

ANNUAL REPORT

Development Wheel (DEW)

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Abbreviation

| | |
|-------|--|
| AFT F | Asia Fair Trade Forum |
| ARP | Agriculture Rights Programme |
| APONE | Alleviation Poverty in North East Bangladesh |
| BAPA | Bangladesh Poribesh Andolon |
| BARC | Bangladesh Agriculture Research Council |
| BAU | Bangladesh Agricultural University |
| BADC | Bangladesh Agriculture Development Corporation |
| BFT | Bangladesh Fair Trade |
| BMP | Bangladesh Mohila Parishad |
| BRAC | Bangladesh Rural Advancement Committee |
| CBOs | Community Based Organisations |
| CSOs | Civil Society Organisation |
| CDP | Community Development Program |
| CIDA | Canadian International Development Agency |
| DFID | Department for International Development |
| DAE | Department of Agriculture Extension |
| DEW | Development Wheel |
| DoF | Department of Fisheries |
| DoL | Department of Livestock |
| EC | Executive Committee |
| FAO | Food and Agriculture Organisation |
| FGD | Focus Group Discussion |
| FO | Farmers' Organisations |
| EU | European Union |
| GoB | Government of Bangladesh |
| GC | General Committee |
| GDP | Gross Domestic Production |
| GNP | Gross National Production |
| GMO | Genetically Modified Organism |
| HYV | High Yielding Variety |
| HR | Human Rights |
| IGA | Income Generating Activities |
| IPM | Integrated Pest Management |
| IRRI | International Rice Research Institute |
| LGI | Local Government Institutions |
| MDG | Millennium Development Goals |
| M&E | Monitoring and Evaluation |
| NAP | National Agriculture Policy |
| NGOs | Non-government Organisations |
| OVI | Objectively Verifiable Indicators |
| PME | Participatory Monitoring and Evaluation |

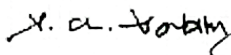
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|-------|--|
| PRSP | Poverty Reduction Strategic Paper |
| PKSF | Polli Karma Shahayak Foundation |
| PRA | Participatory Rural Appraisal |
| RBA | Rights-based Approach |
| SAP | Sustainable Agriculture Programme |
| SLIPP | Sustainable Livelihood in Poor Producer |
| SAP | Strategic Action Plan |
| SMC | School Management Committee |
| SVAW | Stop Violence Against Women |
| SAFTA | South Asian Free Trade Area |
| SRDI | Soil Research Development Institute |
| SIDA | Swedish International Development Agency |
| SDC | Swiss Development Cooperation |
| UADC | Union Agriculture Development Committee |
| UNDP | United Nations Development Program |
| UASC | Union Agriculture Standing Committees |
| UN | The United Nations |
| UP | Union Parishad |
| USAID | United States Assistance for International Development |
| VAW | Violence against Women |
| VDC | Village Development Committee |
| VGD | Vulnerable Group Development |
| VGf | Vulnerable Group Feeding |
| WFTO | World Fair Trade Organization |
| WTO | World Trade Organisation |

Message

It is hard to believe that it has been sixteen years since the founding of DEW. DEW had a dream to provide Sustainable livelihoods for marginalized communities, Human Rights and good governance and promote fair trade program for the disadvantage and poor people of our society. Since the beginning, DEW has continued to grow and change in response to changes in the needs of the public demand. DEW has completed successfully a sustainable livelihood based project named SLIPP in this year. The main objective of this project was to reduce production cost through agricultural practices as well as to alleviate poverty for small and marginal farmers. Initially we started working with 1200 farmers, but due to field demand we add more than 400 farmers and formed district producer association in Mymensingh and Netrokona district which was a milestone for that region.

This year DEW has focused on promotion and starting new projects so that more people may change their livelihood through this development activity. DEW remains dedicated to lifelong learning, a commitment to democracy, citizen involvement and the rule of law, as well as women empowerment. From earlier years women movement has been being generated in Bangladesh but the large number of population is one of the main barriers for our development. Now violence against women and discrimination is a social problem for our country. Government has taken many initiatives to ensure women rights. That's why DEW started working to reduce domestic violence against women. DEW is working as a lead organization in Mymensingh region to increase awareness of mass people by We Can campaign program. So, there are many change makers working who committed to change themselves, their immediate environment or family and bring change in their society to make it violence free. DEW emphasizes on women participation in every sector of the development program in which 40% are women and 30% are ethnic minority.

We are very lucky to have the committed Executive Committee members for their policy direction, General Council member's and their valuable contribution and guideline to move forward in the right direction. Thanks to our skilled and hard working staff members for successful implementation of our development activities. Based on very successful implementation of SLIPP and gathered knowledge and experience now we started new projects such as Alleviating poverty in north east Bangladesh-APONE, Alternative Livelihood Options-ALO, Agriculture rights programme, women leadership programme etc. I would also like to thank our foreign donors, who have been the major funding source of DEW since its inception. At this occasion, I am pleased to thank, UK Aid, Big Lottery Fund UK, Traidcraft Exchange, European Union, Oxfam-GB, DANIDA, The Asia Foundation, Polish Aid, We Can, CSRL, International Fair Trade Organization-WFTO, WFTO-Asia, Ecota Fair Trade Forum, People Tree-Japan, GoB institutions DDF with gratitude. Again, I also remember the sincere cooperation of partner NGOs and other local stakeholders like our farmers groups, associations, change makers, district and Upazilla alliances for effective execution of various activities. We are also grateful for GOB especially for the Department of Agriculture extension and the other stakeholders for smooth running of our development activities.



Shah Abdus Salam
Executive Director

Introduction

Development Wheel (DEW) is, a non-political and non-profit development organization, providing different forms of supports to the hard-core poor people, producer groups of agriculture and handicraft sectors in Bangladesh for improving their livelihood standards. In addition, DEW is enhancing scopes of skills & small enterprise, developing self-employment opportunities for the underprivileged people both in rural and urban areas.

Development Wheel (DEW) is founded in 1996 by a few development professionals and researchers to promote self-help poverty alleviation initiatives of the poorest households of Bangladesh. The basic focus of the organization is to work for the promotion of the Arts and Crafts sector of Bangladesh through facilitating the development of small enterprises with an aim to generate sustainable self-employment opportunities for under-privileged rural and urban people. Besides that, DEW is also active in the fields of climate change, livelihoods security, agricultural promotion, gender issues, essential service, sustainable livelihoods, human rights and good governance in partnership and collaboration with different international and national organizations.

The organization has continued its efforts towards creating awareness among the target people with the ultimate objective of ensuring their welfare and rights. Main focus of the organization is to develop a culture of Human Rights, promotion of Fair Trade, Sustainable Business Development Services and Livelihood Security for the marginalized communities.

DEW Vision:

A society where all people will enjoy equal rights, equitable access to employment, adequate resources necessary for their livelihood and where they will live in dignity

DEW Mission:

DEW is dedicated to improve security of livelihood of the poor segments of society by increasing their participation (particularly women) in small-scale economic activities including arts and crafts by providing a range of business and life skills development services.

Legal Status of the Organization:

| SL. | Department | Registration No. | Date |
|-----|-------------------------------|------------------|--------------------|
| 1 | Directorate of Social Welfare | Dha- 03663 | September 08, 1996 |
| 2 | NGO Affairs Bureau | 1752 | October 27, 2002 |

Management Committee of DEW

Generally, the organization follows its overall policy directions and guidance of the general council and the advisory board. However, the overall management of DEW is entrusted upon an executive committee which is constituted by the elected members.

Advisory Board

To supplement the in-house expertise, DEW has an “Advisory Board” consisting of eminent personalities from Universities, Research Organizations and Development professionals.

General Council

Total number of members of the general council is twenty-one. The ratio between female and male is 3:1 of the General Council. Till to date, sixteen General Council meetings were held.

Executive Committee (EC)

The general council members elect members for the Executive Committee (EC) where the committee is currently comprised with of seven (07) members in total. The members of the EC are responsible for smooth operation of the organization with policy-making procedure, technical advisory and relevant other necessary activities for sustainable growth of DEW. In accordance the constitution of the organization, the general election holds in every-two years where as the executive committee meeting holds in every-three months.

The Executive Committee of DEW:

| Sl. No. | Name | Designation | Sex | Profession |
|---------|---|-------------------------------------|--------|--|
| 01 | Professor. H.K.S. Arefeen Ph.D. (Syracuse, USA) | Chairperson | Male | Teaching, Professor of Anthropology University of Dhaka |
| 02 | Professor. Ainoon Nahar Ph.D. (Heidelberg, Germany) | Vice chairperson | Female | Teaching, Professor of Anthropology Jahangirnagar University |
| 03 | Mr. Shah Abdus Salam | Founder and Secretary General | Male | Sociologist, Development professional |
| 04 | Mr. Sk. Golam Kibria | Treasurer | Male | Business, Director of Ken Business Corporation |
| 05 | Mahmuda Begum Helena | Women rights activist | Female | Women Rights Activist, President Mohila Parishad Mymensingh |
| 06 | Mr. Siddiqur Rahman, Ph.D. (The American University, Washington DC) | Member | Male | Teaching, Associate Professor of Anthropology, Jahangirnagar University |
| 07 | Ms. Bertha Gitee Baroi, MBA | Member | Female | Development Professional, Director Core the Jute Works |

Current staff of the organization

| Sl. No | Designation | Sex | Length of service |
|--------|--|-------------------------------------|-------------------|
| 1 | Executive Director | Male | 16 years |
| 2 | Programme Officer | Female-1, Male-1 (Agriculturist) | 1 year |
| 3 | Project Coordinator -Agriculturist | Male-1 | 1 year |
| 4 | Regional Field Coordinator-Agriculturist | Male-1 | 1 year |
| 5 | Field Coordinator-Agriculturist | Male-5, Female-1 | 1 Year |
| 6 | Field Facilitator | Female-4, Male-3 | 1 year |
| 7 | Manager Accounts and Admin | Male-1 | 2 years |
| 9 | Unit Officer | Male-2 | 6 years |
| 10 | Teacher | Female-2 | 6 years |

| Sl. No | Designation | Sex | Length of service |
|--------|------------------|------------------|-------------------|
| 11 | Office Assistant | Male-1, Female-1 | 2 years |
| 12 | Support Staff | Female-1, Male-1 | 5 years |
| 13 | Driver | Male 2 | 6 years |

Development Partners of DEW

Throughout the reporting phase DEW has worked with different development partners / NGOs for implementing its development initiatives:

- UKAid
- Traidcraft Exchange -TX
- European Union
- Oxfam-GB
- DANIDA
- Swallows-Sweden
- People Tree, Japan
- The Asia Foundation
- Polish Aid
- World Fair Trade Organization
- World Fair Trade Organization-Asia
- Ecota Fair Trade Forum
- Ministry of Women Affairs
- Dhaka Development Forum-DDF

Working Areas of DEW

Bangladesh has seen good economic growth over the last 25 years. However, despite steady annual growth of 5 – 6%, the poor are not remarkably benefited yet. Bangladesh is still one of the worlds least developed countries. Almost 47% of the population (65 million) lives below the national poverty line and 36% live on less than US\$1/day. "...the poor have failed to benefit from this incremental growth since their income share got further marginalized". Poverty is also increasingly geographically concentrated. Poverty at the national level does not reflect the significantly different poverty levels between rural and urban areas and across districts. 80% of the poor live in rural areas and most of them live in extreme poverty. In fact the income differential between the poorest 10% and richest 10% of the population increased from 1:20 in 1999 to 1:24.5 in 2004.

