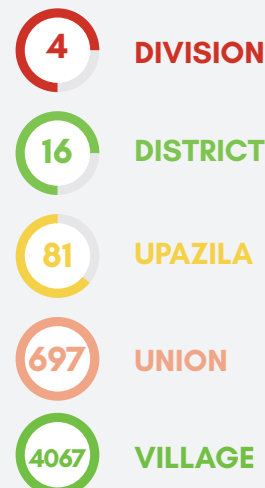
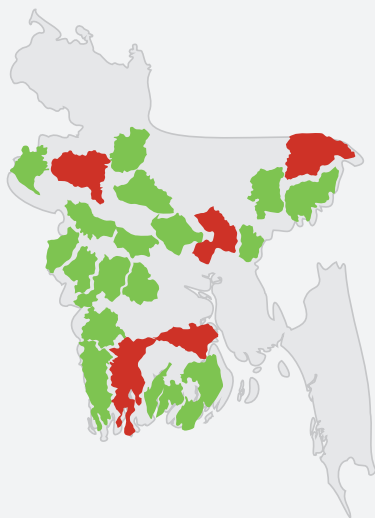
- Seasonal Loan
- WASH Loan
- Disaster Management Loan

**SPECIALIZED LOAN PRODUCTS**

- Black Bengal Goat Rearing, Sheep Rearing, Fish Culture Loan
- COVID-19, LRL.
- ENRICH Loan
- Spices Cultivation Loan
- ABASON (Housing)
- SDL-Sanitation Development Loan

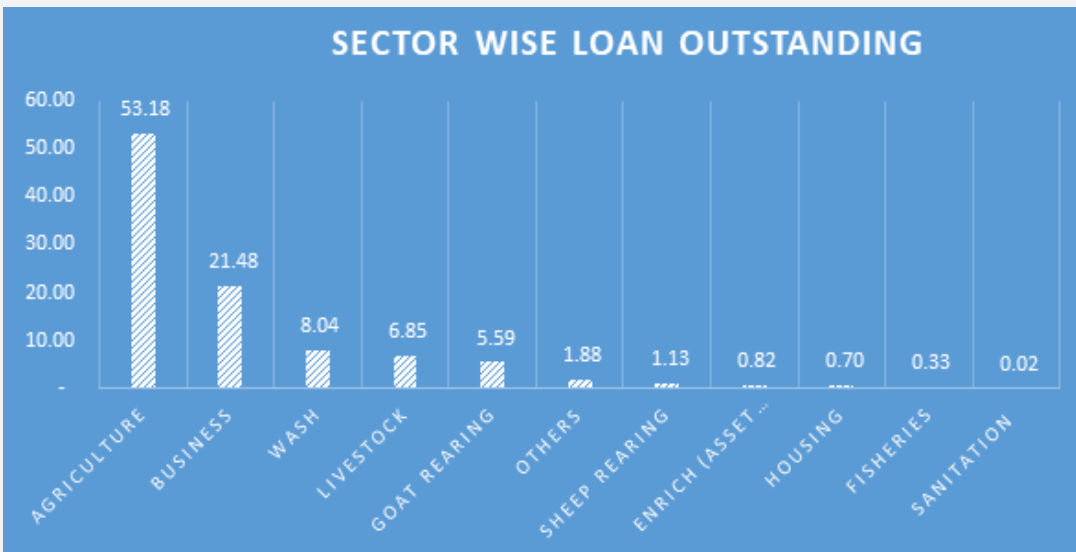
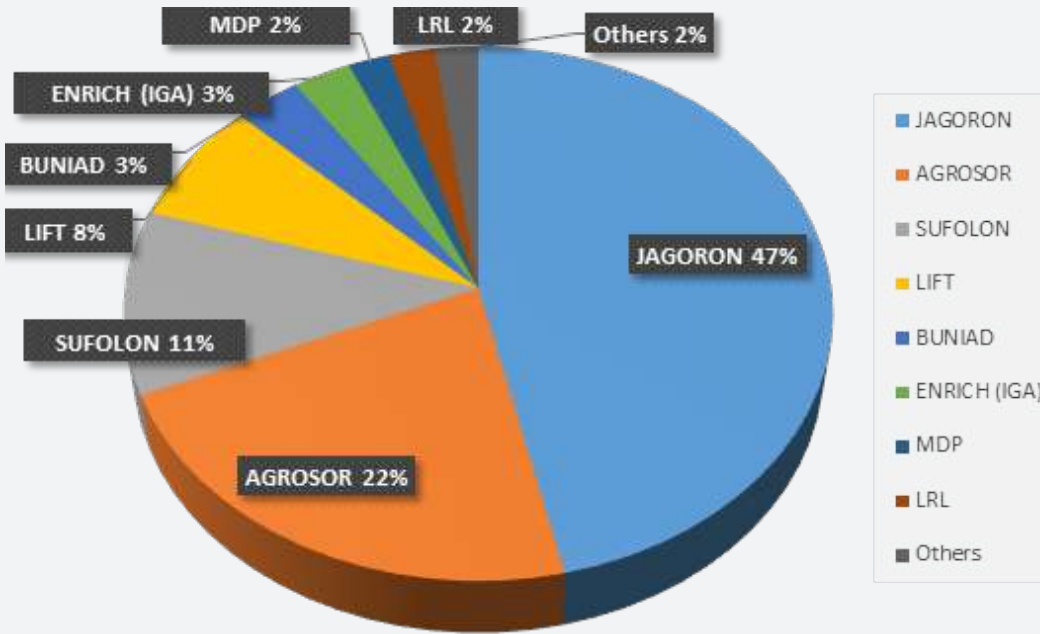
**STRENGTHENING RESILIENCE OF LIVESTOCK FARMERS THROUGH RISK REDUCING SERVICES PROJECT**

WAVE has started this project under community finance program from June, 2020 with a view to obtaining some targets such as farmer's skilling up through training, reducing livestock mortality, reducing financial risk of livestock farmers and continue their encouragement on livestock farming. This project is being implemented among 52 units of WAVE out of 133 units under Chuadanga, Meherpur, Kushtia, Jhenaidah, Rajshahi and Manikganj districts. The farmers who receive loan for rearing livestock excluding poultry and pay a security fee are enlisted as project members. In dint of this payment, they receive some services like 100% waiver of loan status of the farm and its service charge, cash payment during claim settlement as rearing cost, executing free mass vaccination campaign for livestock and arranging training sessions for project enlisted farmers. With the support of PKSF and SDC, this project is being implemented and will be continued till May 2024.

**GEOGRAPHICAL COVERAGE OF ORGANIZATION****SOURCE OF FUND:**

Polly Karma-Shahayak Foundation (PKSF) and Banks-Bank Asia Ltd., BRAC Bank Ltd., Mercantile Bank Ltd., Midland Bank Ltd., Mutual Trust Bank Ltd., NCC Bank Ltd., NRB Bank Ltd., NRB Commercial Bank Ltd., Prime Bank Ltd., South Bangla Agriculture Commercial Bank Ltd., Southeast Bank Ltd., Trust Bank Ltd, Premier Bank and Jamuna Bank .

**PRODUCT DESIGN WITH PORTFOLIO CONTRIBUTION FOR OUR DIVERSIFIED GROUP**





## OUR NUMERICAL POSSESSION

**Member Information in lac**

Total member	:	1.74
WOMEN member	:	1.72
% of women	:	99.00

**Loan to PKSf in Billion**

Receive from PKSf	:	08.06
Paid to PKSf	:	07.04
Payable to PKSf	:	01.02

**Loan to Bank in Billion**

Receive from Bank	:	06.37
Paid to bank	:	04.97
Payable to PKSf	:	01.40

**Borrower Information in lac**

Total member	:	1.48
WOMEN member	:	1.47
% of women	:	99.00

**Income & Expenditure in Billion**

Cum. Income	:	6.71
Cum. Expenditure	:	6.11
Cum. Surplus	:	0.59

**Employee information**

Total employee	:	1013
Total Loan officer	:	600
Loan officer ratio	:	1:1.69

## COMPARATIVE STATEMENT

Particulars	As on February 2020	As on 31 December 2021
Members (in Lac)	1.77	1.86
Loanee (in Lac)	1.50	1.55
Fund & Equity	624.46	609.12
Savings Balance (Million)	981.59	1,241.75
Loan Outstanding (Million)	3,580.62	4,233.55
Due Amount (Million)	203.05	260.47
Portfolio at Risk -PAR (%)	6.63	7.60
Cumulative Recovery Rate-CRR	99.36	99.30



