

All Women Are Working Women



ANNUAL

REPORT

2023-2024



কর্মজীবী নারী
KARMOJIBI NARI(KN)

Annual Report 2023-2024

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Contribution

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Karmojibi Nari (KN)

কর্মজীবী নারী
KARMOJIBI NARI(KN)

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Message

Warm Greetings!

Karmojibi Nari (KN) works to support women and workers, especially by improving their socio-economic conditions. This focus has helped KN become experienced in women's rights and labor issues, leading to strong and effective programs.

The past year has been a time of growth and change for KN. Even though we faced many national and global challenges, we stayed focused on our mission—to protect the rights, dignity, and empowerment of women workers.

As Bangladesh moves towards green growth and sustainable development, KN is taking steps to ensure that workers—especially women—are not harmed in the process. We are also taking timely actions to protect labor rights in this changing industrial landscape.

For the past 33 years, KN has been working to promote justice, fairness, and equal opportunities for workers in Bangladesh. In July 2023– June 2024, we made important progress by strengthening our policies, running impactful programs, and building strong partnerships. Our work supports national priorities and the Sustainable Development Goals (SDGs), with a strong focus on gender equality and economic justice.

These achievements would not have been possible without our committed team, the guidance of our Board, and the continuous support from our partner organizations and stakeholders. We truly appreciate your trust and cooperation.

Looking ahead, KN remains committed to becoming even more effective, inclusive, and results-driven. We will continue to build on our experience, grow our partnerships, and work for long-lasting change—so that every woman worker in Bangladesh can live and work with dignity, safety, and respect.

Thank you for standing with us.



Sunzida Sultana

Additional Executive Director (AED)

Karmojibi Nari (KN)

About Karmojibi Nari (KN)



Our Vision

A just and egalitarian society free from exploitation, deprivation, and discrimination in which women-workers, women, and laborers enjoy their rights, dignity, power, and authority.

Our Mission

To develop an organization of women-workers and movements through participation with women-workers, women, laborers and likeminded individuals, initiatives, institutions and movements.



Our Goal

The goal of KN is to develop womenfolk in totality through achieving gender equality, enhancing the status of women, protecting human rights of women and ensuring women's participation in the mainstream of development.



Equity



Democracy



Transparency



Accountability



Mutual Respect-Understanding-Responsibility



Our Values

Themes We Work On



Gender Justice



Worker Rights



Economic Justice

Our Development Themes

1

Women workers will win their lawful rights, respect, power and authority in family, society and workplace

2

Women workers will participate in the process of formulating, implementing and amending the laws and policies at the national and international level

3

Women workers will work collectively to safeguard their personal, professional, social, and economic rights

4

As an organized and effective organization, KN will continue to grow stronger

BACKGROUND

Karmojibi Nari (KN) is a women-headed and women-led national organization founded on May 1, 1991, with a mission to ensure the rights, dignity, power, and authority of women, especially women workers, in Bangladesh. Over the past 33 years, KN has worked to organize both formal and informal sector workers, focusing on empowering women and strengthening their leadership capacities. It has consistently advocated for the amendment and effective implementation of labor laws to improve workers' wellbeing.

Since 1996, KN has expanded its efforts beyond the ready-made garments (RMG) sector to include women workers in agriculture, tanneries, construction, migration, sanitation, and domestic work. KN's advocacy extends to issues like health awareness, primary healthcare, and Sexual and Reproductive Health and Rights (SRHR) for disadvantaged women across various regions of Bangladesh. The organization also provides legal support to women workers, helping them resolve disputes and assert their rights.

KN has played a key role in shaping important national policies, such as the National Women Development Policy (2011) and the Labour Law (2006), which now recognizes agricultural workers. KN also contributed to the development of the Domestic Worker Protection and Welfare Policy (2015) and advocates for gender-based violence (GBV) prevention in the workplace.

Though primarily a rights-based organization, KN also runs initiatives like daycare centers for female workers' children and provides emergency support during disasters and pandemics, further cementing its role in promoting gender equality and social justice.

DEVELOPMENT PROJECTS

2023-2024



Project: Empowering Climate-vulnerable Women Workers for Rights to Decent Work and Social Security

Project Period: 1st February 2024 – 31st January 2025

Project Area:

District: Bagerhat

Area: Lockpur and Piljang Union

Number of Community: 17 Villages

Source of Fund: Christian Aid

Project Beneficiary:

Direct: 1560

Male: 500

Indirect: 2000

Female: 3060

Total: 3560

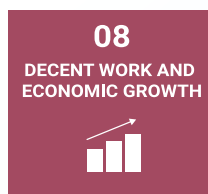
Contribution to SDG:

01. NO POVERTY

05. GENDER EQUALITY

08. DECENT WORK & ECONOMIC GROWTH

13. CLIMATE ACTION



Project Component:

- Seafood Processing Industry (SPI) Workers
- Agriculture Women Workers
- Youth Girls
- Skill Training
- Advocacy
- Social Security

Significant Contribution

- Promoted the workers' rights to decent work conditions for climate-vulnerable women workers.
- Facilitating access to social security to enhance the empowerment of the women workers'.
- 10 social mappings, 12 networking visits, 26-groups formations, 52 group meetings, and 02 inception meetings with related stakeholders has been completed.
- A study was conducted on the situation of climate-vulnerable women workers.



Project Coordinator Sharing About Project in the Inception Meeting.



Social Mapping with Participants



Courtyard Meeting with Participants



Project: Empowering Climate-vulnerable Women Workers for Rights to Decent Work and Social Security

Project: Shurokkha – Advocacy for Employment Injury Insurance Project

Project Period: 1st February 2024 – 31st July 2025

Project Area:

District: Dhaka, Gazipur, Narayanganj

Area: Ashulia, Jamgara, Mirpur, Tongi, Narayanganj BSCIC

Number of Community: 17 Villages

Source of Fund: Action Aid & GIZ

Project Beneficiary:

Direct: 677

Male: 106

Indirect: 2000

Female: 571

Total: 2677

Contribution to SDG:

08. DECENT WORK & ECONOMIC GROWTH

09. INDUSTRY INNOVATION & INFRASTRUCTURE

10. REDUCED INEQUALITY

11. SUSTAINABLE CITIES & COMMUNITIES

12. RESPONSIBLE CONSUMPTION & PRODUCTION



Project Component

- Educate the representative workforce from the garments industry to understand the benefits of the EIS and the claiming process for benefits under EIS Pilot.
- Engage specific workers' federations and promote collaboration for joint advocacy efforts.

Significant Contribution:

- The project phase involved educating the representative workforce from the garments industry in Dhaka, Gazipur, Ashulia, Narayanganj and Chattogram to understand the benefits of the EIS and the claiming process for benefits under EIS Pilot.
- Led to a strong demand for the establishment of a permanent Employment Injury Scheme for all workers. This demand drove advocacy efforts to push for the implementation of a sustainable and comprehensive EIS scheme in Bangladesh.

Additional Information

From January 2021 to October 2023, AAB implemented two-projects titled “Shurokkha-Advocacy for Employment Injury Insurance (EII) in Bangladesh and Social Protection for Workers in the Textile and Leather Sector (SOSI) funded by GIZ with the aim to raise awareness among RMG workers on Employment Injury Scheme (EIS). Also, the project tested some methods that are useful for enhancing their capacity effectively.



Non-classroom Session



Rickshaw Rally on World Day for Decent Work 2024



Garments Sramik Taroka Mela 2024



Project: Shurokkha – Advocacy
for Employment Injury
Insurance Project

Project: Awareness Building Activities on Social Protection Program for the Unemployed & Distressed Workers of Export-Oriented Industries (SPPUDW) for RMG Sector Workers

Project Period: 15th February – 15th May 2024

Project Area:

District: Dhaka and Gazipur

Area: Mirpur, Tongi

Source of Fund: European Union (EU)

Project Beneficiary:

Direct: 440

Male: 129

Indirect: 237

Female: 548

Total: 677

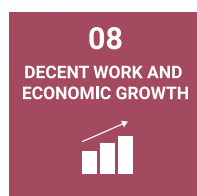
Contribution to SDG:

01. NO POVERTY

08. DECENT WORK & ECONOMIC GROWTH

09. INDUSTRY INNOVATION & INFRASTRUCTURE

10. REDUCED REDUCED INEQUALITIES



Project Component

Campaign for increasing awareness on social protection program offered by Government of Bangladesh (with the support from EU) for unemployed and distressed workers amongst the RMG Workers and their Communities.