The fact that economic growth has failed to translate into accompanying rates of poverty reduction and that large section of the population – notably the rural poor – have not shared in the benefits of economic growth is of serious concern. The challenge facing Bangladesh today is not so much the redistribution of wealth but the redistribution of the new livelihood opportunities that are emerging. The growth of the middle-class presents an opportunity for marginalized producers in the domestic market. With steady economic growth the middle-class and its purchasing power are beginning to grow. And in a country with 150-160 million people even a small middle class represents a significant market. However poor communities need support to make the most of these opportunities because they face many constraints and barriers, most importantly lack of skills, resources, information and knowledge.

The organization targeted greater Mymensingh districts of Northern Bangladesh. Although greater Mymensingh districts are not the poorest districts, they have below average per capita GDP and have been largely overlooked by various donor-funded projects. The rural populations are excluded from

these industries and remain very poor. Where more advanced measures of poverty have been used¹, Mymensingh, Netrokona, Sherpur and Jamalpur have been identified as the poorest districts of Bangladesh and are also known for their uneven distribution of resource.

The main reasons for the selection of these districts include large number of poor and marginalized people, the presence of MSEs, a growing demand for BS and extension services, and potential for significant and measurable impact. Trade can play an important role in preventing poor producers from being further marginalization. The challenge is to empower the poor and disadvantaged rural population to exploit the opportunities and work towards eliminating poverty. One of the reasons that rural areas of Bangladesh have been excluded from the benefits of economic growth is because they lack the basic infrastructure for trade. This includes: a lack of affordable, easily accessible and high quality BS; lack of entrepreneurship attitude; lack of market information and understanding market situation, lack of proper education, lack of adequate nutrition etc.

Greater Mymensingh districts are geographically well placed for a feasible supply of their products to the capital city. There are good road linkages towards Dhaka and therefore easy marketing opportunities. The region is agriculturally also more productive than average (self-sufficient with food), but lower position in terms of wealth ranking shows that income-generating opportunities are not developed yet. A recent study showed that the average daily income for entrepreneurs in urban areas of Mymensingh was less than €2.5 which would be rather less in rural areas. We, thus, need to make business more productive and profitable.

We believe that improving socio-economic conditions of Bangladesh would be easier if educated professionals come forward with commitment. Since greater Mymensingh districts belong to the top of the national poverty map, DEW has contextualized the regarded areas with serious concentration as its working areas. Again, DEW has also given priority over the Char and Haor land areas of greater Mymensingh where life and livelihoods both are more vulnerable due to lack of infrastructure, access to information and services. Some other districts like Jessore, Bogra, Tangail, Manikganj, Gazipur and Dhaka City Corporation areas are also incorporated within the intervention mechanism of DEW with understanding the very needs. Again, DEW by virtue believes an equal development atmosphere throughout the country. Both rural and urban poor communities of Bangladesh are, therefore, interlocked within the policy intervention of DEW where the conventional development programs are ignored largely.

DEW has also been employing efforts at Savar the prominent peri-urban area of the capital city of Dhaka where the Export Processing Zone (EPZ) is located. A large number of low-wage labors are available there and working at garments and other factories while the number of women is relatively higher among them. Thousands of female workers are selling their labor mostly at garments where they are distressed and migrated from different rural areas. And, these poor migrated people are living there in a very cozy and unhealthy environment and thus facing hazards on many levels at every-now-and-then. DEW has targeted them to improve their living conditions and making the community aware peoples of environmental hazards created by the EPZ and other industries.

Besides that, as a Fair Trade organization, one of the main objectives of DEW is to promote arts and crafts of the country through capacity building of the poor and distress artisan groups, providing product development, design, and quality control support to the producer groups and also facilitating pre-finance, market promotion, market access and ensuring fair price of their products. DEW is continuously trying to create sustainable employment with increased income-generation opportunities for the disadvantaged poor producers of both rural and urban areas. By the time DEW has formulated number of groups with producers of selected district areas including Sharsha and Jhikorgasa Upazillas of Jessore, Gheor and Dhamrai Upazillas of Manikganj, Delduar Upazilla of Tangail, Sherpur Upazilla of Bogra and Sharishabari Upazilla of Jamalpur. Producers of those areas are relatively skilled enough of

making high quality basketry, terracotta and hand embroidery products. Members of those groups, thus, have found a way to increase their income and to improve their socio-economic condition under different development initiatives placed by DEW. Arts and Crafts groups includes hand embroidery, terracotta, ceramic, different kind of basketry made of palm leaf, dry grass, Hogla, bamboo, cane, kisa etc. With various measures, DEW is supporting those producer groups for increasing their skills and capacities on product development, design, and quality control techniques along with pre-finance, access to both national and international markets of USA, EU, Australia, UK, Japan etc. for their products. DEW also provides skill development training support to other fair trade organizations both nationally and internationally.

Development Programme of DEW

- Human Rights and Good Governance
- Sustainable livelihoods for Marginalized Communities (Small scale agriculture)
- Climate Change and Sustainable Livelihoods
- Agri-business Development
- Promotion of Arts and Crafts through Fair Trade
- Non formal Education for Disadvantaged Children
- Campaign for My Rights on Quality Primary Education
- Gender and Development
- Social Action Research

Sectoral Specialization

DEW is active in the fields in partnership and collaboration with different international and national organizations. The main sectors of specialization of this organization are as follows:

Climate Change and Sustainable Livelihood:

Climate Change is now evolving as a burning issue throughout the world. Bangladesh is one of the worst victims of Climate Change. We have been experiencing frequent natural disaster including severe cyclones like Sidor, regular flooding, short monsoon period, irregular pattern of rainfall, drought and other climatic shocks very frequently, causing serious damage to life and property.

To combat the adverse impact of climate change on the Char dwellers, DEW is actively working to promote adaptation technologies. DEW supports vulnerable groups by providing them with sustainable livelihood technology and runs awareness programs through conducting research, training, IEC materials, rally, etc. DEW also organizes rural livelihood and agricultural biodiversity fair, demonstration, human chain, memorandum, promoting sustainable agriculture practices.

Gender and Development Programme:

Bangladesh has the second highest rate (47%) of domestic violence in the world. The incidence of domestic violence, murder, snatching, women and children trafficking, rape, acid throwing is getting increased alarmingly day by day. Development Wheel (DEW) has identified through its long involvement in implementing various projects in the greater Mymensingh that the rate of infringement of women rights and various forms of violence against them are much higher in the remote areas of the districts than any other parts of the country.

DEW has implemented a Campaign program named 'WE CAN CAMPAIGN TO END ALL VIOLENCE AGAINST WOMEN' in Mymensingh which was supported by Oxfam and now supported by Amrai Pari Nari Nirjaton Protirod Jote. The project aims to reduce social acceptance of Violence against Women and enhance the process of gender equality, peace and commitment at sphere of human lives through

creating a social movement by the local community. Now we have 20,000 change makers in Mymensingh with electronic database and most of them are young generation those who really want positive change of our community. We also have Mymensingh district alliance to protect violence against women in Mymensingh and upazila alliances to give them ownership of the project. DEW is also working with the institutions in Mymensingh aiming to institutionalize the issue.

Sustainable Livelihoods for Small and Marginal Farmers

Agricultural Rights Program:

DEW is implementing Agricultural Rights Program (ARP) in Mymensingh district which is funded by The Swallows India Bangladesh, Sweden. The title of this program is Making the Collective Voice of Small and Marginal Farmers Heard. The objective of this project is effective participation of poor and marginal farmers in Mymensingh in decision making processes so they can attain their rights from public and private stakeholders and improve their income from agriculture.

DEW is also implementing Alleviating Poverty in North East Bangladesh (APONE) project in Mymensingh and Sherpur district which is supported by UKaid and co-funded by Traidcraft Exchange. Traidcraft Exchange is leading this project and DEW is the national implementing organization of APONE project along with its local partner NGO's. GRAMAUS is our local partner in Mymensingh and RDS is in Sherpur district. The main objective of this project is to reduce poverty and more sustainable livelihoods for poor and marginal communities in Mymensingh and Sherpur through sustainable agricultural practices.

Education Program for Disadvantaged Children:

DEW has been running a community school for the underprivileged and dropped-out children providing them school-based non-formal education for three years (playgroup to class III) that eventually assist them to enroll in the mainstream primary education system. DEW is also running a Day Care Center for the children's of working mother in Saver areas.

Environmental Programme:

DEW has been implementing Urban Peripheral Environment Improvement Project with the financial assistance from UNDP since the beginning of 2004. The overriding objective of the project is to reduce environmental pollution of Savar Export Processing Zone areas promoting broad-based initiatives for waste management and enhancing environment friendly practices of the concerned factory owners, EPZ authorities and community people. In view of this, the project facilitates factory and domestic solid waste management activities by organizing Environment Watchdog Committee of civil societies and local government representatives to build their awareness on environment issues.

Market/Business Development Services-BDS Programme:

DEW has implemented "Sustainable Livelihoods for Poor Producers in Mymensingh and Netrokona, Bangladesh (SLIPP)" supported by European Commission (EU) and co funded by the Traidcraft Exchange. By creating business-enabling environment for marginal producers and Micro and Small Enterprises (MSEs), strengthening their capacity, developing grass root producers' associations and affordable business service (BS) provisions, this project aims to improve their productivity and create better market access. The ultimate aim is to increase employment and income opportunities of poor and disadvantaged communities, which will ensure their sustainable livelihoods.

Our approach is to systematically analyze the market by various methods such as Sub-sector and value chain analysis to identify all the actors, their interrelationships, constraints and finding out viable solutions. So that we are playing role of a facilitator; without directly getting involved, try to develop systems that ensure that the poor have access to appropriate [Business Development Service \(BDS\)](#) that they need on a sustainable basis to fight poverty. SLIPP has chosen 3 sub sectors - Fish and Vegetable for Mymensingh and Duck rearing and Vegetable for Netrokona district. We are working in partnership with a network of Partner NGOs for facilitation of producer groups and association. Side by side their capacity to work with the newly evolved approach (BDS) will be built through this project so that they can integrate it with their existing programme, as well as develop future projects around sustainable economic development. Partner NGO's are GRAMAUS, MATI, GKP and USA in Mymensingh and SUS, ARBAN, JKP and WDO in Netrokona. Overall Objective of the project is to reduce poverty among poor and marginalized communities in Northern Bangladesh by increasing income and employment opportunities.