## FASHION AND APPAREL INDUSTRY HAS DRIVEN HASINA TO EXPLORE A POTENTIAL TERRITORY AND GUIDED ONTO A PATH OF PROSPERITY

'Over the last 12 years, I have been working in Dhaka with my husband Md. Manik Khan in a low paid garment factory. The total number of members in our family is 6 including my children. In this limited salary, it was not possible for us to support our family and provide adequate education for my children. So we took an initiative of starting our own venture- a mini garment for the purpose of becoming self-sufficient and increasing our self-esteem along the way, secure social status and create job opportunities for the unemployed youth in our neighboring area. I had started working with 5 old sewing machine at the beginning involving 4 workers and gradually increased my capital from my savings and profits. After enrolling in WAVE's microcredit program, I took a loan of BDT 50,000/- to buy sewing machines and rent a one room near my house. I started my own boutique house named 'Kutubshah Shelai Ghar' A mini garment factory for various items, clothes, burqas for women. At present a loan of BDT 1,50,000/- is running in the 4th phase and I am paying off in regular installments. Currently my total working capital stands at around BDT 15,00,000/-. Within 6 months of starting the business, I have purchased 15 sewing machines and involved the poor and vulnerable women of my neighboring area in my business. At present my factory has 26 staff members, out of which 21 are female workers. In addition to the staff working in our factory, we also hire unemployed women having sewing skills, the ability to produce products according to specifications and a sewing machine at home for contract sewing jobs. Previously, me and husband used to work as a laborer in another factory, now we are managing our own factory. My husband has been selling our manufactured products at wholesale in different districts including Narayanganj and Dhaka and receiving orders from different districts. Excluding the expenditure, we can make a profit of approximately BDT 40,000 to BDT 50,000/- per month. Through his factory, we have been able to create job opportunity and generate income for 40 families. In future, I want to create employment opportunity by imparting work to 70/80 unemployed people in our boutique. I want to express my sincere gratitude to the staff of WAVE Foundation to supervise and keep track of our business activities and provide advisory & technical assistance and encouragement on a regular basis'.

### Hasina, WAVE's Program Participant

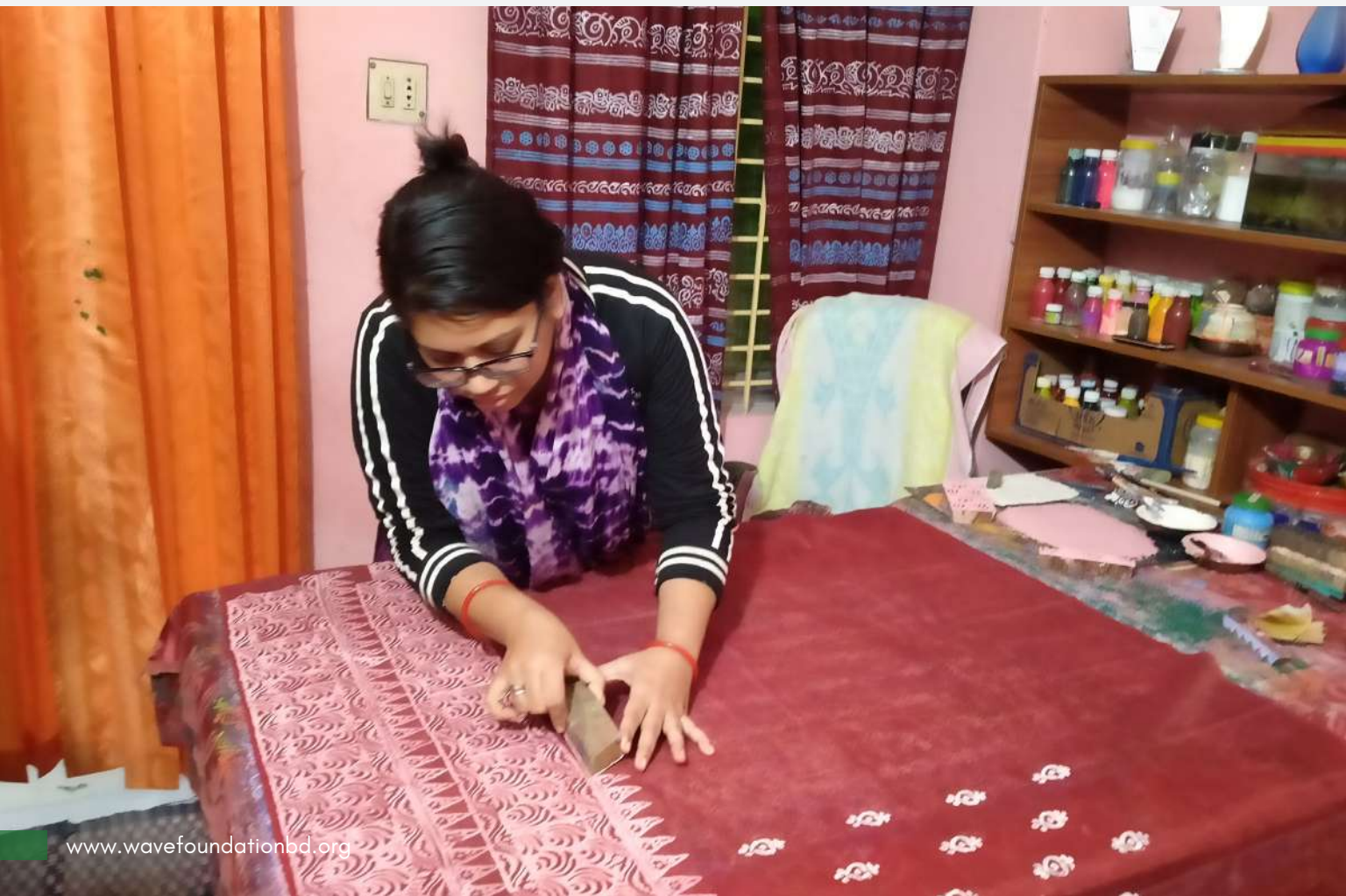




## PAROMITA'S INVESTMENT IN BATIK INDUSTRY PROVIDES A CLEAR BOOST TO HER INCOME

'I am Paromita Nandi, the only daughter of Prashant and Lipi Nandi and residents of Rajshahi District. Due to my family's poor financial condition my family had me married at the age of 17, right after I finished my secondary education. Within 3 years of my marriage, we had a son to raise. After 2 years, my husband suddenly got married for the second time, leaving me to fend for myself and my son. It was a setback that I took on the chin. I had moved to my father's house who themselves were struggling to make ends meet. I started teaching at a primary school in my village with a very limited salary. Alongside I had started my own boutique business after buying few yards of fabric worth of BDT 1000/-, crafting batik and drawing intricate patterns using blocks, painting brush & wax resist or natural dyes and sold them in the local market. I was struggling to expand my business due to lack of capital. Afterwards I was informed about WAVE Foundation's loan program by my neighbor and various schemes which are readily available and flexible to meet the immediate need for business expansion. After enrolling as a member of 'Shagori Mahila Shomiti' I took a loan of BDT 50,000/- from WAVE with a view to expanding my business. The quantity of my work kept rising and I had enough money to set up my first small factory within a year. I have been selling my handcrafted batik products at local craft fairs and also conducting my business activities online. At present a loan of BDT 80,000/- is running in the 3rd phase and I am paying off in regular installments. Currently my boutique house is selling products worth of BDT. 80,000-90,000/- per month. Many people in our country think that a woman's life is over after marriage and giving birth. I don't believe that. Nothing is stronger than your will. I am very happy to be able to establish myself as an entrepreneur. Now I am planning for my future- I want to explore opportunities of investment in diversifying batik products and take my products to the global markets'.

**Paromita Nandi, WAVE's Program Participant**





WAVE has launched its Micro-Entrepreneurship Program aiming at extending financial services to the members of community finance program for undertaking income generating activities such as Beef Fattening Initiative. Savings and livestock insurance are one of the major interventions along with loan support and training. This was meant for generating additional income from beef fattening activities, increasing the volume and quality of meat produced, assisting to create market linkage and offering technical support to the small & medium entrepreneurs. The main purpose is to reduce cattle mortality rate and make a profit. This is an ongoing program implemented in Khulna, Chuadanga, Meherpur, Kushtia, Jhenaidah, Magura, Jashore, Rajshahi, Pabna, Natore, Patuakhali, Barguna, Rajbari, Manikgonj and Narayanganj District. So far, a total of BDT 3,920,000,000 has been distributed among 60,250 borrowers.

### STRENGTHENING RESILIENCE OF LIVESTOCK FARMERS THROUGH RISK REDUCING SERVICES PROJECT

WAVE has started this project from June, 2020 with a view to obtaining some targets such as farmer's skilling up through training, reducing livestock mortality, reducing financial risk of livestock farmers and continue their encouragement on livestock farming. This project is being implemented among 52 units of WAVE out of 133 units under Chuadanga, Meherpur, Kushtia, Jhenaidah, Rajshahi and Manikganj districts. The farmers who receive loan for rearing livestock excluding poultry and pay a security fee are enlisted as project members. In dint of this payment, they receive some services like 100% waiver of loan status of the farm and its service charge, cash payment during claim settlement as rearing cost, executing free mass vaccination campaign for livestock and arranging training sessions for project enlisted farmers. With the support of PKSF and SDC, this project is being implemented and will be continued till May 2024.