Significant Contribution

- Organized 05 non-classroom sessions for 100 women workers at Women Cafe.
- Organized 02 small gathering awareness campaigns to disseminate the information on social protection program for the unemployed and distressed workers of export-oriented industries with the participation of around 1000 workers and community people.
- Organized 01 workshop on the project designed issue with the Trade Union and Community Leaders to engage them to support workers to receive the information about SPPUDW and understand the application procedure for the scheme under the program.
- 100 participants (workers and other stakeholders) became aware of the social protection through 05 non-classroom sessions.



Workshop on Social Safety Net Program



Workshop on Social Safety Net Program



Small Gathering to Raise Awareness on Social Protection

Project: Awareness Building Activities on Social Protection Program for the Unemployed & Distressed Workers of Export-Oriented Industries (SPPUDW) for RMG Sector Workers



Prize-giving in a Small Gathering to Raise Awareness on Social Protection

Project: Transforming Care Work for Women in Ready-made Garment Sector

Project Period: 1st November 2023 – 15th March 2024

Project Area:

District: Dhaka

Area: Mirpur

Number of Community: 04 Cohorts of Workers

Source of Fund: Oxfam-GB

Project Beneficiary:

Direct: 668

Male: 179

Indirect: 3340

Female: 489

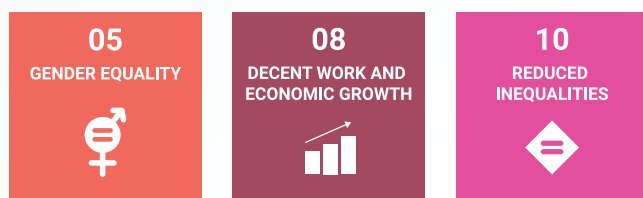
Total: 4008

Contribution to SDG:

05. GENDER EQUALITY

08. Decent Work & Economic Growth

10. Reduced Inequalities



Project Component

- Rapid Care Analysis (RCA) with RMG Workers
- Perception Assessment of Employers and Workers of RMGs
- Study Finding Sharing Seminar

Significant Contribution

- Conducted four Rapid Care Analyses involving 100 workers from four readymade garment factories, revealing significant gender disparities in time allocation: women spend 2.74 times more on household and care/service work and 3.49 times less on personal time compared to men.
- Presented RCA findings to 58 stakeholders, highlighting the Care Work Responsibility of Women RMG Workers: Insights from the Private Sector Rapid Care Analysis.
- Conducted a perception assessment titled “Unpaid care work: Perspective of employers and workers in the RMG sector” involving 336 employers and 68 management teams to evaluate and understand the existing support systems for women RMG workers within garment manufacturing units.
- A national seminar was organized to disseminate study findings to 106 participants, where policymakers, government officials, and stakeholders were included. The goal was to initiate further actions aimed at reducing the burden of unpaid care work for women by enhancing the supportive infrastructure of the factory and strengthening national policy.



A Stakeholder is Sharing His Opinion in the Consultation Meeting



Participants are Working on FGE 2



Meher Afroz Chumki, Honorable Member of Parliament is Delivering Her Speech at a National Seminar titled "Transforming Care Work for Women in the RMG Sector"



Project: Transforming Care Work for Women in Ready-made Garment Sector

Project: ALDI Industry Sustainability Project Phase-II

Project Period: 01 August 2023 – 30 September 2024

Project Area:

District: Dhaka, Gazipur, Mymensingh, Narayanganj, Tangail

Units: 12 RMG Factories

Source of Fund: ALDI North

Project Beneficiary:

Direct: 4501

Male: 2175

Indirect: 22505

Female: 2326

Total: 27006

Contribution to SDG:

05. GENDER EQUALITY

08. DECENT WORK & ECONOMIC GROWTH

09. INDUSTRY INNOVATION & INFRASTRUCTURE

10. REDUCED INEQUALITY

13. CLIMATE ACTION

16. PEACE, JUSTICE & STRONG INSTITUTIONS

17. PARTNERSHIPS FOR THE GOAL



Project Component

- Providing training on labor law and decent workplace
- Promoting gender equality
- Orientation on green factory and climate action
- Promoting sustainable industry and business
- Functionalizing factory-based childcare center
- Promoting early childhood development

Significant Contribution

- Developed capacity of 24 facilitators from 6 factories in AISP Phase-II, enhanced their skills for effective training sessions, including labor law-related workshop.
- Conducted 126 training sessions covering labor law topics like workers' rights, wages, maternity benefits, health and safety, dispute resolution, and waste management, improving workplace compliance and employee relations.
- Raised awareness among 720 floor-level employees on labor law improving factory-level knowledge and practices.
- Engaged factory management and business partners to foster collaboration for social and environmental compliance, positively impacting business sustainability.
- Trained 18 supervisors and caregivers from 06 factories on childcare management, including health, nutrition, communication, and holistic child development under AISP Phase-II.
- Developed 06 tailored roadmaps for factories, achieving KPIs in seven key childcare development areas.
- Conducted 36 follow-up visits to monitor progress, supported the implementation, conducted parent meetings, and achieved the Childcare Center Management Committee (CCMC), resulting in functional childcare centers.
- Trained 900 parents across on child safety, early development, hygiene, pre- and post-natal care, preschool education, and nutrition.
- Engaged stakeholders, including factory owners, management, workers, in project activities, introduced comprehensive childcare center KPIs and policy guidelines for improved management and operations.



Performance Award, Learning Sharing Phase II



Caregiver Activities Demo Session, Learning Sharing Phase II



Early Childhood Development Through Play at the Factory Childcare Centre



Project: ALDI Industry
Sustainability Project Phase-II

Project: Sustainability in the Textile and Leather Sector (STILE)

Project Period: 01 August 2022 - 31 May 2024

Project Area:

District: Dhaka & Gazipur

Area: Ashulia, Jamgara, Pallabi, Sreepur, Shafipur, Tongi

Source of Fund: GIZ

Project Beneficiary:

Direct: 677

Male: 106

Indirect: 2000

Female: 571

Total: 2677

Contribution to SDG:

08. DECENT WORK & ECONOMIC GROWTH

09. INDUSTRY INNOVATION & INFRASTRUCTURE

10. REDUCED INEQUALITY

11. SUSTAINABLE CITIES & COMMUNITIES

12. RESPONSIBLE CONSUMPTION & PRODUCTION



Project Component

- Awareness training on gender, labor rights and environment protection to the RMG workers at Women Cafe
- Formation and activation of factory-based committees (PC, Safety and ASC) to improve working conditions
- Providing Legal Aid support to the RMG workers

Significant Contribution

- Established 4 Women Cafes in the first two years and an additional 2 Women Cafes in the following 6 months, reaching 2,677 male and female worker beneficiaries over two and a half years.
- Although 6 Women Cafe workers received training on gender, labor rights, and environmental protection.
- Workers were sensitized and capacitated to pursue social dialogue for improvement of industrial relations and working conditions in the sectors.
- Workers were encouraged and mobilized to plan and participate various social and community level activities.
- Workers were encouraged and mobilized to plan and participate in a variety of social and community-level activities, fostering a sense of responsibility, solidarity, collaboration, and active engagement in addressing cultural and local issues and promoting community well-being, e.g. National Days Celebration, Traditional Festivals, Organizing Fairs, and big gathering and cultural event (Garments Sromik Taroka Mela).