Disaster Management Program:

DEW is working in the disaster prone areas like char land of river Jamuna and Bhramputra in greater Mymensingh districts. Disaster like flood is very a common phenomenon in those areas. Most of the year flood prolongs and damages livelihoods of the char dwellers. So it's a basic responsibility of DEW to help the flood victims and Rehabilitate them.

DEW provides food, shelter, treatment, medicine; water purified tablets and other necessary relief and rehabilitation assistance to char dwellers. A number of donors and NGOs such as Oxfam, WFP, World Fair Trade organizations helped DEW to implement the relief and rehabilitation program.

Promotion of Fair Trade:

Empowerment of Grassroots Artisan Groups; DEW is actively involved in creating sustainable employment and income generating opportunities for the disadvantaged artisan groups in rural and urban areas through promoting their arts and crafts in the Fair Trade markets.

The Arts and crafts Promotion Program of DEW assists poor women in using their traditional craftsmanship to develop demand driven handicrafts and provides them with the market linkage support to ensure fair return of their products. DEW is an active member of World Fair Trade Organization- WFTO. Dew's arts and crafts groups produce hand embroidered products, Jute, terracotta, ceramic and different kinds of baskets made of palm leaf, hogla (dry sea grass), bamboo, cane , kisa (dry grass born in the river island) etc. DEW assists groups to acquire necessary technical skill in product development provides design and quality control support, facilitates pre-finance and also markets their products in local and international markets including USA, Europe, Australia, UK, Japan, Sweden and Italy etc. DEW also provides skill development training support to other fair trade organization within and outside the country.

Current projects/programs:

Current other projects/programs:

| Name of the Project/Programme | Focus of the/Project Program | Output/ Outcome | Donor/ Partner | Working Area | Time Frame |
|--------------------------------------|---|--|----------------|--------------|------------|
| Lets Her Decide and Participate-LHDP | -Building a strong base of women leadership | -Women's confidence increased to challenge injustice and | Oxfam GB | Mymensingh | On going |

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|---|--|--|----------------------|-----------------------------------|----------|
| | <p>from personal to political level</p> <p>-Developing active citizens to take a visible stand against GBV</p> <p>-Ensuring accountability of the service providers such as police, judiciary and medico-legal</p> <p>-Developing strong women's solidarity and networking from local to national level to monitor the state interventions</p> | <p>inequalities and claim rights and entitlements and increased participation in decision making processes in formal and informal structures.</p> <p>-Developed social collective stand of women and men to challenge the incidence of Gender Based Violence (GBV) and increase sensitivity of the service providers to increase access of survivors of GBV to the justice system.</p> <p>-Women and organisational staff in Oxfam & Partner NGOs are clear on Women's Transformational Leadership (WTL) (social, cultural, political and economic) and agree to promote gender equality.</p> | | | |
| Alternative Livelihood Option-ALO | <p>This Project aims to improve the livelihoods of small-scale farmers in Bangladesh by organising and linking them to information, skills, services and markets that will reduce cost of production, increase productivity and improve access to resources.</p> | <p>Poor, disadvantaged and marginal farmers in Mymensingh, Netrokona and Sherpur districts in northern Bangladesh face a series of challenges, which cause multiple problems e.g. low yields, high costs, low prices, crop failure and distress sales. This project will address these problems through a number of outcomes leading to reduced poverty and sustainable changes for the most disadvantaged people in terms of better livelihoods, improved ability to exercise their human rights, and increased access to and use of natural resources. These changes combined will enable disadvantaged and marginalised communities in Mymensingh, Netrokona and Sherpur to sustainably reduce their levels of poverty.</p> | Big Lottery Fund, UK | Mymensingh, Netrokona and Sherpur | On going |
| Alleviating Poverty in North East Bangladesh-APON | <p>This project will ensure sustainable livelihoods for poor and marginal communities, particularly women, in Northern Bangladesh through improvements to small-scale agriculture. By organising farmers and</p> | <ul style="list-style-type: none"> Capacity building, advocacy, empowerment and sustainable livelihoods for the small and marginal farmers | GPAF/DFID | Mymensingh and Sherpur district | On going |

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| | linking them to information, skills, services and markets, the project will reduce costs of production, increase productivity and improve access to resources. This will lead to a 50% increase in income, directly benefiting 6,000 households (40% women) and their families (30,000 people). | | | | |
| Giving Voice: Making the collective voice of small and marginal farmers heard | Reduced poverty and more sustainable livelihoods amongst poor and marginalised communities in northern Bangladesh | <ul style="list-style-type: none"> Capacity building of farmer groups and associations Training public and private service providers Strengthening links between farmers groups and associations, and local authorities, public and private service providers and other government bodies | Swallows-Sweden | Mymensingh | On going |
| My Rights Campaign | <ul style="list-style-type: none"> -To ensure quality primary education -Capacity building of teachers and student council members - Campaign and advocacy at policy level | Advocacy to govt. level to ensure and secure quality primary education at countrywide | Oxfam Novib | Dhaka | On going |
| Feasibility study for enterprise development for poverty alleviation, employment generation | Creating business opportunity for huge number of un-employed youth in Bangladesh | <ul style="list-style-type: none"> Scoping study Find out opportunities Action plan development | DANIDA-Embassy of Denmark | Dhaka and Mymensingh in Bangladesh and Kampala, Kenya | On going |
| Strengthen Movement to advance Women human rights and Gender Equality | Creating responsive urban governance and to promote women's human right and involving women in the decisions making process | <ul style="list-style-type: none"> Reduce early marriage Reduce violence against women especially domestic violence Reduce sexual harassment Increase political participation/empowerment of women | Steps Towards Development/Oxfam Novib, Royal Netherlands Embassy, Swiss Development Cooperation | Dhanmondi, Kalabagan, Newmarket Thana under Dhaka City Corporation | October 2009-2014 |

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| Community Mobilization Programme to End Violence against Women in Mymensingh | Promoting local network/platform to combat domestic violence against women and achieving greater understanding and consensus towards curbing violence in the greeter Mymensingh district | <ul style="list-style-type: none"> To reduce domestic violence against women in greater Mymensingh region through establishing supporter groups and change makers Organizing social movements with the active support of the different actors aiming to establish human and women rights. | Oxfam | Dhanmondi, Kalabagan, Newmarket Thana under Dhaka City Corporation | October 2009- Ongoing |
| Promotion of Fair trade organizations in Bangladesh | Creating market access of Fair trade products to the EU countries | <ul style="list-style-type: none"> To create market access in EU Develop product catalogue Develop database of buyers E-commerce | Ministry of Foreign Affairs, Peoples Republic of Poland | DEW and its producer groups | On going |
| Nonformula Education for disadvantage children | School based education for disadvantage children's in peri urban areas | <ul style="list-style-type: none"> To provide quality basic education Reduce drop out rate Mainstreaming Job creation | World of Good, USA | Saver, Dhaka | On going |
| Community Mobilization Programme to End Violence against Women in Mymensingh | Promoting local network/platform to combat domestic violence against women and achieving greater understanding and consensus towards curbing violence in the greeter Mymensingh district | <ul style="list-style-type: none"> To reduce domestic violence against women in greater Mymensingh region through establishing supporter groups and change makers Organizing social movements with the active support of the different actors aiming to establish human and women rights. | Oxfam-GB | Mymensingh district And Dhaka city corporation areas | 2008-on going |
| Climate change and Sustainable Livelihoods | Raising voices of the char dwellers for Market access of their products and to inshore Fair Price for them, find coping strategy to adapt climate change issue. | <ul style="list-style-type: none"> To reduce market exploitation of the poor of the poorest producer communities living in the char areas Raise their voice and inshore Fair Trade for them Address the exploitation and effect of the climate change issues in the national level | Oxfam-International | Jamalpur, Mymensingh and Tangail district | 2008-on going |
| Sustainable Livelihoods for Poor Producers in Mymensingh and Netrokona, Bangladesh (SLIPP) | To reduce poverty amongst poor and marginalized communities in Northern Bangladesh | <ul style="list-style-type: none"> 30% increase in sales amongst targeted producers/MSEs 15% increase in income amongst targeted producers/MSEs 20% increase in employment amongst targeted producers/MSEs More sustainable livelihoods (increased education, improved nutrition etc) More sustainable businesses in the targeted area (increase in repeat sales) More appropriate/affordable BS | Traidcraft Exchange UK/EU | All Upazilas of Mymensingh and Netrokona Districts | 2007-on going |

| | | | | | |
|--|--|---|--|--|--|
| | | <p>to MSEs 100% increase in demand for services by targeted MSEs/producers</p> | | | |
|--|--|---|--|--|--|

Chapter-2

Major Activities performed during this year:

A. Sustainable Livelihoods Program:

SLIPP Project Final Dissemination Workshop

Final dissemination workshop of SLIPP (Sustainable Livelihoods for Poor Producers) project, which was launched in 2007 by Traidcraft Exchange Bangladesh, funded by European Union has completed. The 5-year project aimed to increase income, employment and sustainable livelihood of 1200 poor and marginalized beneficiaries in Mymensingh and Netrokona districts. It intervened in vegetable, duck and fish sectors to enable better market access and business enabling environment for poor MSEs as

well as capacity development of the business service providers by creating institutional infrastructure. The findings showed how the project successfully addressed key constraints in the selected sub-sectors, resulting in income growth, improved livelihood, better child nutrition, increased access to health and education.



Final dissemination workshop of SLIPP project at IDB, Dhaka and Director General of NGO Affairs Bureau, TX country director and DEW Executive director in the dais

Completed Final External Evaluation of SLIPP Project

Summary of Findings

“Sustainable Livelihoods for Poor Producers in Mymensingh and Netrokona (SLIPP)” is a project of Traidcraft Exchange (TX) developed in 2006 with an aim to improve the livelihoods of poor producers by ensuring access to necessary business & technical services and markets by creating an enabling policy environment for producer. The project ran in Mymensingh and Netrokona for a total of 5 years. This project aimed to benefit some of the poorest communities in Bangladesh. For these communities, employment and income generating opportunities are limited and those that do exist are often seasonal, poorly paid and exploitative. MSEs can play an important role in providing employment opportunities and alleviating poverty. However, they face a variety of business problems (including poor marketing, insufficient supply, poor technical and production skill, inadequate transportation etc) and access to Business Services (BS) is limited. The majority of MSEs remain excluded from any type of business support, and so the producers they work with remain poor and marginalised. This project aimed to strengthen MSEs and increase employment opportunities leading to more sustainable livelihoods for poor and disadvantaged communities in rural Bangladesh. The strategy developed to achieve this goal in a sustainable manner was based on 3 key strands of activities:

1. Creating an institutional infrastructure of business support services for pro-poor MSEs and their producers.
2. Influencing policy makers to create a trading and manufacturing environment that meets the needs of the poor.
3. Forming producer groups to enable sustainable and cost effective market access.