#### WAVE'S BEEF FATTENING PROGRAM HAS HELPED MONOARA TO MAXIMIZE THE PROFIT MARGIN OF HER BUSINESS

"My husband has been involved in cattle rearing for 9 years now. After noticing that many neighboring families are fattening cattle to get the best out of the lucrative cattle market, I have enrolled in WAVE's Beef fattening program and took a loan of BDT 60,000/-. I have started cattle fattening with only one cattle which I purchased at the cost of BDT 48,000/-. After fattening, I was able to sell the cattle in Eid market at BDT 87,000/-. Gradually I have extended my business. Cattle fattening has brought solvency in my family. When we were fighting for survival, cattle fattening has come as a boon in my family".

**Monoara Khatun, WAVE Program Participant.**





WAVE Foundation has been implementing **Sanitation Development Loan (SDL)** since July 2016. The objective of the OBA (Output Based Aid) Sanitation Microfinance Program is to increase access to improved and hygienic sanitation facilities for the rural people of Bangladesh through commercial sanitation loans. The Project is implemented in 8 branches of Jhenaidah Sadar, Harinakundu and Shailokupa Upazila under Jhenaidah district. The families receive interest free loan ranging from BDT 3500 to 10000 for installing the latrines. The loan aims at behavioral change of the community people through promoting safe drinking water and sanitation practices; developing and enhancing the capacity of the WATSAN entrepreneurs to ensure the availability of water and sanitation products; providing the targeted community with affordable financial support for tube-well & sanitary latrine installation and establishing linkage with concerned government line agencies & other institutions for a sustainable sanitation facility.



### **THE SANITATION PROGRAM HAS HELPED CHAMELI TO MOVE UP THE SANITATION LADDER BY ADOPTING IMPROVED AND COST-EFFECTIVE LATRINE**

'I am Chameli Begum (45), resident of bhagwan nagar village in Jhenaidag Sadar Upazila under Jhenaidah district. I am a member of "Shurma Mohila Samity" of WAVE Foundation. I live with my husband, son, daughter-in-law and grandchildren. Earlier on we used the open latrine and bush outside our house as our toilet and women in the house only used to go at night or very early in the morning so no one would see us. I used to feel ashamed because many household in my neighboring areas had installed sanitary latrine. After my son started earning and contributing to the family income, I felt the urge to construct a sanitary latrine. I had applied for a loan of BDT 12,000/- from WAVE Foundation to construct a safe sanitary toilet. Me and my family members were very happy and satisfied after installing the toilet. It meant we have the privacy to defecate in my own house and without walking a long distance or facing risks in the bush. It saves me a whole lot of time and trouble. I believe that defecating outside in the open will soon be a thing of the past. The future is very bright.'

**Chameli Begum, WAVE's Program Participant.**



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## DIGITAL INTERVENTIONS

- Fully Automated System i.e. web-based, real-time loan management system (LMS) and a centralized database system of Microfinance Program.
- Field Collection Apps is being used by Loan officer.
- Lenden apps is being used by Member to check their daily transaction
- Cloud storage is being used to secure the Database. Two Factor Authentication is being used to make sure the security of server from end user.
- We are planning to do pilot tests for cashless loan disbursements, loan repayments and savings collection through mobile wallets this year.





## Agro Biodiversity and Value Chain Program

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Agriculture is undoubtedly one of the main driving forces which influence biodiversity in Bangladesh. Alongside preservation of agro-biodiversity, other priorities to make this sector sustainable are; facilitating farmer's access to required capital, input & technologies, conserving pure breed within livestock species, developing high value local variety mixed fish culture technology for conservation and sustainable use of aquatic biodiversity and establishing market linkage for the assured sales of agro, livestock and aquatic products. WAVE Foundation implements a wide range of multifaceted projects with the support of PKSF to ensure sustainable socio-economic development. WAVE seeks to achieve sector transformation, focusing on local ownership and support local farmers to develop the necessary infrastructure and market-based services to develop an inclusive and commercially viable agriculture sector that will increase farmer's profits. Within the framework of broader agriculture sector all our livelihood interventions concentrate on 3 major components: Agriculture, Animal Husbandry and Aquaculture. Alongside, skills development training of farmers, development of Self-help groups and registered Cooperatives to map out income-generating opportunities, Cluster based farming, market linkage and financing including credit and loans for their members, developing Local Service Providers (LSP) to provide veterinary services, On-site technical support, vaccination & treatment support etc. are organized under Agro Biodiversity and Value Chain program.

<b>Name of the Project</b>	<b>Drought Tolerant Variety Rice Seeds Production, Processing and Marketing Project</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	July 2015 - Continue
<b>Area of Implementation</b>	Chuadanga District.
<b>Program Participants</b>	650
<b>Project Interventions</b>	The aim of the project is to achieve sustainable development and capacity building of the farmers through quality Drought Tolerant Variety Rice Seeds Production and supply for Aus and Aman season. The purpose is to ensure availability of drought tolerant variety rice seeds, cultivation of the varieties and extend the rice seeds & technology in drought prone areas for ensuring maximum production.

## Major Achievements

In the Aus season, about **150 Acre of land** in Chuadanga District has come under drought tolerant rice cultivation.

Different **drought tolerant rice variety** (BRRI- 43, 57 & 71) have been introduced in the working area.

**50** numbers of contact rice seed growers have been developed.

“

I have been cultivating drought tolerant rice for several years now after experiencing water stress that season. The high yielding and drought tolerant rice varieties have been introduced in our village by WAVE Foundation. It has helped us adapt to climate change and combat yield loss due to drought.

**Abdul Mia, WAVE Program Participant.**





<b>Name of the Project</b>	<b>Income Generation and Employment Creation for Entrepreneurs through Year-round Onion Cultivation &amp; Marketing Project</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF), IFAD & WAVE Foundation
<b>Implementation Period</b>	March 2017 - Continue
<b>Area of Implementation</b>	Meherpur District.
<b>Program Participants</b>	2250 farmers
<b>Project Interventions</b>	WAVE follows the strategy of combining financial & non-financial services and transfer of technologies to the micro-entrepreneurs involved in year-round onion cultivation. Its specific objectives are: increasing the income of project participants by ensuring availability of quality seeds & saplings; reducing the post-harvest wastages & production cost through establishing cost-effective commercial storage system at the farmers' level and creating wage-based employment through expansion of year-round onion cultivation.

## Major Achievements

Prior to the project, onions were cultivated and sold only during the Rabi season. But now onions are being cultivated during the Kharif (summer) and the Rabi seasons.

About **300 kg of BARI Onion-05** (summer) seeds have been produced in this year. Onion production of the farmers has increased by 33%.

Yearly about **360 metric tons** (more than 3.5 core taka) onions have been sold in the project area.

**37** number of the farmers have set up cost-effective commercial specialized storage for onions (5-7 months) and avoid post-harvest losses (**from 10% to 15%**).

“

After becoming a member of the project, I have received training from WAVE on modern methods of onion cultivation, seed production & preservation. Subsequently, I have cultivated BARI Onion-5 in one bigha of land & produced onion seeds on my own 5 dc land. I have been cultivating onions all year round and earn about BDT 283,000/-. The amount of money that I have been able to earn by cultivating onions is unmatched by any other crop.

**Nurul Islam- WAVE Program Participant**



<b>Name of the Project</b>	<b>Safe Crop Production and Marketing Project</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	July 2020 - Continue
<b>Area of Implementation</b>	Singair upazilla under Manikganj district
<b>Program Participants</b>	100 farmers
<b>Project Interventions</b>	The aim of the project is to increase the sustainable income of local farmers and reduce consumer health risks by ensuring safe crop production and marketing using various technologies throughout the year on a commercial basis. The various activities under the project are- farmer's selection, formation of Farmers Producer Organization (FPO) and create safe vegetable production villages, capacity Building, safe crop production using various technologies (GAP, IPM), ensure fundraising and financial support, Campaigning and so on.

## Major Achievements

**A Safe Vegetable corner** has been opened at Joymontop Union under Singair Upazila of Manikganj District with a call to provide safe vegetables to the consumers at reasonable prices; inaugurated by Upazila Nirbahi Officer.

Farmers have been linked with private service institutions.



