

Summary

1.1 Project Title	Dhaka community Based Rehabilitation project			
1.2 Project Location	Country:	Bangladesh		
	Region / District:	Dhaka city, Gazipur and Narayangonj dist.		
	Village / Town / City:	14, thana of Dhaka city and 2 thana of Gazipur dist. 1 thana of Narayangonj		
1.4 Date written	09.02.2013			
1.5 Project duration	From:	April	(month)	2013 (year)
	To:	March	(month)	2015 (year)
1.6 Report period	From:	April	(month)	2013 (year)
	To:	31 December	(month)	2013 (year)

Narrative Summary – Report overview

Please provide a clear and concise summary of the work carried out in the reporting period:

This section should provide a brief descriptive overview of what has happened in this year of the project.

For example:

- *Describe the overall success of your year's work and the progress made towards meeting the project's goal and objectives*
- *Mention any major events or highlights and any problems or challenges encountered during the year and how these were made*
- *Comment on the progress of any new activities and/ or approaches undertaken this year.*

Initially TLM Canada and TLM Switzerland and Netherland were agreed to funding the project but in March 2013 TLM Scotland secured full funding from Scottish Government from May 2013 to March 2016. TLM Canada and TLM Switzerland and Netherlands were agreed to withdraw their funding from May 2013. TLM Canada, Switzerland and Netherlands funded for the bridging period Jan to April 2013. The overland achievement for this period are;

DCBRP is working in the Dhaka city, Gazipur and Narayangonj districts since 2008. Up to 2013, 136 Self-help Groups (SHGs) are formed, where about 1840 members are actively involved and they are from different vulnerable and marginalized groups. 47 groups are under grade A, 52 under B and 37 under C category. About 10 frontline staffs are working with the SHGs to improve their livelihood and empowerment. In this reporting period, project provides emphasis to include new members in the SHGs and 273 new members have already admitted in the SHGs. At present, on an average 13-14 members are existing in every group and near about 4-5 members have increased than previous year in each group. SHGs are conducting meeting by the assistance of CDF and CRP. About 3150 SHGs meeting were facilitated by the frontline staff where in average 11 SHGs members were participated in each meeting. As part of capacity building, an orientation session was organized on "Government regulation for Cooperative". The orientation was facilitated by two

staffs of Cooperative credit union league of Bangladesh Ltd(CCULB). He explained the procedure and regulation of registration under Cooperative department. He wished to extend his full-cooperation for the registration of SHGs and their capacity building. Project organized training on "Organizational development and leadership training" where 66 group leaders participated in the training. 6 members (female 4 and male 2) from different groups participated in an exposure visit to Protibondhi Community Centre at Mymensingh.

In this year, project recruited 21 Community Resource Persons and arranged their skill development training on basic knowledge about leprosy, ulcer care, organizational development and leadership training for them. Project arranged a workshop with SHGs members for policy procedures development, e.g. sustainability plan, federation process, CRP monitoring where 60 members participated in each workshop. In this period, Area Management Committee is formed and in every month they sit together and discuss their group issue in meeting. CRP and CDF are facilitating to continue the session.

Project hired a consultant Mr. Seraju Dahar, Executive of a NGO, **Interaction** for conducting IGA need assessment and market assessment of SHG member. He completed the work and submitted the report and we are operating the IGA as per the consultant recommendation. 10 SHG members received tailoring training from ZONTA club. Five members have already engaged with income generating activities. Again ZONTA club has supported 10 leprosy affected members additionally for tailoring training and they are now under the course. ZONTA is committed that they will continue such type of support in future. Four members received support from project for IGA. One disabled member is doing mobile business and another one is selling tea, biscuits by van. One female disabled member is earning through rickshaw business and another two persons are involved with tea stall and now they are doing very well.

In this year, project supported five groups through group development fund for their financial sustainability and more 15 groups are under process to receive the support. 19 leprosy affected disabled members (10 female and 9 male) received emergency food support. 22 persons (12 male and 10 female) referred to Govt. leprosy hospital and DBLM hospital of TLMI-B for treatment. Project provided assistive devices support for 10 individuals.

80 students are selected from SHG for education support. They are getting the support by six monthly for their education purpose. All are continuing their education very well. Project arranged quarterly meeting with their parents to follow up their progress and guidance.