The project worked with Development Wheel (DEW) on implementation and with 8 Partner NGOs for field-level implementation – 4 in Mymensingh and Netrokona each. The project worked with 3 sectors: Vegetable farmers, Duck farmers (Netrokona only) and Fish Farmers (Mymensingh only). One of the strengths of the project was the flexibility it allowed to address the issues. The target beneficiaries suffer from problems with the value chain itself, and the project aimed to work towards benefit of the whole chain for more sustainable impact. This mean not just the farmers and the problems with their production; but the retailers and others who provide the inputs, the Government services and local experts who have the knowledge as well as the market-end actors who decide the prices of the

produce. The projects activities were also non-invasive with no capital or asset transfer or direct interaction with farmers. Every business service developed was through an actor in the chain; thus improving its sustainability.

And the end of the project, an evaluation is being carried out to judge its impact, sustainability and scope for future actions. In order to do that, three evaluation methodology were used:

1. One-on-one interviews were held with 197 vegetable farmers, 86 fish farmers, 29 duck farmers, 8 association leaders, 15 private and 5 public service providers and 8 PNGO staffs to assess impact on an individual level
2. Focus Group Discussions (FGDs) were held with 16 vegetable groups, 6 fish groups and 3 duck groups to assess impact on groups and their sustainability
3. To further validate the findings from interviews and FGDs, 2 workshops were held, one in each district, with district-level stakeholders.

Key Achievements of SLIPP Project

- 2400 (against 1200 target) producers
- 96 groups and 4 District Level Producers Associations
- 326 (against 60 Target) Business Service Providers
- 3 inputs selling companies
- 9 Public Service Providers-DAE, SRDI, DOF, BAU, BARI, BFRI, DLS, DA, LA
- 60% of 2400 Producers i.e. 1440 producers have increased 15% income Through 30% increase in sales and 20% reduced in production cost by using soil testing, compost fertilizer, quality inputs, improved cultivation practices, group purchase and sales, etc
- Each producer employed 3 seasonal workers which is equal to 7200 workers, i.e. 24% increased in employment Through improved production practices, increased cropping intensity, integrated cultivation practices, etc
- 164 trained input sellers have increased 30% sales
- 81 trained soil collectors promote soil testing service-results around 700 producers tested their soils
- 30 Compost producers promote compost fertilizer by involving SRDI and DAE
- 25 trained feed crushers provide information and knowledge on cost effective feed formulation to 300 fish farmers
- 2 trained fish hatchery produce quality fry and fingerling by using improved hatching technique and have increased their sales by 40%
- 50 trained duck hatcheries have increased their production from 1.8 million to 2.2 million ducklings as their hatching efficiency increased from 60% to 65%.

Staff orientation and Training on group formation and effective operation in APONE Project

Development Wheel (DEW) and Traidcraft Exchange-Bangladesh organized Staff Orientation and Training on group formation and Effective group operation as part of the staff Capacity building for APONE Project Staff at BRAC CDM, Savar, and Dhaka on 20 to 22 June, 2012. Mr. Shah Abdus Salam, Executive Director, Development Wheel (DEW) and Mr. Shahed Ferdous, Country Director, Traidcraft Exchange, Bangladesh and other personnel of these two organizations were present in the orientation and training session.

First day of the orientation, Mr. A K M Shawkat Hasan, Project Coordinator inaugurated the program and Mr. A B M Feroz Ahmed, Project Manager, Traidcraft Exchange-BD expressed on day objective and program contents. After that Mr. Shah Abdus Salam, Executive director discussed about Development Wheel and its working area. He said that the main focus of the organization is to work for the

promotion of the Arts and Crafts sector of Bangladesh through facilitating the development of small enterprises with an aim to generate sustainable self-employment opportunities for under-privileged rural and urban people. Mr. Shahed Ferdous discussed about Traidcraft Exchange and APONE project. He told that Alleviating Poverty in North East Bangladesh (APONE) is a three years project of Traidcraft Exchange. It is funded by UK AID, co funded by Traidcraft Exchange, Bangladesh and implemented by Development Wheel (DEW). The main objective of this project is alleviating poverty and more sustainable livelihood for poor and marginal farmer through sustainable agricultural practices. Training on group formation and Effective group operation for staff capacity building was held on 21 to 22 June, 2012. Project Director and Manager facilitated the training session. They discussed on group, group formation, Steps of group formation, farmers problem, group governance, group savings and Match Funding of the APONE project. Traidcraft Exchange another project PC also shared their experience in group formation and different challenges in field level program implementation.



Staff orientation session for APONE project at brac CDM

Alleviating Poverty in North East Bangladesh-APONE Project

Goal: Reduced poverty and more sustainable livelihoods for poor and marginal communities in Bangladesh

Purpose: Reduced poverty and more sustainable livelihoods for poor and marginal communities in Mymensingh and Sherpur through sustainable agricultural practices

Project Area: Mymensingh and Sherpur

Duration: Three years (April 2012 to March 2015)

Co-funded by: UKaid and Traidcraft Exchange

Implemented by: Traidcraft Exchange and Development Wheel (DEW)

Partner Organization: GRAMAUS and RDS

Target Group:

Direct: 6,000 households and their families. 40% women-headed (2400) and 30% ethnic minority group (1800).

Indirect: 300 service providers X 50 farmers. Therefore, the 300 service providers will go on to provide benefits to a further 15,000 farmers.

Our methodology /Approach

1. Creating and building the collective power of small and marginal farmers
2. Increasing recognition of farmers needs amongst Government and private sector stakeholders
3. Improving farmers' production practices and market access
4. Reducing farmers' vulnerability to environmental and financial shocks and stresses

Based on very successful implementation of SLIPP model now DEW is implementing two new projects in Mymensingh, Sherpur and Netrokona districts titled “**Alleviating Poverty in North East Bangladesh- APONE**” and “**Alternative Livelihood Options- ALO**” from April 2012 co-funded by the UK aid and Big Lottery Fund. These projects will ensure sustainable livelihoods for poor and marginal communities, particularly women, in Northern Bangladesh through improvements to small-scale agriculture. By organizing farmers and linking them to information, skills, services and markets, the project will reduce costs of production, increase productivity and improve access to resources. This will lead to a 50% increase in income, directly benefiting 12,000 households (40% women including 30% ethnic minority) and their families (60,000 people).

DEW started Agricultural Rights Program (ARP)

DEW is implementing Agricultural Rights Program (ARP) in Mymensingh district which is funded by The Swallows India Bangladesh, Sweden. The title of this program is making the collective voice of small and marginal farmers heard. The objective of this project is effective participation of poor and marginal farmers in Mymensingh in decision making processes so they can attain their rights from public and private stakeholders and improve their income from agriculture. Now DEW is going to start small grant program July to December, 2012 and next year they will start its full phase program for three years. This project aiming to Established independent farmers organizations, strengthened & functioning, and services providers supports increased and effective participation of poor and marginal farmers (especially women) in Mymensingh in decision-making processes and trained them in various capacity building training workshop make their collective voice so that they can attain their rights from public and private stakeholders and increase their income from agriculture, increased ecosystem based agriculture and enhanced on farmer’s rights and knowledge management for sustainable agriculture.

Completed Swallows-small grand project in 2011:

DEW has implemented small grand for three month supported by The Swallows India Bangladesh. The project titled **Giving Voice: Making the collective voice of small and marginal farmers heard**. As we know, the project is based on our ongoing SLIPP project (which will be phased out end of March 2012) model which has already proved successful where the major impact has come from forming farmer groups and various trainings organized for those groups. In connection, some activities during this project period have been carried out in order to strengthen the capacities of the existing farmers’ organizations/Association’s to receive services from the relevant stakeholders, leading to a win-win situation. For this, the following activities have been carried out during this project period:

1. Capacity Building of farmers groups and associations
 - 1.1. Training for Vegetable and Fish Farmer’s Association on lobbying, advocacy and negotiation skills
 - 1.2. Training of Vegetable and Fish Farmer’s Association on improved cultivation practices
 - 1.3. Regular mentoring support for groups and Farmer associations

The activities of this project put major emphasis on capacity building of the farmers so that they can understand their rights and entitlements from different stakeholders, the implication of policy and agricultural governance issues on their livelihoods, and the roles and interrelations of different stakeholders in policy making and implementation procedure. Again, it is vital to engage them with public and private stakeholders to claim and demand their rights and benefits properly for sustainable agricultural practices leading to improved livelihoods situation for them. Objectively, the capacities of those farmers’ groups and associations would be increased on effective lobbying, advocacy and negotiation skills in order to attain their agricultural rights by establishing a functional and sustainable farmers’ organization. For this, the activities set for the project have successfully been carried out in accordance with the project planning within the project period scheduled for three months from October-December of 2011.

DEW organized Improved Cultivation Technique training and Linkage Building for Vegetable and Fish Producer Associations

Development Wheel (DEW) organized Training of Associations on Improved Cultivation Technique as part of the Capacity building for small and marginalized farmer groups and its Mymensingh district Vegetable and Fish farmer Association members at Horticulture center, Bangladesh Agriculture University on 20th and 21st December 2011 Training on Improved Cultivation Technique for Vegetable farmers Association was held on 20th December 2011. Resource person was Dr. Anisur Rahman, Chief Scientific Officer, SRDI and Mr. Shahidul Islam, UAO, DAE, Mymensingh.

For Fish Producer Association training resource persons were Mr. Moniruzzaman and Mr. Arun Chandra Barman, Scientific Officer, Bangladesh Fisheries Research Institute. 2nd day of the training session Mr. Shah Abdus Salam, Executive Director was present and he thanked to the Swallows for their support to organize the training session for capacity building of District Fish and Vegetable Producers Association. Mr. Salam introduces Swallows as a value based organization initiating the partnership with DEW for capacity building of the farmers and establishes their rights through the partnership process. He also request to the Association Members to disseminate new knowledge and information to other farmer groups of DEW which help them for increasing their yield and income to move out of them poverty.



Mr. Shah Abdus Salam, Executive Director, DEW and Dr. Anisur Rahman, CSO, SERI delivering their speech at the training session

Rural Livelihood Fair

Development Wheel (DEW), as a member of the Char Group, has organized a three day long fair entitled as “Rural Livelihood Fair from February 27, 2011 to March 01, 2011 at the premise of Baruamari High School premise under Gouripur Upazilla of Mymensingh District with the support of Oxfam-GB. The fair is organized, as a part of the campaign for Sustainable rural Livelihood (CSRL), with view to create mass awareness and also to encourage the mass people for practicing climate change adaptation strategies in order to bring a total reform on agriculture, adaptation on climate change issues and trade policy of agriculture with the name of “Total Agriculture Reform”. The motto of the organized fair is actually to create further awareness on ensuring proper access to market with fair price of the agriculture products produced by the farmers of the Char areas and also on the importance of practicing adaptation strategies on climate change issues in exercise.