Pitha Festival with the Participation of Women Workers



Recreation for Women Workers at Women Cafe: Ludo Game



Gathering at the Garments Sramik Taroka Mela



Project: Sustainability in the
Textile and Leather Sector
(STILE)

Victory Day Drawing Competition for Garment Workers' Children

Project: Decent Work for Ready-made-garment Workers in Bangladesh (ANCP)

Project Period: July 2023 - June 2024

Project Area:

District: Dhaka

District: Gazipur

Area: Mirpur

Area: Tongi

Ward: 04,05,06,15,16

Ward: 37,43,44,45,49

Source of Fund: ActionAid Bangladesh & Australian Aid

Project Beneficiary:

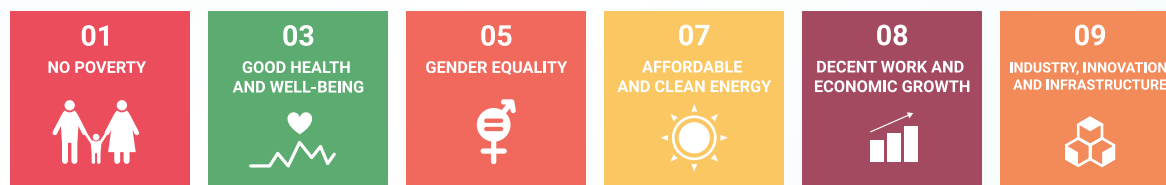
Direct: 1975 **Male:** 258

Indirect: 5000 **Female:** 1717

Total: 6975

Contribution to SDG:

- 01. NO POVERTY
- 03. GOOD HEALTH & WELL-BEING
- 05. GENDER EQUALITY
- 07. AFFORDABLE & CLEAN ENERGY
- 08. DECENT WORK & ECONOMIC GROWTH
- 09. INDUSTRY INNOVATION & INFRASTRUCTURE



Project Component

- Improve workplaces and ensure decent work for RMG women and men workers
- Up skill people with disabilities (including those injured in Rana Plaza and Tazreen Fashion) and link them to job opportunities
- Work with Business Owners and mid-level management on existing labor law, policy, and social compliance

Significant Contribution

- To create awareness regarding labor law with RMG workers.
- Women Worker's leaders are mobilized and trained on labor rights, existing policies, legal frameworks on decent work agenda, prevention of sexual harassment at workplace.
- Campaign on decent work agenda and Ratify ILO 190.
- We Up Skill people with disabilities (including those injured in Rana Plaza and Tazreen Fashion) and link them to job/work for reintegration.
- Through this project we provided 21 Sewing Machines with Rana Plaza survivors, 05 Sewing Machines with RMG PWD workers & SME product with 06 Tazreen survivors as seed capital after skill training.
- A good relation is creating with some factory management for work together to establish sustainable industry.



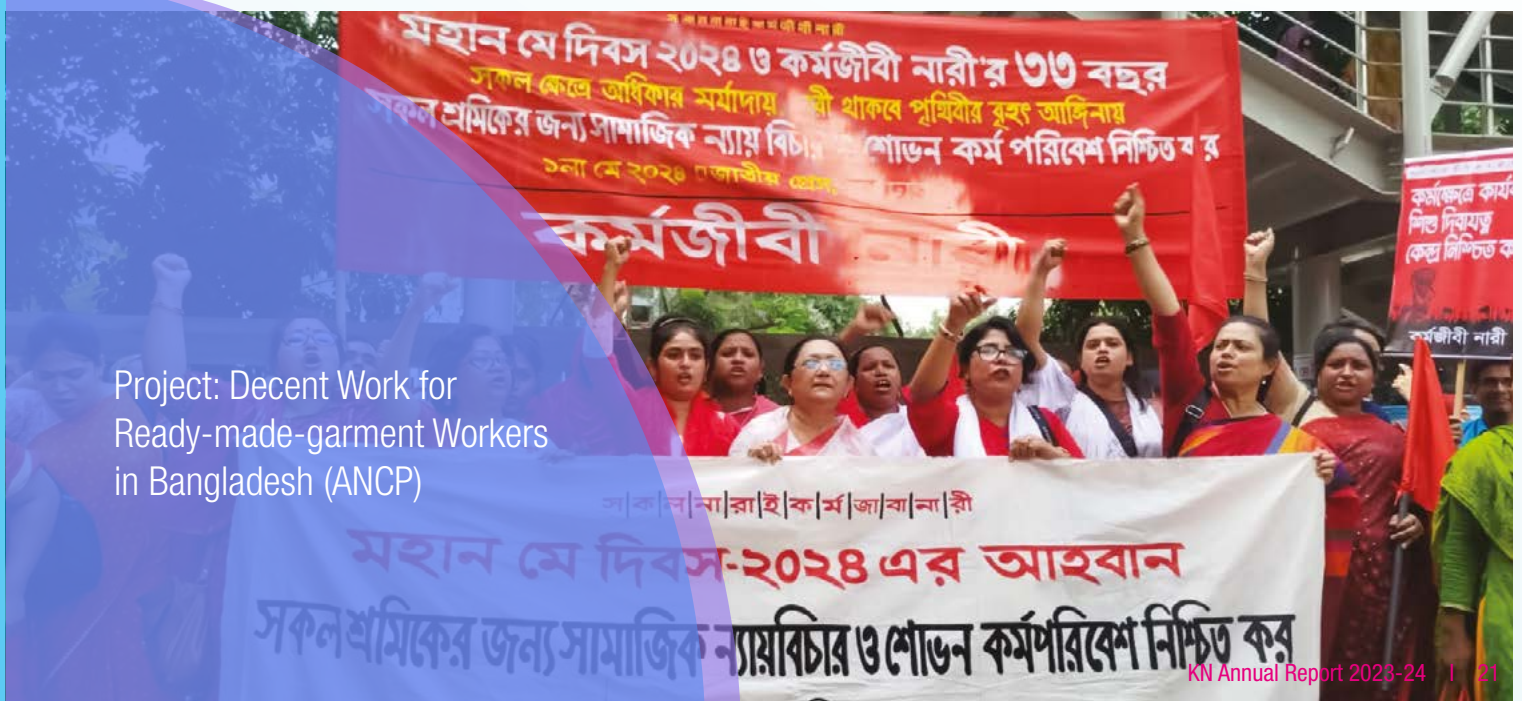
Tazreen Garments Workers Received SME Products as Seed Capital



Skill Development Training and Sewing Machine Distribution for RMG Workers with Disabilities



Rana Plaza Survivors Receive Sewing Machines with Motors as Seed Capital Following Skill Development Training



Project: Decent Work for Ready-made-garment Workers in Bangladesh (ANCP)

Project: Social Protection for Workers in the Textile and Leather Sector (SOSI)

Project Period: 01 May 2023 - 31 October 2023

Project Area:

District: Dhaka, Gazipur, Narayanganj

Area: Mirpur, Tongi, Narayanganj BSCIC

Source of Fund: GIZ

Project Beneficiary:

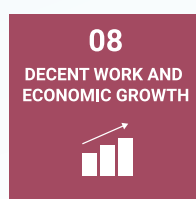
Direct: 790 **Male:** 133

Indirect: 790 **Female:** 657

Total: 790

Contribution to SDG:

08. DECENT WORK & ECONOMIC GROWTH



Project Component

Enhancing awareness and understanding of the Employment Injury Scheme (EIS) Pilot among RMG workers in selected geographical areas of Bangladesh through a range of engaging and relatable outreach activities.

Significant Contribution

- Increased awareness and understanding on Employment Injury Scheme (EIS) pilot among RMG workers
- Sensitized workers to rise demand for the establishment of a permanent Employment Injury Scheme for all workers.

Additional Information

- Customizing and developing Training Manual from existing resources.
- Non-classroom training on Labor Law and EIS Pilot Scheme at Workers Cafe.
- Developing communication materials, such as audio-visual material, leaflets, brochures, and street drama.
- Outreach and campaign activities like courtyard meetings, small gatherings, and awareness campaigns at worker's community level.



Street Drama on Workers Social Protection Campaign



World Day for Decent Work 2023: Workers' Gathering and Cultural Event



Celebration of World Day for Decent Work 2023

Project: Social Protection for
Workers in the Textile and
Leather Sector (SOSI)



Courtyard Meeting on Social Protection for Workers

Project: Gender Mainstreaming and Women Empowerment in RMG Sector

Project Period: 15 March 2022 - 14 March 2025

Project Area:

District: Gazipur

Upazila: Kaliakoir

Area: Horinhati

Number of Unit: 10 RMG Factories

Source of Fund: LINDEX

Project Beneficiary:

Direct: 2000

Male: 255

Total: 2000

Female: 1745

Contribution to SDG:

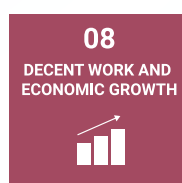
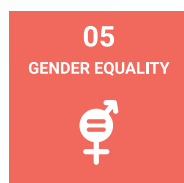
03. GOOD HEALTH & WELL-BEING

05. GENDER EQUALITY

08. DECENT WORK & ECONOMIC GROWTH

10. REDUCED INEQUALITIES

11. SUSTAINABLE CITIES & COMMUNITIES



Project Component

- Conducting awareness session for the Peer Education Group (PEG) for the RMG worker on Bangladesh Labor Act, 2006
- Leadership Training for PEG Leaders on Women Empowerment and Bangladesh Labor Act, 2006
- Providing legal aid services
- Providing Sewing Training to the unskilled or semiskilled women workers
- Providing Computer Training to the male and female RMG workers for upscaling professional capacity

Significant Contribution

- During this project year 2000 PEG members received awareness sessions and meetings.
- 200 PEG Leaders have received their three PEG Members Training from Women Cafe.
- 70 factory workers got legal aid services from the Legal Advisor .
- 11 women have received sewing training from Women Cafe.
- 18 workers received Computer training from Women Cafe.