### SAFE VEGETABLES CORNER



<b>Name of the Project</b>	<b>Promoting Small Farming as a Viable Business through Farmers Producer Organization-FPO (Krishi Morcha)</b>
<b>Area of Implementation</b>	Chuadanga, Meherpur and Manikganj District
<b>Program Participants</b>	425 farmers and 16 FPOs (Krishi Morcha)
<b>Project Interventions</b>	Farmers' Producer Organization-FPO (Krishi Morcha) model is a recognized body of smallholder farmers' that aims to improve the standard of their living and to promote small farming as a viable business. As of now, the Farmers are trained and equipped with different input supplies, access to modern technologies and a wider range of market information to sell their products at a fair price. Furthermore, they have been linked up with Government institutions for better access to government aid and support.

## Major Achievements

FPOs have been formed in 5 Upazilas under 4 Districts with a total of 410 farmers, having their Savings Account with a total savings of BDT 1,57,6000/- till now.

4 clusters of safe vegetables, 1 cluster of summer onion, 2 clusters of summer watermelon and 2 clusters of lentils production have been developed in working areas

2 Disease Free Zones have been developed for rearing Black Bengal goats

50 famers from FPOs have received various agricultural services and training from the government offices due to the establishment of strong linkages between farmers and govt. officials.

360 farmers have started using ICT based Apps upon receiving training on apps and agriculture knowledge management.





## Agri-Mechanization Initiative of Shingia FPO- Krishi Morcha

<b>Name of the Project</b>	<b>Agri-Mechanization Project</b>
<b>Area of Implementation</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	November 2019 - Continue
<b>Area of Implementation</b>	Kotchadpur, Jhenaidah
<b>Support from PKSF &amp; WAVE</b>	PKSF: 9,00,000 BDT and WAVE: 1,20,000 BDT
<b>Establishment Year</b>	November, 2019
<b>Account Opening</b>	10 March 2020
<b>Membership Status</b>	50 farmers
<b>Program Participants</b>	5,685 farmers
<b>Interventions</b>	Agri-Mechanization Project is operated by Shingia Krishi Morcha which is a Farmer's Producer Organization (FPO) of marginal and small farmers organized by WAVE Foundation. It was formed to assist farmers in achieving profitable revenue by developing their skills on modern Agro machinery and technology, to establish themselves as Agri-entrepreneurs and develop a strong network of traders, buyers and consumers with producers. WAVE organize training on the use of modern machinery and technology for farmers.
<b>Agri-Machineries</b>	Combine Harvester, Tractor with Rotavator & Trolley and Power Tiller.

Up to November 2021 the financial Information of Singia Krishi Morcha;

### Financial Information

Particulars	Amount
Members Savings	6,31,000
Agri-Machineries (Harvester, Tractor, Power Tiller)	34,88,600
Total Cultivated Land (Acres)	1,890
Income from Cultivation	22,38,730
Total Operational Cost	18,33,830
Net Surplus (without any grant)	4,04,900

Machine wise Income Statement (Up to November 2021)-

Name of Machine	Cultivated Land (Acres)	Total Income	Total Expenses	Net Surplus
Combine Harvester	239	11,27,242	6,60,259	4,66,983
Tractor	884	7,68,586	8,13,436	(44,850)
Power Tiller	767	3,40,642	2,92,572	48,070





“FPO has served us a lot of facilities. Here, a wholesale market has been established which created an opportunity for us to ensure the fair market price. At present, we are refraining from using pesticides. Due to our FPO, I have been encouraged to cultivate chemical free safe vegetables. Also, I try to inspire others to do the same. As the market is established in our locality, now we do not have to go far to sell the vegetables. As we do not have to go to traditional marketplaces, we do not have to pay the additional service charges. I am thankful to the initiators of FPO as their contribution made our life easier as well as brought progress in our cultivation. I am also grateful to the WAVE Foundation who patronized this initiative. Several Government officials have visited our plot which has brought new momentum in our working area. If this continues, we will soon achieve greater success in the long run.”

**Sushanto Biswas, Farmer of Singia FPO**

## Major Achievements

At the government level, the communication of the farmers with the Upazila Agriculture Office has been strengthened which has created an opportunity to ensure the rights and modern services to the farmers.

The project developed a counseling center to assist farmers on behalf of modern agri machinery and farming.

Established a vegetable wholesale market in the village to ensure the fair market value both for farmers & wholesalers.

Upazila Agriculture Office has provided 14 weeks training on vegetable cultivation to 25 elected members of the Morcha.

Upazila Agriculture Extension Office has provided seeds and fertilizer of different crops to 56 farmers.

Total 45 farmers of Morcha have received different trainings on agricultural production.

A total of 15 demonstration plots have been prepared from the Upazila Agriculture Extension Office among the members of the Morcha.

The project has generated 4,04,900/- BDT net surplus (without any grant) in the last two years (November 2019 to November 2021).

<b>Name of the Project</b>	<b>WAVE Agriculture Unit</b>
<b>Source of Fund</b>	PKSF and WAVE Foundation
<b>Area of Implementation</b>	Chuadanga District.
<b>Project Interventions</b>	This unit aims to promote and extend new sustainable, innovative and environment-friendly agriculture technology and provide extension services along with capacity building support to the door-steps of farmers. The objective is to introduce high value, high yielding, and climate-resilient crop varieties and establish market linkages of agricultural commodities.

## Major Achievements

**4** clusters of **safe vegetable** production have been developed in working areas which covered 245 bigha of land.

3 clusters of **summer watermelon** have been developed in working areas which covered 800 bigha of land involving **300 farmers**.

**Bari Malta-1 orchard** covering 30 bigha of land have been developed involving 15 farmers.

**A Vegetable Collection Center** has been set up where farmers get agricultural inputs and sell their products with higher benefit.



### Agri Products Collection and Marketing Center: A Cost-Effective Supply Chain Intervention

The center is currently serving as a one-stop service point for farmers providing input-output market services, grading, sorting and packaging assistance, transportation facilities etc. Every day on an average 800-1000 kg of different types of vegetables worth of BDT 60,000 to 70,000 are being collected and supplied to different markets.





<b>Name of the Project</b>	<b>Genetic Conservation of Black Bengal Goat (BBG) Pure Breed through Establishing BBG Breeding Farm at the Organizational Level</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	2008
<b>Area of Implementation</b>	Chuadanga District
<b>Project Interventions</b>	The program aims to contribute in national economy by creating employment and generating income through engaging the poor people in Black Bengal Goat Rearing, supply quality buck & doe and ensure service of quality Black Bengal buck for breeding at beneficiary level to preserve the genetic purity of Black Bengal Breed.



## Major Achievements

Open Nucleus Breeding System (ONBS) has been followed to maintain and produce **pure breeds** of Black Bengal Goat.

About **1821** numbers of quality buck and doe have been supplied to the farmers of 5 districts of Bangladesh.



<b>Name of the Project</b>	<b>Alleviation of poverty through Genetic Conservation, Increasing Productivity and Up-scaling of Black Bengal Goat Rearing at Family and Breeding Farm Level</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	July 2015 - continue
<b>Area of Implementation</b>	Chuadanga and Singair Upazila of Manikgonj District.
<b>Program Participants</b>	23,530 (Direct-9330 and Indirect-14,200)
<b>Project Interventions</b>	WAVE has started implementing this project for scaling up of commercial Black Bengal Goat rearing at the beneficiary Level. Objectives of the project are to conduct necessary adaptive research to make the goat rearing profitable at household and farm level and to help to develop the successful micro-credit borrowers as micro entrepreneurs in establishing small and mid-sized goat farms.

## Major Achievements

Till now, a total number of **38,878 beneficiaries** have been practicing Semi Intensive Macha Method of goat rearing.

Goat mortality rate reduced significantly from **20% to 4%**.

**90 Livestock Local Service Providers (LSP)** have been developed

**54 goat rearing clusters, 170 Black Bengal Buck Service center** have been developed.

About **112.5 core BDT** has been distributed among livestock farmers.



In 2017, I enrolled in WAVE's loan scheme and signed up for goat rearing management training program conducted by WAVE. I had never been seen as an income earner; rather, I was thought to be a person who loves to look after her family and cook food, which amounted to my prime responsibilities," said Modhumala Begum. "Now my annual sale from goats stands at around BDT 165,000/-. Excluding the expenditure, I can make a profit of approximately BDT 125,000/-per year.

**Modhumala Begum**  
**WAVE Program Participant**



<b>Name of the Project</b>	<b>Income Generation and Employment Creation for Entrepreneurs through Black Bengal Goat-BBG Rearing (PACE) Project</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	June 2015 – December 2020
<b>Area of Implementation</b>	Meherpur Sadar, Mujibnagar and Gangni Upazila of Meherpur District
<b>Program Participants</b>	9095 (Direct-8095 and Indirect-1000)
<b>Project Interventions</b>	The project is implemented under the ‘Promoting Agricultural Commercialization and Enterprises (PACE)’ project. It aims to establish the project area as a model cluster of BBG rearing through improving management of goat rearing, increasing goat production and sales, enhancing income through self and wage-based employment creation.