On February 27, 2011, the very first day of the fair was opened with a colorful rally around the local area with the participation of the students and teachers of the local high school involving various other local people and the media at 11.00am by the organizing authority. After that, at about 3.00pm, the honorable Vice-Chancellor of Bangladesh Agriculture University, Mymensingh-Dr. M.A. Sattar Mandal as the chief guest has announced the grand inauguration of the fair with delight. Among many others distinguished personnel's, the Executive Director of Development wheel (DEW) Mr. Shah Abdus Salam, Dr. Anisur Rahman-principle Scientist of Bangladesh Soil Research and development Institute and Mr. Shahjahan Siraj the Upazilla Agriculture Officer of Gouripur have been present in this grand occasion. Again, the spontaneous participation of the local farmers as well as people of various level of that local area has made the fair more lively.



Vice-Chancellor of Bangladesh Agriculture University, Mymensingh-Dr. M.A. Sattar Mandal as the chief guest has announced the grand inauguration of the fair

British MP Visited DEW Field

The SLIPP (Sustainable Livelihoods for Poor Producers) project field in Rajendrapur, Netrokona was visited by Parliament Member and former Minister of the United Kingdom Stephen Timms along with Ram Gidoomal, the Chair of Tradecraft; Paul Chandler, the Chief Executive of Tradecraft; Shahed Ferdous, the Country Director of Tradecraft Bangladesh and Shah Abdus Salam, Executive Director of Development Wheel (DEW) on the 7 and 8 May, 2012. After visiting the field and meeting the producer groups and producer association members of the just completed five-year project SLIPP, they also took a look at the field of the new project of DEW APONE (Alleviating Poverty in North-East Part of Bangladesh) funded and co-funded by GPAF-DFID and Tradecraft Exchange respectively in the village Fulpur, Mymensingh. DEW has started follow up of the SLIPP project APONE from May 2012 in Mymensingh and Sherpur district. In order to meet the producers, they visited the villages and discussed the impacts and possibilities of the project to build their capacity through providing them information, knowledge and new technology. The project APONE plans on working with six thousand marginal farmers in order to give them sustainable livelihoods. In view of the progress of the SLIPP project, Tradecraft Exchange and DEW decided to keep on working together for more projects in the future. Stephen Timms M.P suggested DEW and the farmer association to organize cooperative for them to get more benefit from collective buying, selling and capacity building. DEW is also aiming to form Farmers' cooperative in near future to ensure their sustainable livelihoods.



British MP Stephen Timms along with Ram Gidoomal, the Chair of Tradecraft Exchange, Paul Chandler, CEO and Shahed Ferdous, Country Director and Shah Abdus Salam, ED in the meet the producers at Netrokona

US Delegates Visited DEW

A group of US delegates comprising of two members has visited Bangladesh on an official invitation by Development Wheel (DEW) from December 28, 2011 to January 18, 2012. Among them, one is Mrs. Lynda Ziemba-Professor of International Development of Monmouth University and Kean University and the other is Mrs. Talba Werner working as a gender activist in US. During their visit, they observed various program activities implementing by DEW both at the central area as well as the field offices. They also joined various meetings with different international donors, civil society members and also the Vice-Chancellor of Dhaka University. They discussed on various bi-lateral issues in order to boost-up the overall development process of Bangladesh by increasing friendship in between nations. They have expressed their keen interest to work for the development of Bangladesh and will be working with different US agencies to promote further assistance for Bangladesh. At this regard, they have come up with a long-term partnership with Development Wheel (DEW) putting emphasis on different areas to extend the cooperation. Again, they will be working as an advocate of DEW in US to promote supporters group for the assistance of further initiatives intended by DEW.



US delegates visited DEW field and vegetable fair at Boira village, Mymensingh and Meeting with the Vice-chancellor of Dhaka University Prof. A.S.A.M. Arefeen Siddiquei along with visiting USA university teachers from DEW

Meeting with CSRL Char Campaign Group

In presence of the Campaign Officer of Oxfam, the Planning Meeting of CSRL Char Campaign Group was started on Wednesday dated October 26, 2011. At that time, both regular and new members of the network were present at the meeting and the house selected Mr. Shah Abdus Salam, Executive Director of DEW as the chair of the meeting.

The Campaign Officer of Oxfam elaborated vision and mission of CSRL activity and also introduced Char Campaign group for the convenience of the newly selected members of the network. He also informed the house that CSRL is going to work with a global network titled as GROW comprised with of 14 at DEW

(Fourteen) different countries. And, this global network

is introduced by Oxfam in order to carry out various campaign programs globally. But, GROW will work partially under the banner of CSRL from next. Regarding membership procedure, Campaign Officer of Oxfam informed the house that a prayer should be submitted to the secretariat of CSRL addressing the Secretary. CSRL is intended to create market access with fair price for the products of small and marginalized producers especially farmers of char areas of Bangladesh. The house also discussed about the publication and dissemination of the collected stories. The house discussed on the issue of media mobilization activity and agreed on some points where 06 (six) activities would be organized in total. They discussed on lobby meeting activity where the presence of local MP is mandatory. And the meeting would be organized in a very informal manner. The documentation of the meeting should focus on a prominent statement of the MP. Again, members can consult to the Secretary of CSRL for increasing the allocated budget for organizing the meeting as the current budget is reduced than earlier. The house decided to arrange a letter campaign event towards the Prime Minister demanding fair price with proper market access for marginalized poor producers of the char land areas. At this regard, teen age girls would write letters to the Prime Minister addressing the problems their fathers who are poor and marginalized farmer facing difficulties at many levels regarding their production and marketing of their products where they are mostly deprived of getting fair price of their products. The schedule for organizing fair would be decided by the CSRL Secretariat and the network members would be informed later.



Discussion meeting with Char Campaign groups

Head of EU Delegation Meet the Producers of DEW

DEW has implemented “Sustainable Livelihoods for Poor Producers in Mymensingh and Netrokona, Bangladesh (SLIPP)” project supported by European Commission (EU) and co-funded by the Traidcraft Exchange. SLIPP’s objective was to reduce poverty among poor and marginalized communities in Mymensingh and Netrokona. The main outputs of the project includes promotion of a business-enabling environment, strengthening of their capacity, development of grass root producer associations and development of affordable business service (BS) provisions. Thus the project helps to promote employment and income



EU delegates visited SLIPP producer group at

Mymensingh

opportunities for poor and disadvantaged communities by contributing to a business enabling environment including policy framework for sustainable growth and by capacity building of Business Development Service (BDS) providers so that they can provide appropriate services to their clients.

Mr. William Hanna, head of the Delegation of European Commission delivering his speech in the Meet the Producers at Char Bangalia, Haluaghat, Mymensingh. Dr. Nicole Malpas, Programme Manager, Trade and Private Sector Development, Fabrizio SENESI, Programme Manager, Governance and Human Rights, Mr. Shahed Ferdous, Country Director, Traidcraft Exchange, Shah Abdus Salam, Executive Director, Development Wheel (DEW) was present in the meeting. Head of the delegation thanked to the producer groups for worm welcomed him and happy to see the women tribal vegetable and fish producer groups at Char Babgalia, Haluaghat, Mymensingh for their capacity building and promoting sustainable livelihoods for them through EU support and its proper utilization by the Traidcraft Exchange and Development Wheel. He also visited DEW Mymensingh office.

B. Human Rights and Good Governance Program

DEW working as a Connecting organization of We can program at Mymensingh region

DEW has initiated a Programme in Mymensingh which is “We Can End All Violence against Women campaign Programme” from March-2008. We can started campaign program to stop domestic violence against women support by Oxfam since 2004. Last seven years this program was growing an individual organization. So now this program started with new strategy to implement campaign program. Using past experience, large number of change maker and district association’s establishment initiatives is now a social movement. Implementing we campaign program, Development Wheel (DEW) is working as a connecting organization for



We can Chair person Sultana Kamal at DEW Mymensingh office along with district alliance members

Mymensingh region. DEW implementing we can campaign activities by helping three Networking organization of Mymensingh region. There are Family Ties at Kishorgonj, Gonochetona at Jamalpur, and SERRA at Netrokona district. Here connecting organization will help networking organization to implement we can campaign activities. Connecting organization will regular communication with we can district alliance and district change maker also.

Celebration of International Women’s Day’ 2012

Connecting Girls, Inspiring Futures was the theme for this 101st Annual International Women’s Day, co-sponsored in Mymensingh by Development Wheel (DEW) in collaboration with 42 other partner organizations. Part of the mission of DEW is a commitment to upholding women’s rights throughout society by seeking gender equity and an absolute end to violence against women through the national We Can Campaign. In keeping with this aspiration, on March 08, 2012 at 12:01am, DEW and the We Can network Commemorated International



Celebrating International Women Day at Mymensingh Sahid Minar

Women's Day with A midnight candle-lighting ceremony at the Town hall Shaheed Minar. After the candle-lighting ceremony, participants swore to the following oath: I charge myself first to be a Change Maker, will believe in gender equality, will give respect to women, and will work to prevent violence against women at home, in the community, and in society as a whole.

We can District Alliance Meeting at Mymensingh

Development Wheel (DEW) organized a discussion meeting on March campaign program of We Can campaign with We Can district alliance and teacher of different school and change makers on 3rd March, 2012 in the DEW regional office, Mymensingh. Mr. AHM Kalequzzaman, Chairmen of district alliance chair the meeting. First of all Mr. Shah Abdus Salam, Executive Director & Member of We can district alliance discussed on detail planning of March Campaign program. After that every one attant the discussion and present their opinion to meeting. From discussion they were disided following decisions:

Celebrate International Women Day with all other organization of Mymensingh district, arrange essey compition and prize giving ceremony to five Education Institution, send three teacher to central capacity building training program, a exam evaluation committee was formed with combine of five head master of school.



Meeting session with we can district alliance member

Mymensingh district producer association election

Sustainable Livelihood for Poor Producers in Mymensingh and Netrokona, Bangladesh (SLIPP) is a five year project of Development Wheel and Traidcraft Exchange. It is co-funded by European Union (EU) and Traidcraft Exchange and implemented by Development Wheel. This project will benefit some of the poorest communities of these two districts, who have limited employment opportunities and productive assets. To empower themselves Development Wheel (DEW) and Traidcraft Exchange have initiated an election program

to form Mymensingh District Vegetable Producers' Association. All vegetable groups of DEW from each Upazilla of Mymensingh have participated in this election. They have elected their leaders of Vegetable Producers' Association through applying their voting rights. Mr. Golam Hossain and Mr. Mokhlesur Rahman has been elected as President and General Secretary respectively of Executive body consisting 16 members of Mymensingh District Producers' Association for next two years.