Success Story

Akima got Her Job Back

Akima lived in Chokomadra village of Gaibandha district. Now she lives in Harinhati, Kaliyakor, Gazipur for a long time. She has been working at Apex Lingerie for over 5 years. Her card number is 918476. She resigned from the factory in anger because of the communication with the supervisor. After 15 days of this incident, she realized that she did not do the tasks properly. Then she came to Women Cafe in Harinhati and she visited on 18.08.2023. Her complaint was; She mistakenly resigned in anger. Now she wanted to go back to work. The legal advisor of Women Cafe then advised her to go to the admin and withdraw her resignation. After she went to the admin, she was given back her job by the factory owner. Finally, she is now working again as a senior operator on her own line in that factory.



Cell Meeting-1 with RMG Women Workers



Cell Meeting-2 with RMG Women Workers



PEG (Peer Educator Group) Leader Training



Project: Gender
Mainstreaming and Women
Empowerment in RMG
Sector

Project: Just Transition to Sustainable Economies: Ensuring Labor Rights

Project Period: 1 February 2024 - 31 August 2025

Project Area:

District: Dhaka

Area: Mirpur, Pallabi, Gazipur, Narayanganj

Source of Fund: Business & Human Rights Resource Centre (BHRRC)

Project Beneficiary:

Direct: 85

Male: 15

Indirect: 425

Female: 70

Total: 510

Contribution to SDG:

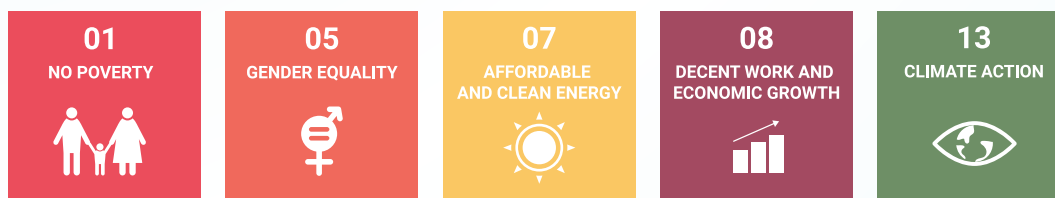
01. NO POVERTY

05. GENDER EQUALITY

07. AFFORDABLE & CLEAN ENERGY

08. DECENT WORK & ECONOMIC GROWTH

13. CLIMATE ACTION



Project Component

- Strengthening networks of workers and climate advocates to build more inclusive and transformative approaches to a just transition
- Strengthening the capacity of workers, particularly women, migrant, and informal sector workers, to organize and adapt to the green economy transition
- Empowering workers and climate advocates to create and pursue an inclusive advocacy strategy on just transition.

Significant Contribution

- The project has prepared a 2-year plan.
- A two-day long training session has been conducted on 'Training for Representatives Structure Leaders of RMGs on Climate Impact and Just Transition in RMG Sectors'. 15 Representatives Structure Leaders of RMGs participated in this training, among them 11 were female and 4 were male. Total Participant was 27.
- Under the project, regarding Just Transition around 5 training sessions, 2 National Dialogues and a Media Fellowship will be conducted.



Participants are Presenting their Group Work



In a Moment of Certificate Distribution



After Certificate Distribution Ceremony



Project: Just Transition to Sustainable Economies: Ensuring Labor Rights

Project: Strengthening Nari Sramik Kantha (NSK) by Ensuring Gender Justice and Decent Work for Women Workers in Informal Economy Sectors

Project Period: 01 February 2023 - 31 October 2023

Project Area:

District: Dhaka

Source of Fund: FES Bangladesh

Project Beneficiary:

Direct: 504 **Female:** 2358 **Male:** 666

Indirect: 2520

Total: 3024

Contribution to SDG:

01. NO POVERTY

03. GOOD HEALTH & WELL-BEING

05. GENDER EQUALITY

08. DECENT WORK & ECONOMIC GROWTH

10. REDUCED INEQUALITIES



Project Component

- Strengthen the Platform “Nari Sramik Kantha-NSK” to promote gender justice and decent work for ensuring social and economic security and protection of women workers
- Analyze the current working conditions of the women engaged in the informal economy

Significant Contribution

- 22 women leaders from NSK member organizations received ToT and confidently facilitated training sessions, showcasing the training’s effectiveness.
- Several ToT participants implemented training in their organizations using NSK’s training curriculum and toolkit.
- NSK held a seminar on challenges for women workers in accessing social protection schemes, involving stakeholders like government institutions, policymakers, TUs, and CSOs, prompting further action.
- NSK’s leaflets are crucial for raising awareness among women workers in the informal sector and educating stakeholders about their rights.
- NSK leaders and members celebrated May Day, organizing a human chain to advocate for garment workers’ minimum wages.
- NSK initiated a study titled “Current Working Situation of Women Home-based Industrial Workers in Bangladesh” to analyze the working conditions of women in home-based textile and garment manufacturing.



Two-Day ToT for the NSK Leader Trainers 2022



Closing Session of the Two-Day ToT



Lobby Meeting by NSK 2022

Project: Strengthening Nari Sramik Kantha (NSK) by Ensuring Gender Justice and Decent Work for Women Workers in Informal Economy Sectors



Project: Strengthening Karmojibi Nari to Advocate for Ensuring Worker's Rights & Economic Justice of Workers in a Sustainable Manner under the Project: To Advance Fair & Equitable Protections for Women and Apparel Workers in Bangladesh

Project Period: 1 January 2023 - 31 December 2025

Project Area:

District: Dhaka

Area: Mirpur

Source of Fund: Levi Strauss Foundation and CAF America

Project Beneficiary:

Direct: 330 **Female:** 251

Indirect: 2377 **Male:** 79

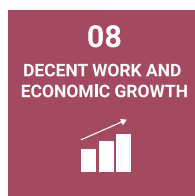
Total: 2707

Contribution to SDG:

03. GOOD HEALTH & WELL-BEING

05. GENDER EQUALITY

08. DECENT WORK & ECONOMIC GROWTH



Project Component

- Strengthen the organizational sustainability of Karmojibi Nari (KN) through planning and capacity building.
- Establish Women Empowerment and Support Center (WESC) to support the women workers on education/capacity building, legal aid, health and wellbeing.
- Operate a Community-based Day Care Centre for the Children of workers especially RMG workers.
- Support KN management staff and/or projects of KN (funded by different development partner) for minimizing gaps to ensure workers' well-being/capacity development.
- Upscaling and rescaling workers on sewing and the computer.
- Awareness training on the Bangladesh Labor Law 2006, gender, human rights and sexual reproductive health.
- Training on Leadership.

Significant Contribution

- A 10-year strategic plan has been developed to strengthen and sustain KN.
- 251 women workers received free checkups and prescriptions from our support center, expressing gratitude for this service.
- 17 KN staff members were trained in HR, Admin, Project Proposal, and report writing.
- 100 female RMG workers were trained on BLA, Gender, Human Rights, and Sexual Reproductive Health.
- 40 beneficiaries gained computer skills and 26 learned sewing; many have since secured jobs.
- Through the information center, 52 RMG workers received health services, and 24 women received free legal aid.
- KN's 'Kichir Michir' Daycare, established in 2014, supports 25-30 RMG workers' children (ages 2-6) with trained caregivers, helping women work confidently and contributing to national progress. KN is proud to support women's empowerment and improve the quality of life for their children.