110 SHGs were able to organize and facilitated their Annual General Meeting (AGM). The purpose of the AGM is to share last year progress, obstacles, financial report and future plan as well as elect or select new leader for next year. According to AGM, account income of each SHG is BDT 7600.

Project Appraisal
Reporting Framework

Output indicator	Milestone 1 (2014)	Progress (please specify % or number)
1.1 Increased proportion of self help groups are self functioning	Formal and informal capacity building sessions conducted.	A total of 25 Self-Help Groups (SHG) leaders were received training on leadership and organizational development where 23 participants were female and 2 participants were male.
		11 Self-Help Groups (SHG) leaders were given the opportunity to visit at Protibondhi Community Centre in Mymensingh district.
		136 Self-Help Groups (SHGs) were continuing their monthly meeting routinely once in a month. But now the meeting is organized twice in each month and it is planning to organize this meeting in each week.
		21 CRPs were recruited among them 18 were female and 3 male.
1.2 Increased proportion of groups maintain systematic accounting and financial systems	Minimum systems and procedures identified.	4 workshops were conducted on policy and procedure development for SHG
		By-laws were revised and group development fund, monitoring, savings and credit policy were also developed
1.3 Increased proportion of SHG leaders are able to link with other organisations	Capacity building sessions conducted	List of NGOs identified at community level
		Network and linkage making initiative was established with ZONTA Club Greater Dhaka and Korian team. Project identified ZONTA Club to support 10 women from Self-Help Group (SHG) members for receiving training on tailoring course by providing sewing machine for each training recipient. ZONTA Club will continue this support in future.
2.1 Members, especially women, have new businesses or expand their existing businesses	SHG members have increased knowledge and skills in business development	60 members were initially selected to receive IGA training and business skill and the type of IGA were also identified which were driving, beauty parlour, electronics etc.
		Two batches of training including 12 trainees will start soon under different identified trade of IGA.
2.2 Members, especially those affected by leprosy, have three full meals a day.	n/a	Emergency food support provided to 15 vulnerable people (Male-8, Female-7)
2.3 Members have minimum accumulated savings (or capital build-up) a year	n/a	135 groups were assessed during this reporting period and the groups were categorized in following way: Grade A- 33 Grade B- 55 Grade C- 47 Seed capital support is planning to provide in coming reporting period considering category of each group.
3.1 Self-care skills of leprosy-affected individuals and their families increased	Self-care training	19 participants received ulcer care training among them 13 participants were community resource person and 6 participants were newly recruited staffs of project
3.2 Timely referral of leprosy complication cases to suitable	Referral system	A total of 13 complicated patients were referred to secondary and tertiary level leprosy clinic as well as in DBLM hospital

hospital		
3.3 Assistive devices are provided to those in need	Assessment	Provision of assistive devices to 5 SHG members (Male-3, Female-2)
4.1 Improve school attendance	Criteria for selection agreed with communities and child beneficiaries selected	80 students (Boy- 29, Girl- 51) selected and financially supported during this reporting period by provision of school fees
		Selected students have just received support from the project and their academic excellence will be measured after successful accomplishment of one year of education
		Peer education sessions and thematic workshops are planning to be initiated in coming reporting period of the project

Were there any unexpected results, either positive or negative?

- ✓ In reporting period, two SHGs are drop out and they are not interested to continue the group activities by their own savings.
- ✓ They expected to have huge amount of credit support from the project but project could not continue such type of support for them.
- ✓ A group leader who had leprosy disability and was designated as chairperson was expired due to old age and group has replaced another person for that position.
- ✓ Project has built up new relationship/coordination with two NGOs (SIM Bangladesh and Community Participation and Development) where 20 SHG's members and their family members are received Vocational training by their financial and technical support.

.4 Lessons Learnt

(a) Reflection on the project approach

- ✓ Strong unity was observed among Shelf Help Group (SHG) that can bring positive change to improve their lives.
- ✓ SHGs were gradually practicing their roles and responsibilities in community which will help in future to form a sustainable federation.
- ✓ Area Management Committee was performing their responsibility in a satisfactory way by selecting needy students, suitable IGA for proper person by discussing with respective SHGs through participatory way.
- ✓ SHGs were monitoring the responsibility of Community Resource person (CRP) in good way and students were also routinely followed up by them.
- ✓ Female involvement in leadership level position was encouraging and they were found to execute their responsibilities well in SHGs and AMC level.