Farmer leaders are submitting their nomination paper

C. Non formal Education for Disadvantaged Communities

Amar Audhikar Campaign (Right to quality primary education)

Amar Odhikar Campaign (AOC) is an alliance comprised with of diverse people/organization who came together to achieve a common objective through a common entity. With an objective to ensure need-based rights of the disadvantaged communities, AOC is implementing various programs to advocate the relevant authorities by raising mass awareness through effective participation of the communities at many levels. Regard to this, AOC is intended to ensure quality primary education for the disadvantaged children who are deprived of the required needs and services while getting access to education at the primary level. For this, AOC is conducting programs to advocate the government for effective implementation of the National Education Policy-2010 by increasing mass-awareness along with the effective participation of the respective communities largely.

Development Wheel (DEW) as an active partner of the initiative has started their journey together with AOC from this year, 2012. DEW is leading Dhaka district to ensure the **quality primary education** and implement rights of every child. For this purpose DEW has organized signature campaign, meetings and conference with teachers, students, guardians, GOB & local leaders at local level. Also organized conference for capacity building of student council and sharing meeting with primary education experts and policy makers at national level.

DEW took initiative to celebrate several special occasions such as International Literacy Day, Child Rights Week and International Teachers Day where people from all level, GOB, Primary education officers, local political leaders has joined and appreciated the initiative a lot. In future along with AOC, DEW have plan to survey and measure the quality of primary education in SAVAR Upazilla. There will be a ranking of good teachers and school by the students, guardians and local people where best school and schools will be honored.



Executive Director talked about capacity building for student council at National press club. Prof. H K S Arefeen, Chairperson, Development Wheel (DEW), Prof Ajay Roy, Prof. Ainoon Nahar and others in the stage

D. Promotion of Grass-root Artisan Groups through Fair Trade

Gap Analysis Workshop on SFTMS

Development Wheel (DEW) is a Fair Trade organization working for last 15 years for the promotion of Arts and Craft sector of Bangladesh through facilitating the development of small enterprises with an aim to generate sustainable self-employment opportunities for under-privileged rural and urban people. Sustainable Fair trade management systems (SFTMS), ensure that the FTO principles are being followed by organizations. As a fair trade organization DEW is always conscious about maintaining SFTMS. At this connection (DEW) has conducted “Gap analysis workshop on SFTMS” On last 22nd October 2011 at Borne Village, Delduar, Tangail. Workshop was held at Nurrunnabi’s house who is the leader of producer group of Borne village. Around 35 producers joined at that workshop. First session was about FTO principles, which was conducted by Mr. Shah Abdus Salam, Executive Director of DEW. He discussed DEW mission and vision and then the ten principles of FTO with producer group. He also shares his view and heard from producers. Then was the second session which was about the SFTMS and Gap analysis discussion. This part of workshop was conducted by Ms. Sonia Rashid, Program officer of DEW. At this part producer get to know how they are being privileged as a Fair Trade producer. They were sharing that they get more wages and price for fair trade production. So they want more orders and support from DEW.



DEW Executive Director Mr. Shah Abdus Salam giving direction to the producers in Gap Analysis Workshop

E. Internship Programme of DEW:

Development Wheel (DEW) provides internship opportunities to recent Bachelor/Masters Degree university graduates (national/international) wishing to work in the field of development under its Development Internship Programme. The primary objective of internship is to provide the Bangladeshi students opportunity to apply theoretical concepts to real life situations. On the other hand, this is also an opportunity for the interns to develop their professional skills in the area of their interests. DEW will approve only those internships which are relevant to its programs (such as Women's Internship), but will also benefit the organization in some way. DEW is also offering internship programme for international students from different universities in the glob to learn practically in the field how NGO's are working in the developing countries. In this year DEW hosted Mary Szacik, Graduate student of Monmouth University, NJ, USA.

Field Visit with DEW Intern, March 3-8, 2012

DEW field visited by Mary Szacik, Graduate student of Monmouth University, NJ, USA interned with DEW and visited community and participating community development activities on March 3-8, 2012.



Intern Mary Szacik visited DEW field and rural women at Mymensingh

Mary Szacik said, 'the farmers I spoke with talked about the impacts of the last 5 years partnering with DEW. Without exception, each group said they now are stronger because they speak with a unified voice. Their training on sustainable agriculture and business has enabled them to have unprecedented access to public and private officials, rare in the stratification of this society. One of the highlights of this trip - the fish hatchery and the story of the man who runs it, who was supported by the work of DEW. This is powerful work!'

Project Implementing Training and Workshop

Training on Sustainable soil management

3 trained compost producers organized a practical training a filed demonstration and field day on March, 2012 in Mymensingh to showcase the importance and benefits of compost fertilizer. 100 farmers from different vegetable groups attended the training. Experts from DAE and SRDI attended the training as mentor. The training demonstrated that the demo farmer has increased his tomato productivity by 30% and reduced chemical fertilizer cost by 20% by using compost fertilizer. DAE and SRDI appreciated the results and encouraged compost producers to disseminate their product among the neighboring producers community.

Workshop on ethical and responsible business

Three Producers' associations organized 3 awareness training workshops on ethical and responsible business in February and March 2012 in Mymensingh and Netrokona. The workshop aware producers on harmful effect of mixing color and chemicals with vegetable and fish, adulteration of production inputs, business ethics and their responsibility, existing government law and regulations against food adulteration and mixing chemicals, role of respective government bodies, etc . High ranking District and Upazilla level Government administrations, local government representatives and local elites attended the fairs and workshops. In total 107 participants attended in the workshops.

Refresher Training on post harvest management

In January 2012, trained soil collectors and two vegetable associations jointly organized two refresher trainings on post harvest management in Mymensingh and Netrokona. A total of 108 participants attended the trainings. Experts from Department of Agriculture Extension (DAE) attended the training as resource persons. The trainings imparted improved knowledge and skill on harvest handling and post harvest management including sorting, grading, packaging, etc of different vegetables. During the

training, they shared their leanings and experiences since the last training regarding harvest and post harvest management.



Upazilla agricultural officer giving direction regarding post harvest management technology

Follow-up workshop between feed crusher and public service providers

In January 2012, trained feed crushers organized a review and follow-up linkage building workshops with public service providers- Department of Fisheries. Fish producers’ associations assisted to organize the workshop. 52 Participants attended the workshop. Feed crushers shared their leanings and experiences during the cultivation seasons with public service providers. Public service providers provided required information and knowledge to refresh the feed crushers learning. Public Service Providers also shared their ongoing extension services for both service providers and producers especially on fish feed and ingredients.



Dew project coordinator advising about feed crusher to farmer association

Follow-up policy workshop with district level stakeholders:

Netrokona vegetable and duck producers’ association and Mymensingh fish producers’ association organized 2 review and follow-up policy workshops with district level stakeholders- public service providers in March 2011 in Netrokona and Mymensingh, respectively. The workshops focused on policy awareness among the producers, review of policy analysis findings by SLIPP, review of newest agriculture, livestock and fisheries policy. 129 participants attended the workshops. High ranking officials from Department of Agriculture Extension, Soil Resource Development Institute, Department of Fisheries, Department of Livestock, Bangladesh agricultural University, District administrations, Local Government representatives, and Rural Electrification Board attended as government authority. Producers shared their experience, learning and feedback on different agricultural policies and respective implementing bodies. They thanked different government bodies for their cooperation through SLIPP project. The government stakeholders highlighted important policy directions of agriculture policy 2010, livestock policy 2008 and fisheries policy 1998.



Resource person addressing to farmer about Policy making at Netrokona



Workshop of associations on Lobby, Advocacy and Negotiation skills

Development Wheel (DEW) has organized a two-day long “Workshop on Lobby, Advocacy and Negotiation Skills” for the executive members of the producer association of Mymensingh district. The very intention of the workshop was to enable them to understand farmers’ rights from different stakeholders, the implication of policy and agricultural governance issues on farmers’ livelihoods, and also the roles and interrelations of different stakeholders in policy making and implementation. The workshop has also supported them on effective lobbying, advocacy and negotiation skills in order to build links and engage with public association



GoB Resource person giving direction to association

and private stakeholders to negotiate for better policies, services and resources for SHGs and their members. It would also help them to ensure that small and marginal farmers are represented on different committees and forums concerning their issues. The capacity of the associations would also be increased so that they can effectively influence national policy making and implementation procedure for the benefit of small farmers. The workshop is held on 18-19 January, 2012 at Spandan training centre of Mymensingh district town where 24 participants have attended. The workshop has been facilitated by Mr. Kazi Shahed Ferdous and Mr. A.B.M. Firoz Ahmed as the resource person and supported by The Swallows India Bangladesh.

Case Study

Improved Cultivation Practices

Moli Chiran is an ethnic female farmer living in Char Bangalia village, Haluaghat of Mymensingh. He is the president of the Char Bangalia Vegetable Producers' Group and Organizing Secretary of Mymensingh District Vegetable Producers' Association. She said "After joining with SLIPP project I have increased my income through increased productivity, reduced cost and consequently changed my livelihoods. Now my family members are taking good food and planning for higher education of my only son. I have also increased my social capital as a result I represent in different government committee like Local Extension Agent for fertilizer



Demonstration plot on impact of organic

Fisheries under department of Fisheries of Bangladesh Government"

Badsha Miah stunned his neighbors

Md. Badsha Miah is a farmer living in Rajendrapur village of Netrokona Sadar. He is the president of the Rajendrapur Vegetable producers' group and Treasurer of Netrokona District Vegetable Producers' Association under SLIPP Project. Like many others, he cultivated different vegetables according to his own knowledge, for example, he used chemical fertilizer by applying own judgment, belief, experience and often through peer-learning. In the year 2007-08, Badsha Miah cultivated cabbage, a winter vegetable with duration of three months crop period, in 75 decimal of land and used chemical fertilizer only, His yield was 11.8.



Badsha Mia's Demonstration plot of cabbage

MT, which is equivalent to 15.73 MT/acre. Total production cost was 156 EURO (excluding own labor and lease value) and Sales Revenue was 350 EURO giving him a gross profit of 194 EURO.

Madina now a duck producer

Mrs. Madina Begum, a mother of 4 children, used to rear only 100 ducks. Her husband was a day laborer. She could not manage her livelihood with so little income. After joining our Duck Hatchery group, she received training from our trained service providers and livestock officer. Having these trainings she could increase egg laying period, reduced mortality rate to only 5% (average 25% mortality) and within two years she could own 600 ducks. Her husband now works along with her and also employed 2 additional helps. She could also send back her children to school.