Inauguration of Sewing Training at the Women Empowerment and Support Centre



Discussion with Jobless RMG Women Workers



Training on Bangladesh Labor Law, Gender, Human Rights and Sexual Reproductive Health

Project:
Strengthening
Karmojibi Nari to
Advocate for Ensuring Worker's
Rights & Economic Justice
of Workers in a Sustainable
Manner under the Project:
To Advance Fair & Equitable
Protections for Women and
Apparel Workers in Bangladesh



Project: Sustainable Textile Initiative: Together for Change (STITCH)

Project Period: 1st January 2023 - 31th December 2024

Project Area:

District: Dhaka, Habiganj, Gazipur, Narayanganj

Area: Mirpur, Savar, Saihamnagar, Gazipur Sadar, Narayanganj BSCIC

Source of Fund: FWF (Fare Ware Foundation)

Project Beneficiary:

Direct: 1132

Male: 285

Female: 847

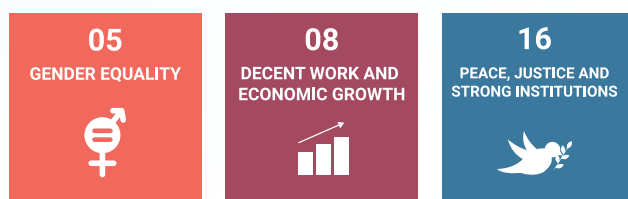
Total: 1132

Contribution to SDG:

05. GENDER EQUALITY

08. DECENT WORK & ECONOMIC GROWTH

16. PEACE, JUSTICE & STRONG INSTITUTIONS



Project Component

- Formation/ Activation of Anti-Harassment Committee (AHC) inside the RMG factories associated with the Fair Wear Foundation and its Brands.

Significant Contribution

- 120 participants received Mid-Level Management training.
- 108 participants received Worker's training.
- 3 factories form AHC and 38 participants received AHC member training.
- 429 participants received Follow-up Meeting.
- Training on Labor Law Grievance Mechanism and Social Dialogue (On Boarding Training) received 29 participants (Management).
- 31 workers attended the onboarding training (Worker).
- 20 participants attended a joint onboarding session (management and workers).



Follow Up Meeting with AHC (Anti-Harassment Committee)



Floor Visit



WEPVH (Workplace Education Programme on Violence and Harassment) Training for AHC Members



Project: Sustainable Textile
Initiative: Together for Change
(STITCH)

Project: Securing Rights of Women Domestic Workers in Bangladesh (Suniti)

Project Period: 01 August 2022 – 30 September 2025

Project Area:

District: Dhaka

Municipal Area: Mirpur

Number of Units: 204 Domestic Workers Groups

Source of Fund: Oxfam Bangladesh & Global Affaires Canada

Project Beneficiary:

Direct: 4080

Female: 4080

Indirect: 76000

Total: 80080

Contribution to SDG:

01. NO POVERTY

05. GENDER EQUALITY

08. DECENT WORK & ECONOMIC GROWTH



Project Component

- Improving accredited professional skills and competence and formal placement enable women Domestic Workers to claim and defend their rights.
- Improving ability of Domestic worker's groups to provide services for women DW and advocate for their rights to live free from violence.
- Strengthening capacity of civil society to develop and implement joint action plan and influence the govt. recognition of DW as formal profession.
- Improving positive attitudes and support of policy makers, employers and the wider society towards women domestic worker's rights and entitlement.

Significant Contribution

- Domestic workers were enrolled 4080 where project reference target was 4000.
- A total of 3887 domestic workers were provided with life skill training successfully till 2022-2024 and 724 domestic workers received this training from July 2023 to June 2024.
- A total of 650 domestic worker's group (each group consists of 20 domestic workers) were provided follow up meeting.
- Adoption of offline Job Placement of domestic worker's activity in Mirpur area.
- Advocacy and lobbying are being executed with the government and related stakeholders to include domestic workers in labour laws.



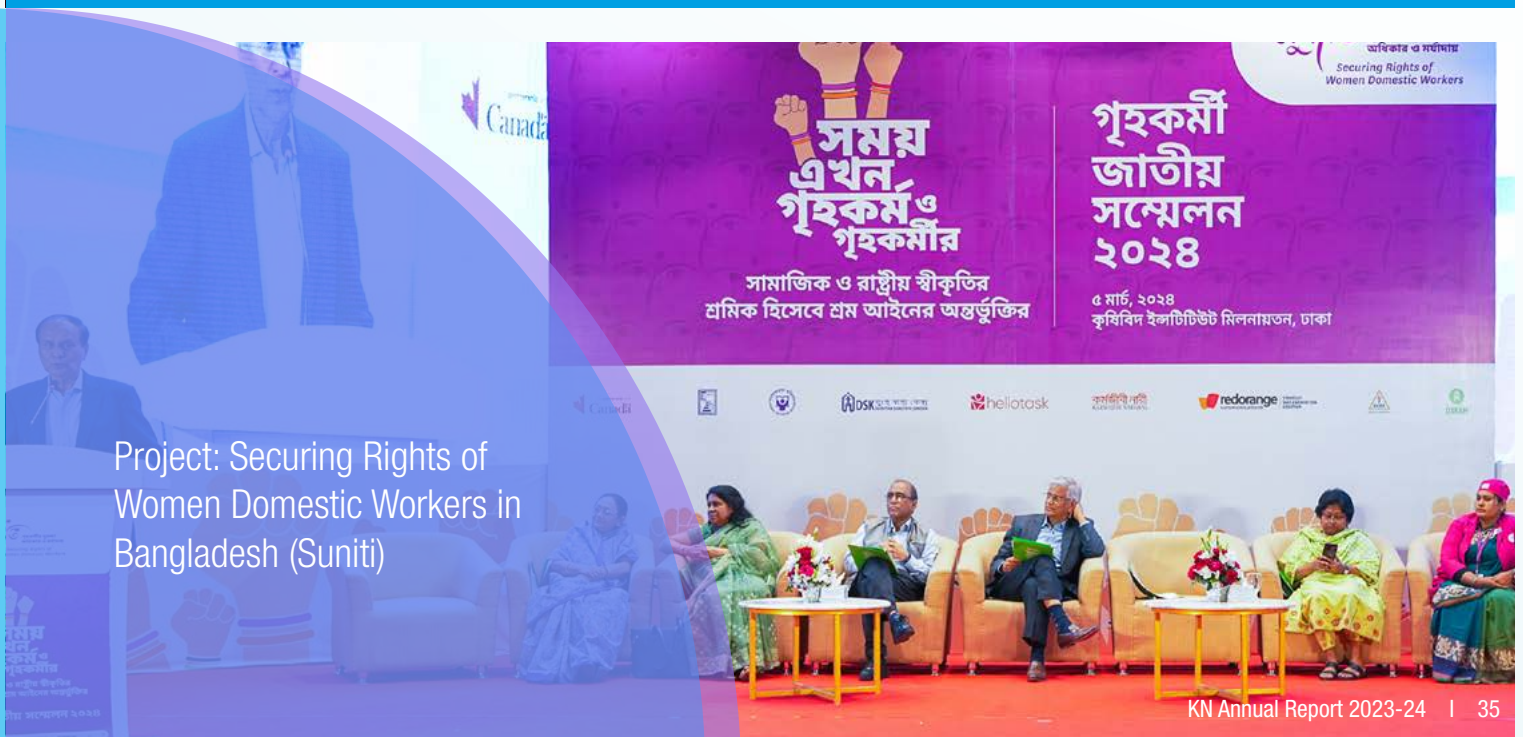
Leadership Training for Women Domestic Workers



Preparatory Meeting with Zonal Committee



Domestic Workers Conference 2024



Project: Securing Rights of Women Domestic Workers in Bangladesh (Suniti)

Project: Capacitate RMG Women Worker for Combating Gender Based Violence & Demanding Sexual & Reproductive Health Rights in their Workplace & Establish Referral Support with Public-Private Service Providers for Availing Support Related to GBV and SRHR

Project Period: 1 February 2022 – 31 January 2025

Project Area:

District: Dhaka

Area: Mirpur

Number of Unit: 7 RMG Factories

Source of Fund: Resilience Fund supported by United Nations Foundation (UNF)

Project Beneficiary:

Direct: 380

Male: 80

Indirect: 500

Female: 300

Total: 880

Contribution to SDG:

03. GOOD HEALTH & WELL-BEING

05. GENDER EQUALITY

08. DECENT WORK & ECONOMIC GROWTH

16. PEACE, JUSTICE & STRONG INSTITUTIONS



Project Component

- Awareness building of women and girls in RMGs on GBV and SRHR.
- Dialogue with RMG management to ensure GBV free workplace, and to ensure the SRHR services for women worker.
- Engage local government institutes (LGIs) and other stakeholder to protect GBV in the community level.
- Establish referral support to the worker to get legal support on GBV and to get SRHR services from the public-private support services.