Lessons Learnt – continued

(b) Coordination and Partnership

- *How have you engaged the government, NGOs and other stakeholders in the implementation, management and monitoring of the project during the year?*

Rehabilitation of people with leprosy is a part of National Elimination strategy of Bangladesh. We have mutual linkage with NLEP specially for treatment of leprosy patient. We have also maintained good collaboration with department social affairs, which is responsible for rehabilitation of disability person. Also we have to work with Government department for SHGs registration. The project celebrates the disability day with NFOWD which is the networking body of Govt. of Bangladesh. This year project celebrated the World Leprosy day where GOB and NGOs representatives were present and delivered the valuable speech in the seminar. We are communicating with Social welfare officer of GoB to ensure support for the vulnerable members.

Project invited GO and NGO representative to work as facilitator in different training e.g. Procedure of CBO registration, Gender and development, Vocational training, IGA need and market assessment etc. In every month, project submitted report to Deputy Commissioner Office and participated and shared the opinion in the meeting. Besides that 10 female members got the opportunity for tailoring/sewing course from a private club ZONT through the Govt. Doctor of Mahakhali Leprosy Hospital. The project has also built up a relationship with two NGOs named SIM Bangladesh and Community Partnership for Development where 20 trainees, SHG members and their children received training on tailoring, garments sewing and mobile serving. The project also works with Salvation Army (who are working with leprosy) to serve the people with collaboration. Project use the stakeholders venue for the training and orientation program and they are helping us to conduct the events. We have able to built collaboration with “The Cooperative Credit Union League of Bangladesh Ltd (CCULB) to provide technical support for self-help saving and credit management and registration processing of SHGs.

Project communicated with Social welfare dept. to avail support of GoB and as a result 13 leprosy affected persons have received support under “Acti Bari ActiKhamar project” and 20 people got an opportunity from food for work project.

(c) Participation

- *How have you engaged the target population and the wider community in the implementation, management and monitoring of the project during the year?*

Project gives emphasis to the Area Management Committee to take decision about any project related events, selection of trainee for skill development training, student selection for educational support, CRP selection, and payment of CRP’s salary. Monthly honorarium of CRP is paid through group account. Project beneficiaries and community people are directly involved with project annual review session. The project shares progress and challenges with them. They are also involved in group level decision making e.g. group annual planning, saving utilization and selection of candidate to distribute loan from group savings, member selection for training and sharing of exchange visit idea and also recommend the members to get support from project or from other service providers. SHGs are continuing self-assessment of group monitoring checklist process and group monitoring assessment process to receive fund by the assistance of CDF and CRP.

- *How have you ensured that the views of the most vulnerable in the target population have been taken into account during the year?*

A total of 551 students (80 from Scotland Govt. Support project and 471 from Netherland and Scotland donor of TLMI supported) were selected for education support through SHGs and Area Management Committee. Ten groups have got the group development fund by their own assessment. SHGs recruited 21 CRP from the community and they are supervised by them. Monthly remuneration of CRP is recommended to be provided by SHG.

Project progress, problem and challenges are shared with them and they provide their feedback based on field observation and implementation. A category group has already started to maintain their group meeting minutes and accounts by themselves.

(d) Gender

How has the project addressed the gender issues identified in the proposal?

Project has given priority to include female persons for vocational training and Income Generating Activities. 95% women have been selected to work as Community Resource Person (CRP) to assist group activities. In group level, 82% members are female who are leading SHGs groups. Project will organize a training session on Gender and rights issues with the SHGs.

(e) Human Rights

How have people affected by leprosy and with physical disabilities and /or those socially excluded benefited from the project in an equal manner during the year?

The CBR project has been designed for people with disability due to leprosy but marginalized and general disabled people are also included in the group and they are also getting facilities by the project as per project policy. Project celebrated two days "World disability day" and "World Leprosy day" to establish the basic rights and other entitlements of SHGs members.

- How has the project ensured that people affected by leprosy and with physical disabilities and / or those socially excluded have benefited from government policies and strategies?

The project beneficiaries are people affected by leprosy and with physical disabilities and / or those socially excluded and it facilitates them to have access to basic services and social safety measures. The project is also a member of NFOWD (National Forum of organization Working with Disabled) for advocacy and lobby. Total 175 Disabled members are listed under the survey of social welfare dept. of Government and they are under the process to get the social support.