Madina with her duck at homestead level

Chapter-3

Activities of DEW through photograph:

...Fighting poverty through promoting fair trade



DEW Executive Director and Chairperson of Ecota Fair Trade Forum giving speech on World Fair Trade Day



Delegation of People tree observed handcraft product



Children's are watching DEW handcrafts products



Handcrafts exhibition at DEW office



...Livelihoods security for marginalized Communities



UK Teacher visiting rural livelihood Fair



Food Minister at SLIPP project promotion workshop



DEW organized Capacity Building Workshop for its producer Association at Netrokona



Group meeting with the famber groups



Partners are visiting field areas and talking with the farmer groups

...upholding a culture of human rights and good governance



We can campaign bill board at Mymensingh



Celebrating International women day



Executive Director talked about early marriage issue



Human Chain regarding Women Development policy



Institutionalization of We Can protect violence against women in Mymensingh

...International meeting, conference and event participation



Shah Abdus Salam, DEW ED & Secretary of WFTO Asia with Board members of WFTO Asia



FK partners meeting at Kathmandu and Bangkok



We Can regional meeting at Kathmandu



Visiting Katanga slum at Nairobi, Uganda



With Trade minister of Kenia at Mumbasa



WFTO Asia board meeting at Manila, Philippines



Solidarity Economy Forum Asia meeting at Kualalampur, Malaysia



WFTO Mumbasa, Kenya conference 2011

Major Success, Learning's and Challenges during this year

Success:

- DEW has successfully completed SLIPP project
- Started new livelihood projects such as APONE, ALO and ARP
- DEW leading We can program at Mymensingh region as a lead organization
- Different foreign delegation visited DEW field and farmer organization
- DEW executive director attend different international networking meeting, seminar and conferences
- Handicraft product shipment has been done successfully to People tree, Japan
- Completed to end violence against women program
- Attend Handicraft product fair at Craft Bazar and Nordic club
- Organized DEW handicraft exhibition at DEW office
- DEW Executive Director leading different national and international networks
- DEW has been continuing with the regular publication of its official half yearly newsletter named “DEW Barta”

Learning's:

- Community contribution in money for poultry/livestock vaccination campaign was an excellent work, which encourages us to implementing participatory cost-sharing program.
- Lack of proper technical support & follow up could bring a poor result for any activities.
- Instant and immediate benefit influence people to participate in program.
- Expected outcome can be less while the agricultural input supported not ensure in optimum season.
- More effective communication and rapport building with Union praised and others stakeholders is necessary.
- Poor people involving children and women in all phases of project implementation increase community ownership.
- In case of technology dissemination and promotion Resources farmers is a cost effective media.
- Continuous co-ordination with GOB line Department can contribute in implementation of the activities with adequate quality.
- Free taken tendency of community people.
- Different institutional role and social responsibility about to stop domestic violence and new generations received the campaign message very positively.
- Educational institutions can be play vital and effective Role in promoting campaign messages and stop negative consequence in the society.

Challenges:

- Absence of beneficiaries at meeting/orientation/sessions for harvesting of paddy or their regular agricultural activities.
- Vegetable seeds and input materials supports for farmer timely.
- Community Farmers are not self-sufficient because they are habituate to depend on project, free cost of seed, Fertilizer & fencing.

- Properly treatment of severe malnourished children.
- Lack of referral mechanism system.
- Lack of inner force among farmers and beneficiaries
- Dependable mentality of beneficiaries by other organization
- The total time of capacity building process was short noticed and informed. So organize campaign event and participating in workshop was very challenging to organizer.
- Sometimes fund was collected at end of time line, so the process takes more time. The procedure of fund management took time more.
- Political instability may play great role during implementing activities
- Stop potential staff drop out

Audit Report 2011-2012



MARHK & CO.
Chartered Accountants

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AUDITORS' REPORT

We have audited the accompanying Consolidated Balance Sheet of **Development Wheel (DEW)** as of 30 June 2012 along with Consolidated Income & Expenditure Accounts and Consolidated Receipts & Payments Accounts for the period then ended. The preparation of these financial statements is the responsibility of management of the organization. Our responsibility is to express an independent opinion on these financial statements based on our audit.

We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on test basis, evidences supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements, prepared in accordance with Bangladesh Accounting Standards (BAS), give a true and fair view of the state of the DEW's affairs as of 30 June 2012 and the result of its operation and receipts and payments for the period then ended comply with the applicable laws and regulations.

We also report that.

- (a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof.
- (b) In our opinion, the organization as required by law has kept proper books of accounts, so far as it appeared from our examination of those books.
- (c) The financial statements dealt with by the report are in agreement with the books of account.

Dated: Dhaka, 23 October 2012

A handwritten signature in blue ink, appearing to read 'MARHK & CO.', written over a blue line.

MARHK & CO.
Chartered Accountants

Development Wheel (DEW)
Consolidated Income & Expenditure
For the period ended 30 June 2012

Amount in Taka

| Particulars | Savar | Tarakantli | Handicraft | Swallows | APONE | SLIPP | Head Office (General Fund) | Total |
|---|---------------|------------|----------------|----------------|------------------|------------------|----------------------------|-------------------|
| Income: | | | | | | | | |
| Other Received | | | | | | | 5,925,591 | 5,925,591 |
| Fund Received from Swallows | | | | 25,718 | | | | - |
| Exam Fee Collection | 1,000 | | | | | | | 1,000 |
| Exchange Gain | | | | 1,084 | | | | |
| Product Sale | - | - | 47,153 | | - | - | - | 47,153 |
| Fund Received from Handicraft Exchange | | | | | 9,022,161 | 5,965,195 | | 14,987,356 |
| Govt. Cash Incentives against Export | | | 79,575 | | | | | 79,575 |
| Bank Interest | | | | | | | 9,151 | 9,151 |
| Received from Eosta | | | 18,810 | | | | | 18,810 |
| Tuition fees Collection from Students | 1,729 | | | | | | | 1,729 |
| Admission fees Collection from Students | 1,729 | | | | | | | 1,729 |
| Total | 21,000 | - | 125,528 | 126,802 | 9,022,161 | 5,965,195 | 2,511,792 | 22,975,148 |



MARHK & CO.
Chartered Accountants

| Particulars | Savar | Tarakandi | Handicraft | Swallows | APONE | SLIPP | Head Office (General Fund) | Total |
|---|------------------|-----------------|----------------|----------------|------------------|------------------|----------------------------|-------------------|
| Expenditure: | | | | | | | | |
| Salary & Allowances | 61,251 | 4,000 | 230,833 | 23,100 | 351,924 | - | 1,362,154 | 1,791,158 |
| Entertainment | - | - | 70,100 | - | - | - | 32,100 | 102,200 |
| Misc. Exp. | - | - | - | - | - | - | 169,663 | 169,663 |
| Office rent | 110,000 | 75,000 | - | - | 76,691 | - | 440,100 | 641,250 |
| Office & Administrative cost | - | - | - | 3,000 | 28,175 | - | - | 31,175 |
| Human Resources Expenses | - | - | - | - | - | 3,120,813 | - | 3,120,813 |
| Local Office Expenses | - | - | - | - | - | - | 1,193,003 | 1,193,003 |
| Other Cost Services | - | - | - | - | - | - | 141,729 | 141,729 |
| Others | - | - | - | - | - | - | 2,125,064 | 2,125,064 |
| Advertisement cost | - | - | 300 | - | - | - | - | 300 |
| Training for Curriculum Practise | - | - | - | 59,100 | - | - | - | 59,100 |
| Educational Material Purchase(Book) | - | - | - | 24,400 | - | - | - | 24,400 |
| DHL Cost | - | - | 5,000 | - | - | - | - | 5,000 |
| Foreign Tour by ED | - | - | 21,000 | - | - | - | - | 21,000 |
| Raw Material Purchase | - | - | 9,000 | - | - | - | - | 9,000 |
| Packaging Material Purchase | - | - | 47,185 | - | - | - | - | 47,185 |
| Trade License fees | - | - | 1,800 | - | - | - | - | 1,800 |
| Office Supply & Stationery | 2,674 | - | - | - | - | - | - | 2,674 |
| Air Freight, MAWB, HAWB Charges | - | - | 27,954 | - | - | - | - | 27,954 |
| Membership Fee (Bangla Craft) | - | - | 3,500 | - | - | - | - | 3,500 |
| Handicraft Exhibition | - | - | 3,815 | - | - | - | - | 3,815 |
| Fair Cost | - | - | 6,371 | - | - | - | - | 6,371 |
| Printing & Stationary | - | - | 12,600 | - | - | - | 23,804 | 36,404 |
| Program cost | - | - | - | - | - | - | 4,12,000 | 4,12,000 |
| Traveling and conveyance | - | 547 | 1,000 | 5,458 | - | 25,200 | - | 32,205 |
| Electricity Bill | 6,708 | 2,700 | - | - | - | - | - | 9,408 |
| Self Training or Handicraft Packaging | - | - | 500 | - | 70,100 | - | - | 70,600 |
| Opening Follow-up for projects/activities | - | - | - | - | 179,973 | - | - | 179,973 |
| Wages (Dhaka & Tarakandi Producer) | - | - | 310 | - | - | - | - | 310 |
| Wages (Dhaka) | - | - | 11,110 | - | - | - | - | 11,110 |
| Vehicle Running Cost | - | - | - | - | 12,311 | - | - | 12,311 |
| Induct Purchase | - | - | 378,142 | - | - | - | - | 378,142 |
| Baseline survey(well being) | - | - | - | - | 41,346 | - | - | 41,346 |
| Bank Charge | - | - | 11,350 | - | - | - | - | 11,350 |
| Shipment | - | - | 22,200 | - | - | - | - | 22,200 |
| Annual Subscription of Ecota Fair Trade | - | - | 5,000 | - | - | - | - | 5,000 |
| Depreciation | 312 | 142 | 1,300 | - | 269,900 | 644,450 | 49,000 | 927,004 |
| Application Fee for | - | - | 2,200 | - | - | - | - | 2,200 |
| GAP Analysis Workshop on SFTMS | - | - | 6,778 | - | - | - | - | 6,778 |
| BRS Renewal fees | - | - | 2,200 | - | - | - | - | 2,200 |
| Income Tax of ED | - | - | - | - | - | - | 30,000 | 30,000 |
| Educational Material Purchase(Book) | 12,100 | - | - | - | - | - | - | 12,100 |
| Total | 184,747 | 82,408 | 600,840 | 159,300 | 1,872,891 | 3,297,318 | 3,272,794 | 15,081,125 |
| Surplus/(Deficit) | (165,747) | (62,418) | 18,729 | 9,005 | 2,137,134 | 3,297,318 | (440,378) | 6,309,024 |
| Total | 21,000 | - | 378,569 | 168,305 | 9,000,000 | 9,297,258 | 3,811,783 | 22,379,169 |



Development Wheel (DEW)

13 A/4-A, Babar Road, Block-3, Mohammadpur, Dhaka-1207, Bangladesh

Balance Sheet (Consolidated)