## Major Achievements

Goat mortality rate reduced significantly from **16.83% to 4%**.

**26** goat rearing cluster, **25** Black Bengal **Buck Service center** and **20 LSPs** have been developed.

A new technique of **artificial insemination (AI)** of pure BBG breed has been introduced in the working areas. AI technology has been used on a total of **95 goats**.

**Black Bengal Goat Mart** has been set up at Gangni Upazila under Meherpur district, where members can sell goats every day through live weight.

Created full-time employment opportunities for **764** people and part-time employment opportunities for **6,156** people.



Both agriculture and goat rearing have helped us to earn a stable livelihood in the village without having my husband to migrate to other cities for months together.



<b>Name of the Project</b>	<b>Alleviation of Poverty through Rearing and Conservation of Local Improved and Cross-Breed Sheep and Increasing Productivity at Demonstration Farm and Household Level Project in Meherpur District-1 and Patuakhali District-2</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	July 2015 - Continue
<b>Area of Implementation</b>	Project 1- Meherpur District. Project 2- Patuakhali District.
<b>Program Participants</b>	1297 Farmers
<b>Project Interventions</b>	WAVE has started implementing this project with the aim of ensuring food security of the poor and the hard-core poor through self-employment. Objectives of the project are to conduct necessary adaptive research to make the sheep rearing profitable at demonstration farm and household level; to conserve the genetic purity of Local Improved Sheep and to help in developing the successful micro-credit borrowers as micro entrepreneurs in establishing small and medium-sized sheep farms.

## Major Achievements

Reduced sheep mortality rate significantly from **20% to 10%**.

**16** Garol/Nagpuri rearing **clusters** have been developed.

**110** Garol/Nagpuri Buck Service center have been developed.

A total number of **900 micro entrepreneurs** have been developed in establishing small and mid-sized sheep breed farms.



The potential of local improved sheep farming in strengthening the economy of rural population is enormous. The popularity of Garole is increasing by virtue of its prolificacy, lambing frequency and disease resistance. At the beneficiary level, semi-intensive perch method of sheep rearing has been introduced among 990 farmers. Many small holder farmers and unemployed youth have opted for rearing sheep with very low investments, which have converted into a profitable venture and also contributing to create employment opportunities.





**Name of the Project****WAVE Sheep Breeding Farm****Source of Fund**

Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation

**Area of Implementation**

Meherpur District and Patuakhali District

**Project Interventions**

At the organizational level, WAVE has established 2 sheep breeding farms. The objective was to conserve the genetically purity of Local Improved Sheep at Organization level and to create employment through engaging the poor people in Sheep Rearing and. The farm also provide training and technical assistance to the poor on a sustainable basis.





<b>Name of the Project</b>	<b>Sustainable Income Generating Program for Entrepreneurs through Dumba Rearing Project</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	July 2020 - Continue
<b>Area of Implementation</b>	Damurhuda Upazilla under Chuadanga District.
<b>Project Interventions</b>	The aim of the project is to ensure food security of the poor and the hardcore poor through self-employment. Objectives of the project are to conduct necessary adaptive research to make the Dumba rearing profitable at household and family farm level and to help the micro-credit borrowers in establishing small and medium-sized dumba farms.



## Major Achievements

Dumba rearing has been successful in the climatic condition of Chuadanga District. 5 dumba cubs were born in our farm this year and their physical and genetic growth is satisfactory.

<b>Name of the Project</b>	<b>Poverty Alleviation and Ensuring Nutrition Security through Meat Productive Broiler Type Pekin Duck Expansion Project</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	July 2020 - Continue
<b>Area of Implementation</b>	Damurhuda Upazilla of Chuadanga District.
<b>Project Interventions</b>	The aim of the project is to ensure nutritional security and poverty alleviation from the project area. The main purpose of the project to promote availability of Meat Productive Broiler Type Pekin Duck species and extension of scientific technology method among the small and medium poultry Farmer.

<b>Name of the Project</b>	<b>Nutritional Security and Poverty Alleviation through Rearing Climate Tolerant Color Broiler Chicken at family, commercial and parent stock farms project</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	July 2020 - Continue
<b>Area of Implementation</b>	Damurhuda Upazilla of Chuadanga District.
<b>Project Interventions</b>	The aim of the project is to ensure nutritional security and poverty alleviation from the project area. The main purpose of the project to promote availability of climate tolerant color broiler chicken species in the project area and extension of the scientific technology method among the small and medium poultry Farmer.

<b>Name of the Project</b>	<b>'Safe Meat and Dairy Product Market Development' Under Rural Microenterprise Transformation Project (RMTP)</b>
<b>Source of Fund</b>	International Fund for Agricultural Development (IFAD), PKSF
<b>Implementation Period</b>	January 2022 - December 2025
<b>Area of Implementation</b>	Chuadanga, Meherpur and Jhenaidah District.
<b>Program Participants</b>	25,000 (Direct-24,000 and Indirect-1000)
<b>Project Interventions</b>	The project goal is to sustainably increase the income of marginal and small farmers and backward and forward market entrepreneurs related to meat and dairy sub-sectors, ensure food security and improve family nutrition. The project intervenes to develop the value chain for safe meat and dairy products at different stages, value addition, expansion of financial services for the development of enterprises and strengthening of institutional structure. The project interventions primarily target (i) the poor, (ii) the transitional poor, and (iii) the enterprising poor. Among target groups, 30% of them will be youth and 70% will be women. The project will address issues such as inadequate animal services, conventional farm management, poor processing, lack of knowledge about safe meat and milk production and inadequate ICT and financial services in developing the market for safe meat and dairy products.



**Name of the Project****Source of Fund****Implementation Period****Area of Implementation****Project Interventions****WAVE Livestock Unit**

Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation

July 2015 - Continue

Chuadanga District.

This unit aims to promote and extend new sustainable, innovative and environment-friendly livestock technology and provide extension services along with capacity building support to the door-steps of farmers. Development of LSP, Mentoring by technical staff to carry out various services such as vaccination, deworming, castration etc. are organized under this unit.

## Major Achievements

Native chicken rearing using semi-intensive method has been introduced for small-scale commercial production, involving **70 farmers.**

Consequently, mortality rate reduced from **35% to 15%.**

**110 LSPs** have been providing veterinary services

Regular health camps are organized through joint collaboration between **WAVE Foundation and GOB livestock department.**



I have been rearing goats for the past 6-7 years and had 8 goats in December 2013, when seven of them died within a short span of 10-15 days. In 2014, I met with WAVE Foundation staff, working in our village. Thus, I got to know about the preventive veterinary care by way of deworming and vaccination. Regular mentoring by WAVE staff has enabled us to produce healthy goats and fetch 30 - 50% higher price.

**Shahnara Begum**  
WAVE Program Participant



<b>Name of the Project</b>	<b>High Value Local Variety Mixed Fish Culture Project</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	June 2018 - 2021
<b>Area of Implementation</b>	Alamdanga Upazilla under Chuadanga District.
<b>Program Participants</b>	200 farmers
<b>Project Interventions</b>	The aim of the project is to promote availability of indigenous and high value fish species of Bangladesh. The focus of this project is also to extent and develop sustainable fish culture technology in the rural area for generating additional employment opportunities in fisheries to alleviate poverty as well as improvement of farmer's socio-economic conditions.

## Major Achievements

High Value fish species such as Shing, Magur, Gulsha and pabda culture have been introduced in the working area. Prior to the project, high value fish species were not cultured in Chuadanga District.

Fisheries-related demonstrations have been replicated among **53 fish farmers**.

**10 clusters** of High Value Fish culture have been developed.

About **8600000 BDT** has been distributed among 700 beneficiaries.



I was looking for a way to increase my earnings. I was informed by my neighbor about the training program of WAVE on Fisheries Technologies. My interest in ornamental fish farming has led me to breed strains of different kinds of fish. This couldn't have been possible without the financial support, service & technical assistance from WAVE.

### Ornamental Fish Farming Brimming with Possibilities



<b>Name of the Project</b>	<b>WAVE Fisheries Unit</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Area of Implementation</b>	Chuadanga District.
<b>Project Interventions</b>	This unit aims to promote and extend new sustainable, innovative and environment-friendly technology and provide extension services. Besides, it has also introduced vegetable cultivation on pond embankment/dike, ornamental fish culture, cage fish culture, RAS, cluster based farming etc. Alongside, capacity building of farmers, market linkage, exposure visits to technology demonstrations are also organized under this unit.

## Major Achievements

Under the unit, **146 members** received training on different fisheries technologies

**5 clusters** of High Value Fish culture have been developed.

“

The earning from fish farming using Recirculating Aquaculture Systems (RAS) technology, introduced by WAVE is contributing significantly to my household income as well as household food security.