(f) Capacity and Empowerment

- *How has the project contributed to building the capacity of beneficiaries, the local community, and / or the partner organisation(s) involved?*

The project beneficiaries/self-help group members have received the following capacity building trainings:

Project arranged a organizational development and leadership training for 66 leaders. 6 members participated in an exchange visit program to Protibondhi Community Centre at Mymensing. 21 CRP received community development training. 10 SHG members received tailoring training from Zonta private club and more 10 persons are under the course. Another 10 person are under the course of mobile servicing and garments sewing from Community Participation and Development (CPD). 6 SHG group members completed the course from community trainer Mrs.Nazma Begum. She is also a group member of SHG. One member has got the job under Mrs.Nazma begum and rest 5 persons are trying to start a business in the community. 19 members received the ulcer care training. The local community and partner organization are involved in follow up events.

Local communities and partner's organization were invited in Annual Project Review workshop, National and International day observation, partner's networking meeting etc. Project also involved NGOs and GOs to facilitate or inaugurate different training, workshops and other events.

(g) Sustainability

What progress has been made during the year to ensure that the benefits of the project will be sustained after the project has ended? If the project has less than two years remaining, what progress has been made towards the project's exit strategy?

The project is targeted that 136 self-help groups will gradually be able to up hold the responsibility to continue SHG's activities in absence of TLMIB. Many SHGs have already started to lead some of the event by themselves like group record keeping and management, banking, saving and credit management and group meeting management. Every SHGs have own savings and they get yearly income from Self-help savings and Credit. Gradually, the capital and income of SHGs are increasing. Leadership capacity of leaders and members has enhanced as well as their mobility and accessibility has also increased.

Project organized need based training for leaders and members. SHGs are in process to develop required policy and procedure for functional management and to have government registration. In the community, Area Management Community is formed (AMC) to continue their responsibilities smoothly. In the mean time they recruited CRP and supervising them by their own initiative. SHGs made a future plan by themselves and they are leading their group to follow the plan. SHG taking decision to disburse loan and proper utilization of group/ group capital.

(h) Environment

Has the project had any negative or positive effects on the environment? How has the project encouraged the sustainable uses of resources?

None

Next Year

Activities

Please use the following table to show the project's activities for the next year. The activities should match those detailed in the Planning Framework (3.1 in your Multi Year Project Proposal) and should also show any changes to the planned activities which you propose to make.

Start Date	Activity & Completion Date (Only include activities from your planning framework)	Person Responsible
January	Self help group formation in new area	PM, CRS & CRA
	Facilitate to conduct CBR groups monthly meeting	
	Assist to self help group AGM and future plan	Do
	Selection the children for education support	Do
	Bank account open for self help group	Do
	Group grading and AGM	Do
	Observe WLD	Do
	Story collection from the field	Do
	Project Staff monthly meeting	Do
	CRP Job description revised	Do
	Reporting, Monthly, Quarterly and Annual	Do
February	Facilitate to conduct CBR groups monthly meeting	PM, CRS & CRA
	Training on organizational development and leadership	Do
	Self help group formation	Do
	Assist to self help group AGM	Do
	Assist to disburse and recovery group loan	Do
	Bank account opening	Do
	Workshop with group leader for AMC registration	Do
	Aware the groups for AMC registration	Do
	Finalize the list of Children	Do
	Meeting with NFOWD	Do
Project Staff monthly meeting and reporting	Do	
Materials and manual develop for group management training	Do	
Group development fund distribution	Do	
March	Facilitate to conduct CBR groups monthly meeting	PM, CRS & CRA
	Self help group formation	Do
	Linkage, Rights and Gender training	Do
	Training on group management and account keeping	Do
	Exchange visit for staff	Do
	Bank account opening	Do
	Liaison with local Govt. bodies and likeminded NGOs	Do