As on 30 June 2012

| Property & Assets | Savar | Tarakandi | Handicraft | Swatlowa | APOMF | SLLIP | Head Office | Total |
|---|-------|-----------|------------|----------|-----------|-------|-------------|-----------|
| Fixed Assets - WDV (Note-1) | | | | | | | | |
| Computer & Accessories | | | | | 402,270 | - | 27,702 | 429,972 |
| Office Furniture | 1,416 | 625 | 13,810 | - | 416,771 | - | 22,894 | 455,416 |
| Motor Vehicle | - | - | - | - | 710,430 | - | - | 710,430 |
| Office Equipment | 692 | - | 37,537 | - | 94,426 | 4,163 | 14,809 | 147,537 |
| | 2,130 | 645 | 54,328 | - | 2,722,911 | 4,163 | 198,511 | 2,972,634 |
| Loan A/C G.F to Handicraft: | | | | | | | | |
| As per last A/C | - | - | - | - | - | - | 587,006 | 587,006 |
| Add: Loan paid during this year | - | - | - | - | - | - | 455,472 | 455,472 |
| Less: Received during this year | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | 59,474 | 59,474 |
| Loan (Dhaka off) paid to Tarakandi | | | | | | | | |
| As per last A/C | - | - | - | - | - | - | 119,910 | 119,910 |
| Add: Received during the year | - | - | - | - | - | - | 140,942 | 140,942 |
| Less: Loan paid during this year | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - |
| Loan (Dhaka off) paid to DDF | | | | | | | | |
| As per last A/C | - | - | - | - | - | - | 155,916 | 155,916 |
| Add: Loan paid during this year | - | - | - | - | - | - | 182,182 | 182,182 |
| Less: Loan Received during this year | - | - | - | - | - | - | 23,726 | 23,726 |
| | - | - | - | - | - | - | 144,052 | 144,052 |
| Loan paid to Savar office | | | | | | | | |
| As per last A/C | - | - | - | - | - | - | 146,822 | 146,822 |
| Add: Loan paid during this year | - | - | - | - | - | - | - | - |
| Less: Loan Refund from Savar Unit/ Office | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - |



| Property & Assets | Savar | Tarakandi | Handicraft | Swallows | APONE | SLLIP | Head Office | Total |
|--|-----------|-----------|------------|----------|-------|-------|-------------|-----------|
| Loan paid to Ecota | | | | | | | | |
| As per last A/C | - | - | - | - | - | - | 125,103 | 125,103 |
| Add: Loan paid during this year | - | - | - | - | - | - | - | - |
| Less: Loan Refund from Savar Unit Office | - | - | - | - | - | - | 145,183 | (145,183) |
| | - | - | - | - | - | - | 2,075 | 2,075 |
| Loan paid to CSRL Campaign Programs | | | | | | | | |
| As per last A/C | - | - | - | - | - | - | 45,828 | 45,828 |
| Add: Loan paid during this year | - | - | - | - | - | - | - | - |
| Less: Loan Refund from Savar Unit Office | - | - | - | - | - | - | 62,107 | (62,107) |
| | - | - | - | - | - | - | - | - |
| Loan Refund to DDF | | | | | | | | |
| As per last A/C | - | - | - | - | - | - | - | - |
| Add: Loan paid during this year | - | - | - | - | - | - | - | - |
| Less: Loan Received during this year | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - |
| Jibika Mela Account | | | | | | | | |
| As per last A/C | - | - | - | - | - | - | 2,070 | 2,070 |
| Add: Loan paid during this year | - | - | - | - | - | - | 7,034 | 7,034 |
| Less: Loan Received during this year | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - |
| Advances to Tied Office | | | | | | | | |
| Advances: Deposit & Prepayment | 430 | - | 4,282 | - | - | - | 188,168 | 192,760 |
| Revolving Loan | (187,841) | 123,284 | - | - | - | - | - | (64,557) |
| As per last A/C | - | - | - | - | - | - | - | - |
| Add: Interest Charged | - | - | - | - | - | - | - | - |
| Add: Loan disbursement | - | - | - | - | - | - | - | - |
| Less: Loan Realization | - | - | - | - | - | - | - | - |



| Property & Assets | Savar | Tarakandi | Handicraft | Swallows | CMP | SILLIP | Head Office | Total |
|--------------------------------------|-----------|-----------|------------|----------|-----------|--------|-------------|-----------|
| Saving deposit | - | - | - | - | - | - | 146,000 | 146,000 |
| As per last A/C | - | - | - | - | - | - | 146,000 | 146,000 |
| Add, Paid during this year | - | - | - | - | - | - | - | - |
| Less, Receiving during this year | - | - | - | - | - | - | - | - |
| Loan & Advance | | | | | | | | |
| Advance to ED | - | - | 4,704 | - | - | - | 487,324 | 4,704 |
| Advance for Land purchase | | | | | | | | |
| As per last A/C | - | - | - | - | - | - | 1,000 | 1,000 |
| Less, Adjust during this year | - | - | - | - | - | - | 1,000 | - |
| Loan A/C E.O | | | | | | | | |
| Loan to Wecan Project | - | - | - | - | - | - | 104,827 | 104,827 |
| Loan to Savar Unit office | 52,000 | - | - | - | - | - | 56,662 | 56,662 |
| Loan A/C Azahar Uddin | - | - | 1,245 | - | - | - | 92,851 | 92,851 |
| Savings Deposit with Handicrafts | - | - | 9,050 | - | - | - | 1,286 | 9,330 |
| Closing Balance: | 1,436 | 981 | 461,16 | 163,705 | 4,404,227 | 13,078 | 182,115 | 4,798,238 |
| Cash in Hand | 208 | 14 | 11,070 | - | 23,725 | 5,677 | 2,001 | 44,684 |
| Cash at Bank | 878 | 877 | 3,770 | 163,705 | 4,380,501 | 7,401 | 180,114 | 4,791,862 |
| Total | 1,086 | 1,091 | 464,930 | 163,705 | 4,404,227 | 13,078 | 184,115 | 4,798,238 |
| Fund Account | 222,193 | 154,227 | 628,048 | 9,500 | 6,961 | - | 2,723,280 | 8,171 |
| As per Last Account | 262,810 | 174,028 | 678,777 | - | - | - | 1,332,245 | 2,054,914 |
| Add, Surplus/Deficit | - | - | - | - | - | - | - | - |
| Less, Excess of Exp. Over Income | (188,747) | (32,418) | 88,129 | 9,500 | 6,961 | - | (102,733) | 6,961 |
| Loan Account | - | - | 134,872 | - | - | - | 648,538 | 981,118 |
| As per Last Account | - | - | 134,872 | - | - | - | 648,538 | 981,118 |
| Add/Loan Received from Divaka Office | - | - | - | - | - | - | - | - |
| Less, Loan Paid during this year | - | - | - | - | - | - | - | - |



| Fund & Liabilities | Savar | Tarakandi | Handicraft | Swallows | Apone | SLLIP | Head Office | Total |
|---------------------------------|-----------|-----------|------------|----------|-------|-------|-------------|-----------|
| Loan from DSMN | 96,336 | - | 6,331 | - | - | - | 19,036 | 122,703 |
| As per Last Account | 96,336 | - | 6,331 | - | - | - | 19,036 | 122,703 |
| Add. Received during this year | - | - | - | - | - | - | - | - |
| Less. Paid during this year | - | - | - | - | - | - | - | - |
| Loan from Savar Office | - | - | - | - | - | - | 749,969 | 749,969 |
| As per Last Account | - | - | - | - | - | - | 749,969 | 749,969 |
| Add. Received during this year | - | - | - | - | - | - | - | - |
| Less. Paid during this year | - | - | - | - | - | - | - | - |
| Loan A/C from GF | 1473,959 | 330,190 | 626,306 | 199,100 | - | - | - | 659,626 |
| As per Last Account | 1473,959 | 330,190 | 626,306 | 199,100 | - | - | - | 659,626 |
| Add. Received during this year | - | - | - | - | - | - | - | - |
| Less. Paid during this year | - | - | - | - | - | - | - | - |
| Loan A/C from DDF | 245,770 | - | - | - | - | - | (86,216) | 159,554 |
| As per Last Account | 245,770 | - | - | - | - | - | (86,216) | 159,554 |
| Add. Received during this year | - | - | - | - | - | - | - | - |
| Less. Paid during this year | - | - | - | - | - | - | - | - |
| General Savings | (198,158) | 87,794 | - | - | - | - | - | (110,364) |
| As per Last Account | (198,158) | 87,794 | - | - | - | - | - | (110,364) |
| Add. Interest received | 186,152 | 67,754 | - | - | - | - | - | 253,906 |
| Add. Received during this year | - | - | - | - | - | - | - | - |
| Less. Paid during this year | - | - | - | - | - | - | - | - |
| Advance | (69,171) | (4,330) | - | - | - | - | 15,750 | (57,751) |
| Associate member Savings | - | - | - | - | - | - | - | - |



| Fund & Liabilities | Sayar | Tarakandi | Handicraft | Swallows | Apone | SI.I.P | Head Office | Total |
|--------------------------------|---------|-----------|------------|----------|-------|--------|-------------|-----------|
| As per Last Account | 165,372 | 14,626 | - | - | - | - | - | (73,686) |
| Add. Interest received | - | - | - | - | - | - | - | - |
| Add. Received during this year | - | - | - | - | - | - | - | - |
| Less. Paid during this year | - | - | - | - | - | - | - | - |
| Emergency Crisis fund | 36,661 | 12,209 | - | - | - | - | - | 48,870 |
| As per Last Account | 38,167 | 12,204 | - | - | - | - | - | 49,366 |
| Add. Received during this year | - | - | - | - | - | - | - | - |
| Less. Paid during this year | - | - | - | - | - | - | - | - |
| DDF fund A/C (Program) | - | - | - | - | - | - | 80,100 | 80,100 |
| As per Last Account | - | - | - | - | - | - | 90,102 | 90,102 |
| Add. Received during this year | - | - | - | - | - | - | - | - |
| Less. Paid during this year | - | - | - | - | - | - | - | - |
| DDF fund A/C (Steps) | - | - | - | - | - | - | 139,900 | 139,900 |
| Fund A/C (Oxfam) | - | - | - | - | - | - | 16,600 | 16,600 |
| Fund A/C GUK | - | - | - | - | - | - | 64,581 | 64,581 |
| As per Last Account | - | - | - | - | - | - | - | - |
| Add. Received during this year | - | - | - | - | - | - | 64,581 | 64,581 |
| Less. Paid during this year | - | - | - | - | - | - | - | - |
| Loan from ED | - | - | (154,730) | - | - | - | (81,325) | (165,459) |



New members of DEW family

- AKM Shawkat Hasan, PC, APONE project
- Kamrun Nahar, FC-APONE project
- Ibrahim Sayed Khan, FC
- Uzzal Kumar Dotto Roy, FC
- Md. Mahmudul Hasan, FC
- Md. Shahidul Islam, FC
- Md. Towhid Parvez, FC
- Sourav Sharmacharjee, FF
- Md. Ashraful Alam, FF
- Momtaz Begum, FF
- Shamsunnahar, FF
- Moli Chiran, FF
- Md. Sazzad Hossain, FF
- Md. Fozlul Haque, FOA-APONE project, Sherpur
- Md. Nazrul Islam, Program Officer, Dhaka
- Nasrin Ahmed, Project Facilitator, LHDP

Office Information

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Cell: +01767435965, 01767435974
uzzalroy1973@yahoo.com

DEW Guest House

Mymensingh and Sherpur