Significant Contribution

- Karmojibi Nari has established a Women's Café in the locality where the women workers reside with the help of the Resilience Fund. The capacity of women workers is being increased in various ways through the cafe.
- 300 women workers (beneficiaries) from seven RMG factories were sensitized on GBV, SRHR, Gender, sexual harassment, domestic violence, child marriage, and dowry.
- Solved 23 complaints of the beneficiaries through legal aid counselling and support. Among the 23, 19 are family-related (Domestic violence, Divorce, Polygamy) and 04 are RMG factories-related.
- 443 women workers were checked up by doctors under this project. Out of 443, KN provided medicine to 378 women workers due to their illness, and the remaining 65 were advised and referred to the govt. and private hospitals. Apart from this, 17 vulnerable women workers who are extremely ill have been given financial support for various pathological tests.
- 561 women workers came to the women's cafe to chat with the cafe manager, attend bi-monthly meetings and get information on various topics.
- The project has counseled the women workers. Through the counselling session, 193 women workers are aware and sensitized on Health, Nutrition, Birth control methods, Cleanliness, and cervical cancer issues.



Issue Based Meeting



Doctor Visit (Health Check-up)



Inception Meeting

Project: Capacitate RMG Women Worker for Combating Gender Based Violence & Demanding Sexual & Reproductive Health Rights in their Workplace & Establish Referral Support with Public-Private Service Providers for Availing Support Related to GBV and SRHR



Project: Worker's Mental Wellbeing in the Garment Sector.

Project Period: 1st November 2022 – 31st December 2023

Project Area:

District: Dhaka, Chittagong

Area: Urban areas of Dhaka & Chittagong

Source of Fund: Stitching Women Win's (WW)

Project Beneficiary:

Direct: 240

Indirect: 960

Total: 1200

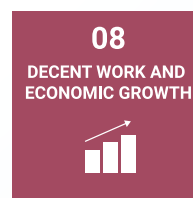
Contribution to SDG:

01. NO POVERTY

03. GOOD HEALTH & WELL-BEING

05. GENDER EQUALITY

08. DECENT WORK & ECONOMIC GROWTH



Project Component

- Conducting qualitative and quantitative research on garment workers' mental well-being across multiple countries. Engaging with workers, employers, and stakeholders to gather insights.
- Promoting workplace policies that prioritize mental health and gender equality. Encouraging governments to implement gender-sensitive labor laws and mental health policies.
- Conducting mental health awareness training for women workers. Promoting DEI (Diversity, Equity, and Inclusion) initiatives in factories.

Significant Contributions

- Established an evidence base on barriers to mental well-being for women garment workers.
- Highlighted the link between economic security, gender-based violence, and mental well-being.
- Proposed actions for governments, international brands, and trade unions to improve mental health conditions.
- Encouraged implementation of mental health programs, DEI initiatives, and workplace safety standards.



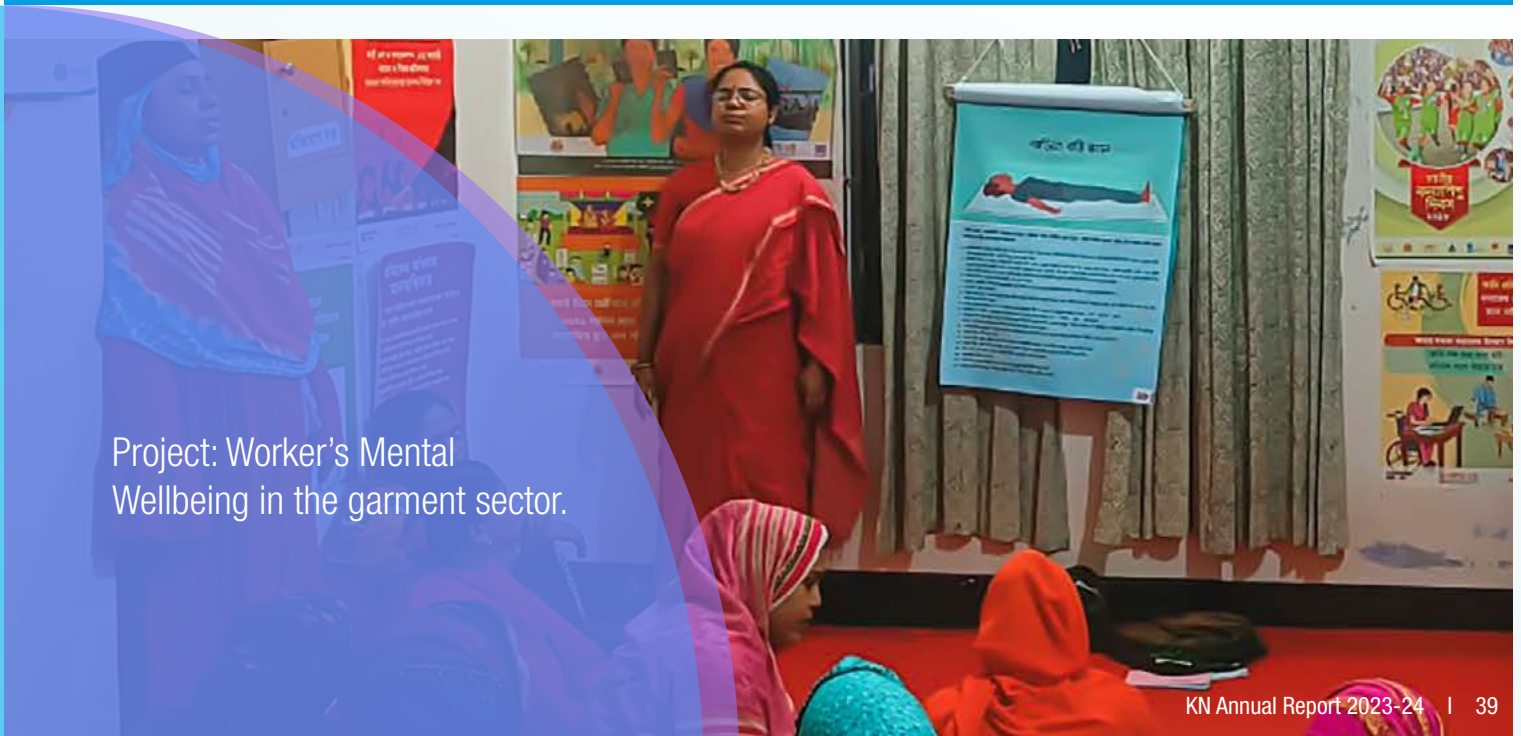
Participants in Worker's Mental Wellbeing Workshop



Exercise Session in Worker's Mental Wellbeing Workshop



Breathing Exercise: 'Nadi Shandhan'



Project: Worker's Mental Wellbeing in the garment sector.

Research



Research: Unpaid Care Work: Perspective of Employers and Workers in the RMG Sector

Project Period: November 2023 to March 2024

Objectives:

- To investigate the comprehension of unpaid care work, trends, and duties of both women and men RMG workers within family dynamics.
- To assess the perspectives of mid and upper-level management/employers concerning unpaid care work responsibilities, particularly for women workers.
- To scrutinize the current support mechanisms and strategies implemented by management/employers/labor unions to address these responsibilities.
- To explore the prevailing industry-level policies aimed at addressing women's unpaid care work responsibilities and examining future plans for addressing these issues.

Source of fund: Oxfam in Bangladesh

Overview:

Women working in the RMG sector shoulder a disproportionate burden of unpaid care work. They dedicate three more hours daily to household tasks than their male counterparts, sacrificing three hours of personal time. A study is being conducted to investigate the impact of this imbalance on women's well-being and workforce participation in the RMG sector in Bangladesh. The research aims to understand the challenges faced by women, evaluate existing support mechanisms, and propose strategies to address the issue of unpaid care work. The survey gathered 404 responses for quantitative analysis, including 316 female participants from the RMG sector and 88 senior/mid-level management employees. For qualitative analysis, interviews were conducted with RMG workers, key informants, and government/non-government stakeholders, and case stories were collected from the field, with 4 selected as case studies.

Key Findings:

Objective 1: Focuses on unpaid care work among RMG workers in Bangladesh's patriarchal society. Women face unequal distribution of care work and societal pressures, affecting their career advancement. Men are primarily responsible for finances and bills, with low involvement in caregiving tasks. Unpaid care work impacts work-life balance, job performance, and well-being. Male participation in caregiving is increasing, leading to the elimination of traditional gender norms.

Objective 2: Assesses management's perspectives on unpaid care work. They recognize its impact on productivity and employee well-being. Tiered factories offer varying levels of support for women workers. Proposed solutions include flexible working hours, childcare facilities, and psychological support, as well as partnerships with private daycares and strict enforcement of labor laws.

Objective 3: Scrutinizes current support mechanisms by management, employers, and labor unions. Maternity-related benefits, training programs, and flexible work arrangements assist women in managing work and domestic duties. Challenges persist in consistent implementation and effectiveness, particularly in non-compliant factories.