**Hafizur Rahman**  
WAVE Program Participant





**Name of the Project**

**WAVE Fish Hatchery**

**Establishment Year**

2019

**Area of Implementation**

Chuadanga District.

**Project Interventions**

At the organization level, a fish hatchery has been developed in Chuadanga District to preserve the indigenous fish species to fish variety as well as disseminate the valuable indigenous fish species in the beneficiary level. It is expected that it will be helpful to meet the local protein demand as well as making contribution to all over economy of the country.



## Major Achievements

**137 kg fish seeds** have been sold worth of **BDT 3.5 lacs.**



## Community Development Program

Today Bangladesh stands at a vital crossroads in its development path making remarkable attainments in many of the development indicators despite being susceptible to the worst effect of climate change. At the local level, exposure to recurrent disasters and repeated economic loss suffered by the most vulnerable people is directly contributing to the persistence of pockets of extreme poverty. WAVE Foundation implements a wide range of multifaceted projects under this program with the support of PKSF to ensure sustainable socio-economic development at the grassroots level. The program focusing to enhance and maximize the utilization of the poor households resources and skills, alleviate poverty through income generation and addressing the crucial aspects of human life including health, education, youth development, community development, etc. which is a people-driven integrated development pursuit aiming at accelerating sustainable development. The program has been focused to Uplifting the Life-standard of Elderly People as per GoB policy titled 'National Elderly People/Senior Citizen Policy 2013' to ensure a dignified, poverty-free, sound and secure social life for the elderly citizens of our country. The program also mobilize and facilitates the youth, adolescent girls & boys and People's Alliances to undertake action points and social advocacy on different social issues and ensuring the pro-people public services (health, education, agriculture, social safety-net etc.) as well protect & prevent the violence against women & girls including combatting the early/child marriage, eve-teasing, dowry etc. in collaboration with local government, local administration and other actors in relevant fields. Finally, this program intends to enhance the ability of the targeted communities exposed to disasters, crises and underlying vulnerabilities to anticipate, prepare for, reduce the impact of, cope with and recover from the effects of shocks and stresses without compromising their long-term prospects by making the proper utilization of their available resources. WAVE currently implements four projects under this program with its own fund and support of PKSF as stated below;

<b>Name of the Program/Project</b>	<b>Promoting Pro-people Public Services through Strengthening Social Capital with the support of Local Administration (LoakMorcha) Project</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	July 2019 – June 2024
<b>Area of Implementation</b>	18 Unions of Jibonnagar & Singair Upazillas in Chuadanga and Manikganj districts
<b>Program Participants</b>	Total: 4785 (Direct: 3905 and Indirect: 880)
<b>Program/Project Goal/Objectives &amp; Interventions</b>	The LoakMorcha project aims to build capacity of the organized citizen groups so that they can raise voice to the local service (health, education, agriculture, social safety net and protect & prevent violence against women) delivery institutions & local administration; facilitating lobbying, dialogue, sharing meetings, public hearing, social audit etc. by the organized citizen groups to increase the access of mass community. The project intervenes the formation & awareness of ward level 54 Community Groups; capacity building training for Union Parishad Representatives; functioning of relevant Union Standing Committees); formation and capacity building of 21 People's Alliances (LoakMorcha) and mobilize them to undertaking advocacy initiatives towards responsive public services.

## Major Achievements

7200 poor women & children got health services from 30 GoB Community Clinics

The UNO & UZEO met the crisis of teachers & benches and ensured education through primary school monitoring by Loakmorcha

Some Unions started to provide Social SNP services to the appropriate beneficiaries selected by LM through lobby with Social Welfare Officer

All 18 Unions ensured participatory UP Open Budget Meeting

LM of Jibonnagar Upazilla stopped 05 early marriages with the support of local administration.

Chuadanga LM facilitated series of advocacy initiatives and ensured to purchase paddy from the farmers directly.

LM of Chuadanga ensured the establishment of two HI flow- oxygen plant in Jibonnagar & Damurhuda Upazilla Health Complex.



In November 2020 I (Rupa 30 years old) had participated in a courtyard session facilitated by Monohorpur Union Loakmorcha and known about the free health services with few medicines in our nearest GoB Community Clinic. All of us in our village are now getting regular health check-up with some medicines. I would like to mention that earlier we did not know about these services. As far I know, it was the result of joint advocacy initiatives by our Ward Community Groups–CGs and Loakmorcha–LM. My family along with other villagers are very happy to get door-steps GoB health services from the Community Clinics.

### Rupa- WAVE Program Participant





<b>Name of the Program/Project</b>	<b>Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their Poverty-ENRICH</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	January 2010 – continue
<b>Area of Implementation</b>	Jibonnagar & Damurhuda Upazila of Chuadanga District and Singair Upazila of Manikgonj District
<b>Program Participants</b>	Direct: 147109 (Female-71733 and Male-75376)
<b>Program/Project Goal/ Objectives &amp; Interventions</b>	ENRICH is a program conducted at the grassroots level focusing for overall household development of the poor. ENRICH aims to alleviate poverty not only through income generation but through a holistic approach targeting other crucial aspects of human life. The program interventions are focusing seven key components like: Health, Education, Agriculture, Social Development, Youth Development, Economic Development and Social Advocacy. This is a people-driven integrated development pursuit aiming at accelerating sustainable development.

## Major Achievements

A total of **293314 patients** received door-steps health services by specialized & MBBS doctors & Paramedics through health camps, satellite clinic & static clinic.

**31353 students** received pre-primary & school-supportive education through 1241 Edu. Center.

**46 beggars'** rehabilitated (1 lac each), given-up begging

**533 family** developed Enriched House & earn avg. BDT.2000-6000/month by using homestead fellow land

**727 farmers** established **vermin compost plant**, and earn money by selling through local fertilizer dealers.

**1890 youth** received leadership development training and undertaken remarkable initiatives on social issues including COVID-19 prevention.



I was a farmer and once I was bitten by poisonous insects in my farm land. I had to cut off my left leg as per doctor's advice. I had lost all my savings for my treatment and I was forced to take begging as my livelihood. In 2017, I was selected by WARD Committee and received grants in BDT 1,00,000/- for my rehabilitation (cow, buck & goats, pigeon, hen with sheds etc.) under ENRICH beggar rehabilitation intervention. At present, my assets value is in BDT.300,000/- and avg. monthly income in BDT.9000-11000. Now I do not depend on the mercy of others rather I give support to others.

**Abdur Razzaque (55),**  
**WAVE Program Participant.**



<b>Name of the Program/Project</b>	<b>Skills For Employment Investment Program (SEIP)</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) ADB, SDC & GoB
<b>Implementation Period</b>	February 2016-Continue
<b>Area of Implementation</b>	The project activities cover the Darshana, Chuadanga and Rajshahi.
<b>Program Participants</b>	1550 educated, half-educated, minority ethnic groups, indigenous, Dalit men and women aged 15-45 years have received training.
<b>Project Goal</b>	The goal of the project is to develop skilled workforce through skills training and therefore placing them in productive self and wage employment which will in turn improve their sustainable livelihood.
<b>Objectives of the Project</b>	The Overall objective of the project is for developing human resources in line with the market needs through Skill development training and at the end of the training ensuring more productive wage-based employment and self-employment, the family and the trainees human dignity establishment by increasing financial capacity so that they are able to improve their quality of life.

## Major Achievements

**900** Male and **650** Female among the **1550** Participant have received residential training on Sewing Machine Operation/Fashion Garments, Mobile Phone Servicing, Electrical Installation & Maintenance and Graphic Design.

After finishing the course **73 %** Female and **70 %** Male participant have included income generating activity and they are working at local and national level (self & wage). They are earning on an average **BDT 3000-40,000** per month

**34** physically challenged and **103** Ethnic participant are trained up on those course.

Startup Capital Loan has been disbursed **79,60000.00** taka among the **83** Participants.



**Self-esteemed Rakibul is the owner of R K Mobile Hospital**

**'My acceptance has increased in the family and in the society, now my opinion is taken in family decision making. I am also invited to various social ceremonies.'**

After receiving the training from WAVE Foundation under the SEIP project, I raised some money from my family and close relatives and on 01.08.2018 I established a shop called '**RK Mobile Hospital**' at Karpasdanga Bazar of Chuadanga district. To expand my business, I borrowed 1,00,000 / - (one lakh) Taka in the 1st phase and 150,000 / - (one lakh fifty thousand) taka in the 2nd phase . I also sell all mobile spare parts including mobile servicing and mobile phones of companies like Samsung, Oppo, Vivo, Xiaomi, Lava, Walton, Symphony, Techno etc. In the beginning I earned 5-6 thousand taka but now I earns about 35-40 thousand taka per month. I have also 2 salaried employees. At present there are around 15 lakh taka goods worth in my shop. In the meantime I have received a special honorary memorandum from my dealer as a best seller. Got tour of Thailand and Kuakata. I am also acting as the General Secretary of Mobile Business Association.