	Support to leprosy disable person for getting the service from service provider	
	Emergency food support for ultra poor members specially female and leprosy disability	Do
	Capital support for individual leprosy disability	Do
	Aware the groups on self care	Do
	IGA need assessment and market assessment workshop	Do
	Emergency referral and treatment	Do
	Project Staff monthly meeting and reporting	
April	Facilitate to conduct CBR groups monthly meeting	Do
	Group formation	Do
	CRP development training	Do
	Support for formation/linkage with secondary tier	Do
	Formal and informal training on IGA	PM, CRS & CRA
	Training on group management and account keeping	Do
	Group development support for group	Do
	Claiming disability card to Social welfare dept.	Do
	Emergency referral and treatment	Do
	Assistive device support to disable persons	Do
Exchange visit for sharing ideas for group members	Do	
Bank account opening	Do	
Workshop for policy procedure development e.g. sustainability plan federation process	Do	
Orientation workshop on human & disability rights	Do	
	Project Staff monthly meeting and reporting monthly and quarterly	Do
May	Facilitate to conduct CBR groups monthly meeting	PM, CRS & CRA
	Accounting and credit management	Do
	Organization development and Leadership training	Do
	Meeting/workshop with children /parents/teacher (quarterly training workshop with all children on thematic issue	Do
	Group formation	Do
	Group development fund support	Do
	Exchange visit for sharing ideas	Do
	Bank account opening	Do
	Capital Support for Individual Leprosy Disability	Do
	Training on group management and account keeping	Do
	Emergency food support for ultra poor members specially female and leprosy disability	Do
	Emergency referral and treatment and physiotherapist support for complicating patients	Do

	Training/orientation for ulcer care	Do
	Project Staff monthly meeting and reporting	Do
June	Facilitate to conduct CBR groups monthly meeting	PM, CRS & CRA
	Awareness raising workshop with community People	Do
	Self help group formation	Do
	Exchange visit for sharing ideas for group members	Do
	Assist to disburse and recovery loan	Do
	Bank account opening	Do
	Group development fund support	Do
	Training on group management and account keeping	Do
	Story collection from the group	Do
	Emergency referral and treatment and physiotherapist support for complicating patients	Do
	Project Staff monthly meeting and reporting	Do
July	Facilitate to conduct CBR groups monthly meeting	PM, CRS & CRA
	Awareness raising workshop with community People	Do
	Group formation	Do
	Assistive device support to disable person	Do
	Assist to disburse and recovery loan	Do
	Group development fund support	Do
	Emergency referral and treatment and physiotherapist support for complicating patients	Do
	Capital Support for Individual Leprosy Disability	Do
	Bank account opening	Do
	Meeting/workshop with children /parents/teacher (quarterly training workshop with all children on thematic issue)	Do
	Project Staff monthly meeting	Do
	Reporting, Monthly and quarterly	Do
August	Facilitate to conduct CBR groups monthly meeting	PM, CRS & CRA
	Group development fund support	Do
	Group formation	Do
	Emergency referral and treatment and physiotherapist support for complicating patients	Do
	Bank account opening	Do
	Training on group management and account keeping	Do
	Exchange visit for sharing ideas	Do
	Capital Support for Individual Leprosy Disability	Do
	Orientation workshop on human & disability rights	Do
	Project Staff monthly meeting and reporting	Do
September	Facilitate to conduct CBR groups monthly meeting	PM, CRS & CRA
	Group development fund support	Do

	Group formation	Do
	Emergency referral and treatment and physiotherapist support for complicating patients	Do
	Training on group management and account keeping	Do
	Bank account opening	Do
	Capital Support for Individual Leprosy Disability	Do
	Disburse and recovery loan	Do
	Organization development and Leadership training	Do
	Linkage, Rights, Gender training	Do
	Project Staff monthly meeting and reporting	Do
Start Date	Activity & Completion Date (Only include activities from your planning framework)	Person Responsible
October	Facilitate to conduct CBR groups monthly meeting	PM, CRS & CRA
	Emergency referral and treatment and physiotherapist support for complicating patients	Do
	Group formation	Do
	Organization development and Leadership training	Do
	Capital Support for Individual Leprosy Disability	Do
	Seed money support for Group	Do
	Bank account opening	Do
	Assist to disburse and recovery loan	Do
	Meeting/workshop with children /parents/teacher (quarterly training workshop with all children on thematic issue)	Do
	Formal and informal training on IGA	Do
	Project Staff monthly meeting	Do
	Reporting Monthly and quarterly	Do
November	Facilitate to conduct CBR groups monthly meeting	PM, CRS & CRA
	Support for formation/linkage with second/secondary tier	Do
	Group development fund disburse	Do
	Liaison with local Government bodies and likeminded NGOs.	Do
	Bank account opening	Do
	Project Staff monthly meeting	Do
	Reporting	Do
	Liaison with local Government bodies and likeminded NGOs.	Do
	Meeting/workshop with children /parents/teacher (quarterly training workshop with all children on thematic issue)	Do
December	Facilitate to conduct CBR groups monthly meeting	Do
	Group development fund disbursement	Do
	Group grading/group monitoring checklist	Do

Capital support for individual disable person	Do
Observance Disability day	Do
Liaison with local Government bodies and likeminded NGOs.	Do
Project Staff monthly meeting	Do
Reporting	Do

Targets

If you wish to make changes to your project targets for the following year, please outline the changes you want to make and the reasons why these changes are necessary.