Objective 4: Explores industry-level policies aimed at addressing women's unpaid care work responsibilities. Maternity benefits, medical support, and workplace adjustments during pregnancy are prevalent policies across Tier 1 factories. Challenges include limited daycare capacity and inadequate oversight mechanisms. Collaborative initiatives and community-based policies are suggested to improve support for women workers managing caregiving responsibilities.

Recommendations:

- Advocating with the Government of Bangladesh (GoB) to improve childcare facilities for women in the RMG sector, as the current quality and quantity are inadequate compared to those in developed countries, hindering women's ability to work freely.
- Encouraging increased involvement of RMG workers, particularly women, in trade unions to ensure their rights are protected, as many are unaware of the effectiveness of unions, leading to environments where their influence is diminished.
- Urging the Government of Bangladesh to enhance factory inspection policies, ensuring rigorous oversight to create a safer environment for women RMG workers, acknowledging the lack of manpower within regulatory agencies like DIFE.
- Ensuring all factories provide adequate psychosocial support, particularly for women RMG workers, by employing trained counselors and offering equal benefits, following the lead of Tier 1 factories and providing ongoing training to enhance support capacity.
- Empowering women RMG workers by offering opportunities for skill enhancement and career progression, addressing concerns about low salaries and retention, emphasizing the importance of participation in trade unions for protecting employees' rights.
- Redistributing household duties among family members to alleviate the burden on working women, enabling them to focus on their careers.



Participants are Working on FGE 2



FGE is Continuing in the Factory



Meher Afroz Chumki, Honorable Member of Parliament is Delivering Her Speech at a National Seminar titled "Transforming Care Work for Women in the RMG Sector"

Research: Unpaid Care Work:
Perspective of Employers and
Workers in the RMG Sector



Research: Conducted Study on the ‘Current working situation of women Home-based industrial workers in Bangladesh’

Project Period: April to October 2023

Objectives:

The objective was to reveal the concealed labor force within the value chain and to understand the intricacies of formalization, offering valuable insights for KN and other stakeholders dedicated to safeguarding labor rights in this pivotal economic sector.

Source of fund: Friedrich-Ebert-Stiftung (FES)

Overview:

Home-based work is a growing global phenomenon across various industries, although these workers often remain unseen. According to WEIGO, home-based workers encompass those who independently produce goods and services in their homes for the market and those who perform work in their homes for pay, following the specifications of their employer(s), regardless of who provides the materials or inputs. This research study was commissioned by Karmojibi Nari (KN) with support from Friedrich-Ebert-Stiftung (FES), Bangladesh and conducted by Creative Pathways Bangladesh. The study sought to illuminate the unique challenges and opportunities encountered by Home-based workers, particularly those involved in textile and garment production.

Key Findings:

Types of Work: According to the FGD, KII, and survey respondents, HBWs engage in a variety of tasks related to the production process in the RMG and textile value chain. Tasks include fabric handling, attaching buttons, zippers, creating seams and hems, ironing, sewing, and embroidery.

Working Conditions: Many home-based workers (HBWs) transitioned from garment factories due to age-related factors, as factories discourage hiring women over 30, and challenges with pregnancy and childcare. Compliant factories provide daycare, but with limited capacity and unskilled staff, leading to mistrust. Family illness or marriage commitments also contribute to this shift.

Income and expenditure: FGD respondents stated that HBWs are typically paid based on the number of pieces they complete, keeping track of their output in notebooks. A significant majority (90.72%) reported receiving regular payments from clients or employers. Income distribution among HBWs shows that 59.09% earn less than BDT 3,000 per month, 18.51% earn BDT 3,000-5,000, 12.01% earn BDT 5,000-8,000, 9.42% earn BDT 8,000-12,000, 0.65% earn BDT 12,000-15,000, and only 0.32% earn more than BDT 15,000 per month.

Health Issue: FGDs with women HBW highlighted the adverse health effects of extended work periods and poor living conditions in slums, leading to respiratory issues, headaches, skin diseases, stomach aches, and persistent back and shoulder discomfort. Eye-related problems, such as dry eyes, discomfort, headaches, impaired vision, and excessive tearing, are also prevalent, often exacerbated by inadequate lighting and the need to handle small materials like beads and stones.

Recommendations:

1. Encourage home-based women workers (HBWs) to participate in various initiatives, it is crucial to first implement policy reforms that formally recognize and integrate them into the national economy. Once this recognition is achieved, HBWs will be more inclined to engage in the following further actions and initiatives.
2. Employers should provide the legal rights and welfare supports as per existing Bangladesh labour law 2006, enabling working environment and social protection to the industrial HBWs and ensure that women are aware of and can access these benefits. Advocating for fair wages in home-based work, emphasizing equal pay for equal work, can help address gender wage disparities.
3. The government should officially recognize “home-based work” as an economic activity, distinguishing it from “unpaid family helpers.” Additionally, data collection, including HBWs information, should be integrated into labor force surveys and economic surveys to incorporate HBWs into national plans and strategies.



FGD at Geneva Camp, Mohammadpur



A Home-based Industrial Worker

Research: Conducted Study on the 'Current working situation of women Home-based industrial workers in Bangladesh'



NETWORK AND ALLIANCE

Alliance and Facilitated Networks of KN

Karmojibi Nari (KN) has continued to strengthen its networks and alliances at local, national, regional, and international levels to enhance advocacy and influence policy agendas. During the reporting year, KN actively collaborated with like-minded organizations, coalitions, and forums to promote gender equality, social justice, and sustainable development. The organization engaged with policymakers, donors, and decision-makers to advocate for policy reforms, resource mobilization, and institutional changes. KN also reinforced its partnerships with regional and global platforms to exchange knowledge, share resources, and undertake collective actions in addressing emerging global and national challenges.

National Level

- Secretariat of Krishi Sramik Adhiker Mancha (the national platform Agriculture Workers' Rights)
- Secretariat of Nari Sramik Kantha (the national platform of Women Workers' Voice)
- Member of the Samajik Protirodh Committee - SPC (Committee for Social Resistance)
- Member of the Sramik Nirapotta Forum - SNF (Worker's Safety Forum) • Member of the Social Compliance Forum (SCF) headed by the Commerce Ministry, GoB
- Member of Human Rights Forum Bangladesh - HRFB
- Member of Citizens' Initiative on CEDAW, Bangladesh
- Member of Domestic Workers' Rights Network Bangladesh (DWRN)
- Member of Democratic Budget Movement (DBM)
- Member of Right to Food Bangladesh (RtF)
- Member of Gender Platform Bangladesh
- Member of the Bangladesh Civil Society for Migrants (BCSM)
- Member of the JETnet-BD (a platform to ensure just energy transition to protect climate change and promote renewable energy usage in Bangladesh)

Regional & International Level

- Network Member of the Committee for Asian Women (CAW)
- Member of Asia Pacific Forum on Women, Law and Development (APWLD)
- Partner of International Women's Rights Action Watch (IWRAP) Asia Pacific
- Partner of Global Alliance Against Traffic in Women International Secretariat (GAATW-IS)
- Network Member of the Asia Floor Wage Alliance (AFWA)
- Network Member of the Clean Clothes Campaign (CCC)
- Network Member of the South Asians for Human Rights (SAHR)
- Member of Food Sovereignty Network South Asia (FSNSA)

KN INITIATIVES

Women Cafe

Karmojibi Nari (KN) has been operating Women Cafe since 2006, specifically serving workers in the Ready-Made Garment (RMG) and leather industries. These cafe provide a safe space where workers can gather after their shifts to share experiences from both their workplaces and homes. The Women Cafe also serve as hubs for empowerment, offering workers training on labor laws through participatory learning methods, including interactive games. These cafe foster a sense of community, help workers understand their rights, and support them in navigating workplace challenges.



Daycare Center

In 2014, KN launched a Daycare Center to support the children of RMG workers, offering critical services that allow mothers to balance work and family responsibilities. The center provides comprehensive health care facilities for both the children and their mothers. A doctor visits the center monthly to conduct health check-ups. Additionally, KN extends legal aid support to workers, addressing workplace violence or family-related issues, further enhancing the well-being of these women and their families.



PROGRAM SUPPORT UNITS AND TEAMS

- Admin and HR Unit
- Finance and Accounts Unit
- Safeguard Team
- Social Media Team
- Documentation Team
- ICT Integration Unit

HUMAN RESOURCE

A total number of **80** employees are working in Karmojibi Nari (KN) at various levels. **59** of them are female and **21** are male.