<b>Name of the Program/Project</b>	<b>Uplifting the Life-standard of Elderly People Program</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	January 2016 - continue
<b>Area of Implementation</b>	Chuadanga and Manikgonj District
<b>Program Participants</b>	Direct: 8956 (Female-4422 and Male-4534)
<b>Program/Project Goal/Objectives &amp; Interventions</b>	Government of the People's Republic of Bangladesh has formulated a policy titled 'National Elderly People/Senior Citizen Policy 2013' to ensure a dignified, poverty-free, sound and secure social life for the elderly citizens of our country. PKSF has designed a project named 'Elderly People's Program' to implement through its partner NGOs. Aim of the program is to improve the living standards of the elderly, especially the poor and distressed elderly. The initiatives under this program are; establishing social centre for the senior citizens; introducing and providing old allowance; bestowing honour to the senior citizen as the best service providers of the nation; introducing special credit and training for ultra-poor senior citizen; initiating geriatric nursing facilities and organizing training for developing Para-Physiotherapist and provide special social service package for the senior citizens.

## Major Achievements

Provided monthly old allowances among **503 elders**

Provided 145 best elder & 90 best son honors

Funeral payments made to **272 departed elder** families

Distributed Blankets to 1529, sheets to 465, umbrella & commode chairs to 320, walking sticks to 635 and wheelchairs to 38 elders

Provided training on Income Generating Activities to physically able **718 elderly** people for their livelihoods.

Established **8 Elder Social Center**



I afflicted with the scourge of poverty from the beginning of my conjugal life when I got married just in ten years old. I had lost my husband then living with my day-labor younger son. I asked our UP ward member several times to get GoB supported widow/old allowance when I crossed 60 years but didn't get. In 2017, WAVE & PKSF funded Elderly People's program started in our Union and Ward Elderly Committee included me in the list of elder allowance beneficiaries. From then, I received BDT.500/- in the first week of every month. In fact WAVES secure my sound health by used that money to pay for my treatment & medicine.

**Sharifa Begum- WAVE Program Participant.**





<b>Name of the Program/Project</b>	<b>Adolescent Program</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF) & WAVE Foundation
<b>Implementation Period</b>	July 2019 - continue
<b>Area of Implementation</b>	45 Unions of 10 Upazillas in Chuadanga and Kushtia districts
<b>Program Participants</b>	Total: 4785 (Direct: 3905 and Indirect: 880)
<b>Program/Project Goal/Objectives &amp; Interventions</b>	The Adolescent Program aims to enhance awareness and exercise values by the targeted adolescent; leadership and life skill development; improvement of nutrition and health services and advancement of sports and cultural activities. The project intervenes the Club and Forum formation; organize workshop on menstrual health management including sanitary napkin distribution; organize nutrition camps and ideal cooking exercise; facilitate training on leadership and career development; organize debate & sports competition; undertake social action to combat the violence against women, child marriage, forced marriages, dowry etc.; organize campaign against drug, corruption and terrorism etc.

## Major Achievements

**92 adolescent club** and **60 school forums** formed and functioning

Facilitated **66 cleanliness campaign** and tree plantation in 45 Unions.

**10172 people** were diagnosed through 66 blood grouping camps.

**1980** women learn and practicing the ideal cooking process through 66 nutrition camps

**1820** adolescent girls are aware and practicing their menstrual and mental health management properly through 66 workshops.

**726** clubs & forum members received leadership & career development training

**92** clubs & 60 school forums jointly facilitated 66 lobbying & dialogue to combat the violence against women, child marriage, forced marriages, dowry etc.



I am Sima (16 & read in class-IX) enrolled the Koipal Adolescent Club in August 2019 and hold the position of Cultural & Sports Secretary. My maternal uncle asked my parents to marry me with Auto-Rickshaw rider Murad (33 years old). They decided to increase my age in birth registration in an illegal way and forced me & ensured my signed on a blank paper as heading 'Nikah-Nama'. In that evening I shared details with my club friends. They came to our house and tried to convince my parents to stop this illegal early marriage and next day they went to seek support from UNO & OC of Daulatpur, Kushtia and later the OC along with his 3 police force visited our home and gave threat to stop the early marriage otherwise punished as per rule of law. Finally, my parents committed to stop it. I am really grateful to WAVE & my club friends for their support.

### Sima- WAVE Program Participant



<b>Name of the Program/Project</b>	<b>Pathways to Prosperity for Extremely Poor People (PPEPP) Project</b>
<b>Source of Fund</b>	Palli Karma-Sahayak Foundation (PKSF), EU & WAVE Foundation
<b>Implementation Period</b>	September 2021 - Continue
<b>Area of Implementation</b>	4 Unions of Galachipa Upazilla under Patuakhali District.
<b>Program Participants</b>	5963 Extreme Poor House Hold in 4 unions
<b>Program/Project Goal/ Objectives &amp; Interventions</b>	Pathways to Prosperity project supports extremely poor people to connect with mainstream economic growth and jobs through enhanced skills along with created opportunity for self employment in different dimension for sustainable development. The objectives of the project are to enable two million people (500,000 households) to exit from extreme poverty for good. It is a holistic multidimensional development project with 03 major components i.e. Resilient Livelihood; Nutrition and Community Mobilization including 03 crosscutting issues of inclusion of Person with Disabilities (PWDS), Gender Equality and Climate Justice.

## Major Achievements

5963 Extreme Poor households have been identified.

197prosperity village committee & 29 adolescent club & forum formed.

374 extreme poor households are provided IGAs support as grant

887 extreme households received BDT. 216,38,000/- as loan from WAVE Foundation to support IGAs implementation.

275 participants have received capacity development training.

50 female members of PVC have purchased sewing machine after receiving training on sewing.

15 male youth of extreme households received 3 months long vocational training on electronic installation and house wiring.

143children has been covered under Growth Monitoring and Promotion (GMP) Cards.



After becoming a member of the project, I have received training from WAVE on Poultry rearing & started poultry rearing. Primarily I raised 100 poultry kids in the 1st stage and earned 6000 BDT in 30 days and raised 320 kids in the 2ndstage and earned BDT 14440 after 30 days. I am very happy now and my plan is to make the farm bigger in the future.

**Halima Begum- WAVE Program Participant**



# Flagship Program

## UP-SCALING OF BLACK BENGAL GOAT (BBG) REARING AT HOUSEHOLD AND BREEDING FARM LEVEL

**A vibrant sector demonstrating robust and dynamic growth moving away from the traditional low growth and high mortality path evolution**



Agriculture has consistently been the largest sector in Bangladesh and livestock sub-sector is an important sub-sector of Bangladesh agriculture. This sub-sector not only fulfils the nutritional needs but also contributing to the employment, empowerment, education, treatment and quality of life of women. Goats have been associated with mankind since dawn of agriculture and domestication of animals, making them socioeconomically a very important animal. According to the livestock department of the country, Bangladesh stands 4th in producing the highest number of goats in the world while it ranks 5th in producing goat meat in the world. Among the 25 million goats in the country 95% is Black Bengal goat (BBG); reputed for its prolificacy, fertility and adaptability to hot-humid environment. The rawhide of the Black Bengal goat is known as Kushtia Grade around the world. Geographically, the south-west region of Bangladesh-Kushtia, Meherpur, Chuadanga and Jhenaidah are considered to be very suitable for rearing Black Bengal goats.

The period of 2002 - 2007 was the Piloting Phase to establish a profitable project of goat rearing at household and farm level and accordingly initiated small-scale implementation to prove the viability and scalability of the project idea. In 2008, WAVE Foundation started implementing the project titled 'Genetic Conservation of Black Bengal Goat and poverty reduction through increment of its productivity of family and breeding farm level' under LIFT with the support of PKSF. At the organization level, a goat breeding farm has been established following Open Nucleolus Breeding System (ONBS) to maintain and produce pure breeds of BBG. Since then it has been incorporated with the mainstream Microcredit Program of WAVE for scaling up of commercial BBG rearing at the beneficiary level. The program has been acknowledged as a Flagship Program of WAVE owing to its significant impact in the community and scalable initiatives along with manifestation of WAVE's vision towards establishing "A Just and Prosperous Society".



## Program Objective

The ultimate objective behind the flagship program is to contribute in national economy by creating employment and generating income through producing quality Black Bengal Goat, preserve the gene and to achieve comprehensive improvement in the living standards of rural people.

## Program Strategy

- WAVE follows the strategy of combining financial & non-financial services;
- Transfer of technologies to the micro-entrepreneurs involved in BBG Rearing;
- Strategy to leverage and stimulate the use and allocation of financial and other services within community for maximizing change on a wider scale.