Project has designed working area following cluster and assist SHGs to form AMC and also assist to recruit CRP through AMC for future plan development of SHG and phase out as well. It has been planned to provide seed money to SHGs as for financial assistance.

Staff

If you need to make changes to your project's staffing levels for the following year, please outline the changes you want to make and the reasons why these changes are necessary.

No change in staff number.

Budget

Please use the Multi Year Project Budget Worksheet to prepare the budget for the following year. If you need to make changes to your project's budget for the following year (including changes resulting from staff changes), please give the reasons why these changes are necessary.

N/A

Changes to Project Design

If you wish to make significant changes to your project, e.g., objectives and project duration please outline the changes you want to make and the reasons why these changes are necessary. Please note: a change in the project objectives will require further documented approval.

Project will be given to increase self-help group leaders' capacity build up to receive the registration of AMC/SHG under cooperative dept. of Govt. Gradually group will phase out and SHG will lead their responsibilities by themselves. Project will expand to another district/working area to provide the support. From 2nd year project will reduce the remuneration of CRP and group will contribute amount from their income.

About 30% groups will be self-functional by the end of 2013 and project will move to Comilla, Munsigong, Brahmonbaria for new area coverage.

Overcoming worries with hope and dignity



Md. Monir Hossain is forty eight years old. He is from the village of Udamdi police station of Motlob and Chandpur district. Currently he lives in Babubazar under Karanigonj in Dhaka District. He has a son named Md. Momin. Monir Hossain is a member of a SHG supported by Dhaka Community Based Rehabilitation Project (DCBRP).

Md. Monir Hossain saw a white patch in his face but did not pay any attention about it. Days and months were going on. Suddenly he felt that his face was becoming a balloon. He was very much worried about it. He went to the doctor, took medicine but no improvement was observed. He went to different doctor but came back with no result and it was so frustrating for him.

He worked in a restaurant as a cashier. One day while he was working in restaurant at Saidabadha worker of The Leprosy Mission International-Bangladesh (TLMI-B) went to that restaurant to get some snacks and saw Md. Monir and talked about his patch. The worker of Leprosy Mission asked him to come to the Notre Dame Clinic for diagnosis in 2009. After diagnosis, he learnt that he became affected by leprosy and he was so nervous. He lost all of his strength in that moment by thinking that his wife, neighbour, friends may not accept him anymore. He was in big depression. Suddenly the restaurant owner sacked him due to his leprosy diagnosis. His entire future plan was broken into pieces because of his ulcer and disability.

In 2009, Monir came to know about DCBRP through a worker with TLMI-B's parallel Dhaka Leprosy Control Project. In Gundighor and Gandaria area, there were a few groups under DCBRP project. The members of the group included Monir as a member due to leprosy disability.

After getting involved with the group, the members of the group submitted an application for a grant for starting an IGA. CBR project accepted his application and provided a loan to purchase a rickshaw van and vegetables. He started to sell vegetable in the community and outside of the community. Through this business, Md. Monir made BDT 150 to 200 profits in a day which is equivalent to BDT 4500 to 6000 in each month. With these earnings, he was able to support his family.

But after one and half year later he found that it is really not possible to run this vegetable business because of a foot ulcer. So he decided to sell his van. He got BDT 1400 by selling his rickshaw van at the end of 2012.

He decided to begin a tea stall business considering his disability. This business does not require that much walking. He took loan of BDT 12000 to start tea stall business and started this on April 2013.

At present, Monir sells tea, cigarette, betel leaf, biscuit, bananas and other products and earn BDT 250 to 300 per day and BDT 7500 to 9000 in each month and this amount is sufficient for him to meet up the his family's needs.

Darkest part of his life has gone away and now he wishes to see his son as higher educated person. He is trying to explore new avenue of business and want to become a more promising business man in future.