OFFICE

Karmojibi Nari (KN) has its Head Office in Dhaka Mirpur-10. It has total **13** Projects Office (Women Cafe) in **03** Districts.

GOVERNANCE AND MANAGEMENT

The organization is headed by the Executive Director (ED)/Additional Executive Director (AED). She leads organizational and programmatic strategic planning and operations including resource mobilization and communication with the development partners. ED/AED is supported by the Senior Management Team (SMT) and Project Management Team (PMT) and coordination teams formed with focal and respective staff from projects, units, teams other components of the organization. The Additional Executive Director of Karmojibi Nari (KN) is the second lead and responsible for operations of programs, contributing to planning and execution of strategic planning, effective communication and liaison with different entities and so on. Organization's decision making process and execution follow an accountable and transparent system through Governing body, General body, SMT, PMT and Coordination Team.

GENERAL COMMITTEE (GC) AND EXECUTIVE COMMITTEE (EC)

Karmojibi Nari (KN) has a two-tiered governance system as per the organizational policy. Policies are formulated through the participation and approval of the GC consisting of at least thirty-five (35) members and eleven (11) EC members. GC reserves the highest authority in regard to policy formulation and approval as per the organizational policy. Members of EC are elected for three years. Annual General Meetings (AGM) are conducted at least once a year. The Executive Director is entrusted with the responsibility of proper management and implementation of policies and action plan. She acts as the Executive Director of the organization and serves as the Secretary of the EC.

President

Dil Nasheen Mohsen

Vice President (1)

Umma Hassan

Vice-President (2)

Shahin Aktar Parvin

General Secretary

Sharmin Kabir

Treasurer

Selima Akhtar

Member of Executive Committee

Dr. Pratima Paul-Majumder

Nurus Sabah Anika

Rafia Akhter Dolly

Chandrabati Ghosh

Lipika Rani Biswas

Mahmuda Begum

COVERAGE



17 DISTRICTS

Dhaka, Faridpur, Gazipur, Manikganj, Narayanganj, Tangail, Feni, Bagerhat, Kushtia, Mymensingh, Narshingdi, Barguna, Rajshahi, Rangpur, Dinajpur, Gaibandha, and Habiganj.

8 DIVISIONS

Barishal, Chattogram, Dhaka, Khulna, Rajshahi, Rangpur,
Mymensingh and Sylhet

COUNTRYWIDE

Campaign Coverage

Beneficiaries

Total	: 1,39,456
Direct	: 20,072
Indirect	: 1,19,384
Female	: 15,666
Male	: 4,406

DEVELOPMENT PARTNERS



LINDEX



act:ionaid



LEVI STRAUSS
FOUNDATION



CAF
America



giz Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH



FINANCIAL STATEMENTS



KARMOJIBI NARI (KN)
CONSOLIDATED
Statement of Financial Position
as at 30 June 2024

Particulars	Notes	(Amount in BDT)	
		30 June 2024	30 June 2023
PROPERTY AND ASSETS			
Fixed Assets	3	2,696,494	1,617,715
Loans and Advance	4	3,193,602	1,146,002
Cash and Cash Equivalent	5	12,430,393	10,456,617
Total Property and Assets		18,320,490	13,220,334
EQUITY AND LIABILITIES			
Fund Account	6	14,292,199	12,582,745
Loan Account	7	3,955,290	564,590
Accounts Payable	8	73,000	73,000
Total Equity and Liabilities		18,320,490	13,220,334



Additional Executive Director (AED)
KARMOJIBI NARI



Coordinator Finance and Admin
KARMOJIBI NARI

Place: Dhaka
Dated: 15 September 2024
DVC: 2409151533AS177986



Mesbah Uddin FCA
Partner

ICAB Enrollment Number. 1533
FRC Enlistment No: CA-001-177

Pinaki & Company
Chartered Accountants
FRC Firm Enlistment No: CAF-001-133

KARMOJIBI NARI (KN)
CONSOLIDATED
Statement of Profit or Loss and Other Comprehensive Income
for the year ended 30 June 2024

Particulars	Notes	(Amount in BDT)	
		01 July 2023 to 30 June 2024	01 July 2022 to 30 June 2023
INCOME			
Grant Receipt	9	55,300,791	48,965,070
Bank Interest	10	124,526	38,605
Office Rent		354,500	514,000
KN Contribution		28,335	
Overhead		1,581,148	781,900
Donation and Contribution		1,315,984	1,563,519
Total Income		58,705,284	51,863,094
EXPENDITURE			
Administrative Expenses	11	7,692,793	7,684,135
Program Cost	12	25,222,919	19,874,659
Bank Charges	13	72,186	44,759
Overhead Expenses	14	1,729,193	846,448
Contingency	14.1	4,519	
Personnel Cost	15	21,373,695	15,679,151
Audit Fees		415,500	335,500
Fund Transfer			29,535
Donation		200,000	
Tax Return Expenses			
Depreciation Charged During The Year (Sch-A)		285,024	252,041
Total Expenditure		56,995,829	44,746,228
		1,709,455	7,116,866


Additional Executive Director (AED)
KARMOJIBI NARI

Place: Dhaka
Dated: 15 September 2024
DVC: 2409151533AS177986


Coordinator Finance and Admin
KARMOJIBI NARI


Mesbah Uddin FCA
Partner
ICAB Enrollment Number. 1533
FRC Enlistment No: CA-001-177
Pinaki & Company
Chartered Accountants
FRC Firm Enlistment No: CAF-001-133

KARMOJIBI NARI (KN)
CONSOLIDATED
Statement of Receipts and Payments
for the year ended 30 June 2024

Particulars	Notes	(Amount in BDT)	
		01 July 2023 to 30 June 2024	01 July 2022 to 30 June 2023
RECEIPTS			
Opening balance		10,456,617	3,987,914
Cash in hand		49,409	
Cash at Bank		10,407,208	
Grant Receipt	9	55,300,791	48,965,070
Bank Interest	10	124,526	38,605
Fund Transfer			
KN-Contribution			
Members Subscription		28,335	3,514,754
Loan Receipt		7,430,700	2,059,344
Loan Refund / Recover		3,420,000	514,000
Office Rent		354,500	781,900
Overhead Income		1,581,148	1,563,519
Donation and contribution		1,315,984	
Total Receipts		80,012,602	61,425,106
Payments			
Administrative Expenses	11	7,692,793	7,684,135
Program Cost	12	25,222,919	19,874,659
Bank Charges	13	72,186	44,759
Loan Refunded		4,040,000	3,924,754
Loan Payment		5,430,700	2,294,754
Audit Fees		415,500	360,500
Overhead Expenses	14	1,729,193	846,448
Contingency	14.1	4,519	
Personnel Cost	15	21,373,695	15,679,151
Fund transfer to donor			29,537
Fund Transfer/Donation		200,000	
Furniture and fixture		1,363,803	229,792
Advance		36,900	
		12,430,393	10,456,617
Cash in Hand		85,000	
Cash at Bank		12,345,393	
Total Payments		80,012,602	61,425,106

Additional Executive Director (AED)
KARMOJIBI NARI

Coordinator Finance and Admin
KARMOJIBI NARI

LEGAL STATUS

- Department of Women and Children Affairs (MoWCA) of the GoB. Reg. WAO/DAC/157/96;
- Dated: 21/11/96 under the Voluntary Social Welfare Agencies (Registration and Control) Ordinance, 1961
- NGO Affairs Bureau (NGOAB) Reg. 1199; Dated: 16/10/1997 and Updated till 2027. Registered under the Foreign Donation (Voluntary Activities) Regulation Ordinance 1978 (which was repealed in 2016 and named as 'Foreign Donation (Voluntary Activities) Regulation Act, 2016)
- Tax no: 461197868774
- VAT (BIN) no. 002838186-0401

Karmojibi Nari (KN)

Regent Parbata Grand

Shuchona (1st Floor), Apartment: 102 &104

159/A Senpara Parbata, Mirpur-10, Dhaka-1216

Contact No : +88 01750 377 939

E-mail : karmojibin91@gmail.com

Website : www.karmojibinari.org

Facebook : <https://www.facebook.com/working.nari@gmail.com>

YouTube : https://www.youtube.com/channel/UC_UeLS812kcWuTJ92XthyQw

LinkedIn : <https://www.linkedin.com/company/karmojibi-nari/>



কর্মজীবী নারী
KARMOJIBI NARI(KN)