## 6 Districts Covered

**Chuadanga, Meherpur, Jhenaidah, Kushtia, Rajshahi and Manikganj.**

## Program Imperative

The development of this program is an imperative for inclusive and equitable growth and to unlock the huge potential of rural women that was previously trapped in poverty with its associated deprivations.

## Program Approach

- Enhanced goat (BBG) production and productivity through cluster development.
- Value chains and business development.
- Capacity building at all levels in the value chain.
- Technical Research and Innovation for implementing activities throughout the goat value chain.

The Program combines **adaptive research themes** and **cross-cutting integrative processes** to strengthen the sector and **generate model solutions** to address the existing constraints faced by the community and further **scaling up of effective models**.

## Pioneering Initiatives through Adaptive Research

- Goat genetics- Follow Open Nucleus Breeding System (ONBS) to maintain and produce pure breeds of BBG.
- Goat Health- Timely deworming, vaccination, proper feeds & forages has reduced goat mortality rate from 40%-4%.
- Goat Housing- Expansion of intensive and semi-intensive perch method at the community level.
- Value Chain Transformation & Scaling- Established a Goat Marketing Channel which offers a fair price to the farmers, Establish linkage with public-private service institutions and input & output market actors.

## Major Embedded Services

- Distribution of quality buck and doe alongside buck service centre.
- Door-step Vaccination & Veterinary Service.
- Extension Services.
- On-site technical support.
- Provide Flexible Loan.
- Development and capacity building of Local Livestock Service Provider (LSP).
- Provide goat life insurance support to borrowers.

## Cross-Cutting Integrative Issues

- Community Development
- Gender Mainstreaming
- Equity and Inclusion
- Technology Transfer
- Capacity Building
- Sustainable Intensification







**38,878** number of program participants practicing Semi Intensive Perch Method of goat rearing.

**11,21,477** no. of goats sold to the beneficiaries for breeding purposes.

So far a total no. of **14,64,987 BBG ( Black Bengal Goat)** produced at the beneficiary level.

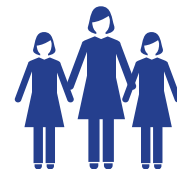
### Goat Farm Information at the Community Level

- Large Farm (31-50 goats) - 230
- Medium Farm (21-30 goats) - 9,971
- Small Farm (10-20 goats) - 25,265

**24,370** women, **4341** men, **3005** youth and **8059** elderly people involved with BBG rearing.



**17,791** no. of women received training on BBG rearing.



About **1,704,413,000 /-** BDT has been distributed among program participants.



**2,801,596/-** BDT has been distributed among farmers due to death of goat.





**1250 farmers** involved in commercial fodder cultivation.



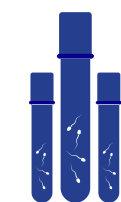
**66 goat rearing clusters** have been developed.



**170 Black Bengal Buck Service center** have been developed.



**90 LSP** have been developed.



A new technique of **Artificial Insemination (AI)** of pure BBG breed has been introduced and used on a total of **95 goats**.



Goat production increased by **70%** due to the improved management practices.



**1053** No. of people have chosen Goat rearing as a major source of income.

### Social Impact

The program has brought substantial changes in diversifying the livelihoods of the program participants. The women have been empowered economically, developed greater control over their resources & physical mobility through attending meetings and training sessions, increased their capacity to participate in household decision-making and engage in other social activity.

### Way Forward

The constant vision of the program is comprehensive growth of the goat sector with equal focus on developing the household and commercial farms along with strengthening forward & backward integration, while securing environmental sustainability. Special focus will be on developing women oriented formal/informal grass-root organizations viz. FPOs, SHGs, Cooperatives etc. which will have direct impact in uplifting the women economically as well as socially.

# Flagship Program



## LOAKMORCHA

WAVE Foundation emerged as a Civil Society Organization in 1990. Since its establishment, the organization has been implementing multifaceted activities for the socio-economic development of the poor and marginalized as well as the establishment of universal human rights and good governance. In 1997, WAVE started its journey on Strengthening Local Government System and enhances the responsiveness of governance at the local and national level through conducting issue-based social & policy advocacy and campaigns. WAVE has organized its all programs into 3 major domains namely Sustainable Livelihood, Governance & Rights and Social Development & Climate Resilience. It is now working directly with more than 17 million people all over the country and making significant contributions to the realization of the country's development plan and the achievement of the Sustainable Development Goals-SDGs. In the past, when the organization implemented of program/projects focused on social development, human rights & local governance (i.e. for ensuring transparency, accountability, participation, rule of law etc. in all stages of the society), in most cases strategically Loakmorcha played a pivotal role to run those in a successful manner. For continual of this process in future, in September 2020, WAVE management declared 'LOAKMORCHA' as one of the key Flagship Program of the Organization which reflect by its motto "Together for Better Life" towards the vision of establishing a "A Just and Prosperous Society".



## INCEPTION PHASE

In 2003, WAVE Facilitated South Western Advocacy Network- SWAN in consist of 17 CSOs of 4 south-western districts to implement a ARD-USAID supported project titled 'Mobilization to Create Demand for Strong Local Government and its Autonomy with Increasing Effective Union Parishad (2003-2004)' and realized to necessity of forming people's organization and accordingly formed Loakmorcha. In consequences, WAVE reformed the network namely 'Governance Coalition-GC' in 2004 involving 33 CSOs of more 8 i.e. 12 districts including SWAN partners under 4 divisions (Khulna, Rajshahi, Rangpur & Barisal) to implement a DANIDA supported big project namely 'Strengthening Local Governance through Participatory and Responsive Public Services (2004-2011)' as well as formed & functioning of 145 Loakmorcha at the grass-roots like: Union, Upazilla & District level under the banner of GC secretariat by WAVE Foundation.

## WHAT, WHY & HOW LOAKMORCHA WORKS

Loakmorcha is a non-partisan & non-communal volunteer social organization associated with the representatives from different strata of the society include the leaders of civil society, volunteers, youths, self-motivated women and men, representatives of locally elected bodies, *leaders of NGO beneficiary groups, NGO representatives and representatives of different professional associations* aiming at strengthening local government & governance, responsiveness of public services and to mobilize public opinion against any forms of human rights violation. Strategically, Loakmorcha is working together with local government & local level service delivery institutions to improve the governance system through facilitating social advocacy with local administration to ensure the access of grass-roots people in essential public services, support to peoples-centric initiatives, mobilize common people against any form of human rights violation etc. Besides, Loakmorcha ensure their social acceptance regarding leadership by practicing respect to each-other, participatory decision-making, ensuring transparency & accountability and gender sensitivity on taking actions. Loakmorcha forms their Union, Upazilla & District level Committees in consist of 21-35 members for the period of 2 years and conducting monthly/bi-monthly meetings. As non-registered entity it has no bank account but voluntary fees collection to undertake any social advocacy/initiatives.

## INVOLVEMENT OF LOAKMORCHA & KEY ACHIEVEMENT

Since its inception to till date, Loakmorcha had been directly involved as the key change agent to implement more than ten projects focused on governance, democracy, human & women rights, responsiveness of public services, transparency & accountability of Local Government (LG) and local level Service Delivery Institutions-SDIs, local justice & community mediation, reform or change the LG policy etc. through undertaken series of social advocacy, campaigns & social audit and policy advocacy at national level. The projects are supported by different donors like: ARD-USAID, DANIDA, ActionAid, European Union, Christian Aid, UKAID-MJF, PKSF, The Asia Foundation and WAVEs own fund. The project supported by PKSF intervenes the formation of 54 Community Groups; capacity building training for Union Parishad Representatives; formation and capacity building of 21 LoakMorcha; which has brought new dimension to the Loakmorcha. As a result Loakmorcha proved itself as Social Capital especially of the poor & marginalized on establishing their rights & entitlement; highly accepted by the community, CSOs, LGs, local administration as grass-roots pro-people social organization; Loakmorcha is highly appreciated by the community & local administration on their proactive role to prevent the COVID-19 and works on achieving SDGs 1, 2, 3, 4, 5, 6 & 16; Loakmorcha is a non-political entity but all party leaders work in a single platform which is exceptional in present political context; enhanced bargaining capacity to raise voice to protect the public interest; breezing between common people, LGs, SDIs & local administration so that the service recipients get quality services in time; solved the huge number of VAW related cases; stopped remarkable number of early marriages etc.

## Way Forward

Loakmorcha is highly motivated & strongly committed to continuing their initiatives with the support of donor funded relevant projects or with the support of WAVE Foundation as its Flagship Program or by capitalized their long experience and expertise on facilitating social & policy advocacy and mobilize community for social movement towards protect their rights.





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