



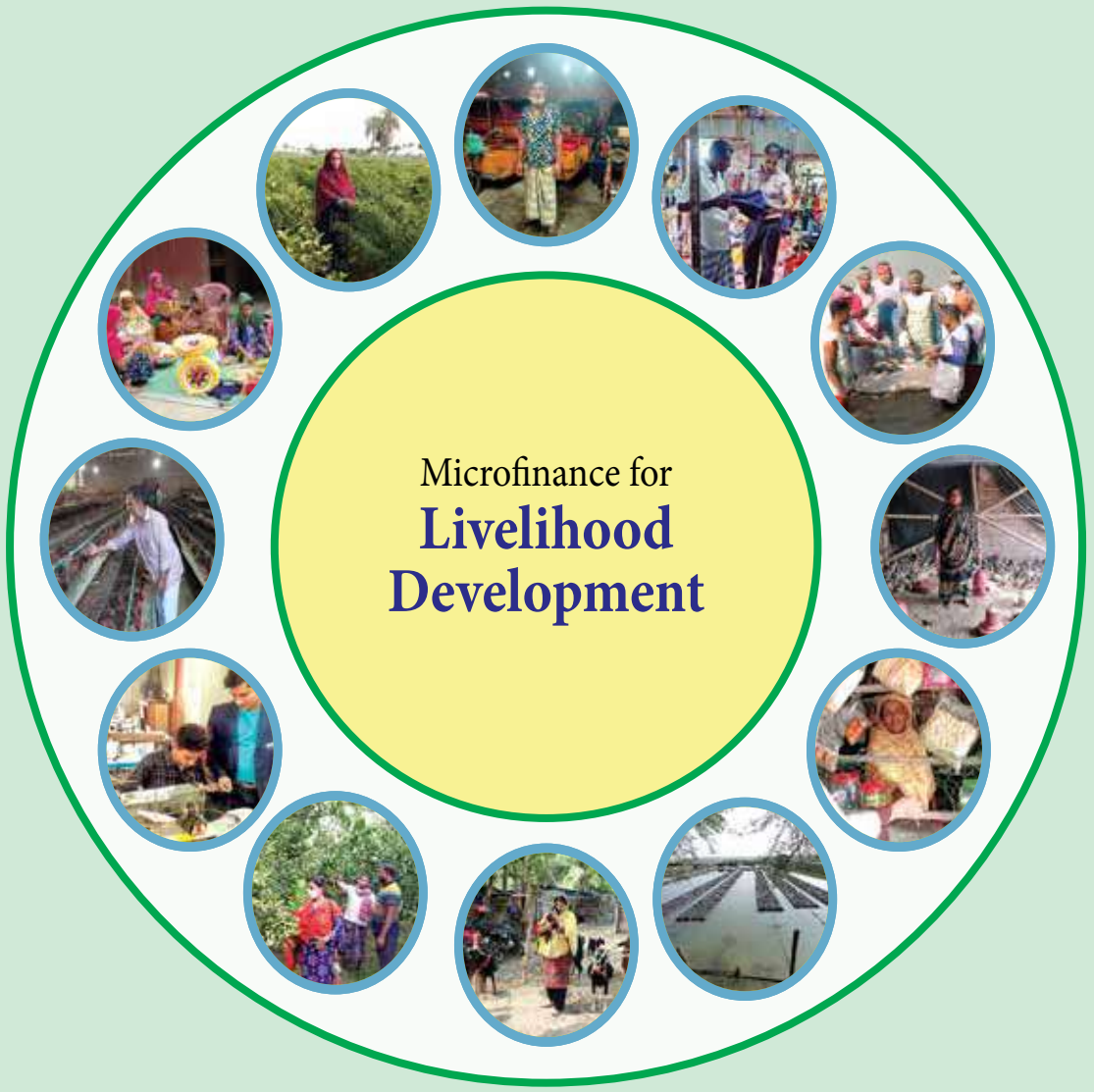
MICROFINANCE FOR
**LIVELIHOOD
DEVELOPMENT**

June 2023



**DAM Foundation for Economic
Development (DFED)**

June 2023



Microfinance for
**Livelihood
Development**



**DAM FOUNDATION FOR ECONOMIC
DEVELOPMENT (DFED)**

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A Few success Stories of Micro-Credit Borrowers of DAM

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Note for the Readers

With a view to alleviating poverty through improvement of standard of living of poverty-stricken people across the contry and women's empowerment, DAM started implementation of Microfinance Programme in 1993. With the passage of time, DAM's Microfinance Programme has enabled to stand on a sustainable foundation. To give microfinance programme an institutional shape, DAM has established 'DAM Foundation for Economic Development (DFED)' as a separate entity which has commenced from June 2014 as a Social Enterprise of DAM. Therefore, all of the case studies published in 'Microfinance for Livelihood Development' by DFED will be treated as overall reflections of DAM activities.

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Message of Greetings

Kazi Rafiqul Alam
Chief Adviser

As an institution of Dhaka Ahsania Mission, DAM Foundation for Economic Development (DFED) is working for alleviation of poverty through improvement of the standard of living of poverty-stricken people and women's empowerment in remote areas across the country. I have been delighted learning that the fourth volume of 'Microfinance for Livelihood Development', a collection of success stories of disadvantaged population involved with DFED, is going to be published. Proper planning and hard toil of the vulnerable people as well as DFED's financial assistance are behind this success.

During the post-independence period, NGOs immensely contributed towards enhancement of the standard of living of the country's marginalised population. It is a matter of great delight that when the success stories of the working people are published in different newspapers they get delighted. It also gives me immense pleasure. It is a matter of joy that the disadvantaged people not only enhance their standard of living through the creation of employment, but they also create job opportunities for many others. Alongside microfinance, DFED is directly and indirectly involved with social service-oriented programmes. Starting from beggars' rehabilitation, it provides educational stipend, renders healthcare service to the elderly population, assists the adolescents for their mental and physical well-being and organises training for jobless youths.

Hearty congratulations to DFED that marks 30 years of its Microfinance Programme. I wish all success of DFED and bless them who push the DAM's financial institution forward by their sincere efforts.

Kazi Rafiqul Alam
Chief Adviser



Message of Greetings

Professor. Dr. Abu Tweb Abu Ahmed
Chairperson

It gives me immense pleasure to know that DAM Foundation for Economic Development (DFED) is going to publish the fourth volume of ‘Microfinance for Livelihood Development’, a collection of success stories of creative financial activities of the small entrepreneurs in different regions of the country.

The working area of DFED’s Microfinance Programme is expanding day by day. At the same time, its capacity of creating new entrepreneurs is also increasing. I am delighted to learn that the entrepreneurs are gradually increasing their business investments keeping faith in DFED. Dhaka Ahsania Mission has undertaken a noble project with an objective of freeing Bangladesh from beggars. Participating in this forward march, DFED has transformed lots of beggars into small entrepreneurs. The success story of an individual entrepreneur has been narrated in this collection. I want that each and every beggar shun the bad practice by involving in a normal profession so that they can ultimately get back to the mainstream of society.

In this publication, the success stories of DFED entrepreneurs have been depicted properly. Besides, this publication has been able to highlight the multifarious activities of DFED’s Microfinance Programme. The publication titled ‘Microfinance for Livelihood Development’ will be considered as a documentation of poverty alleviation through improvement of the standard of living of poverty-stricken people across the country. I hope the publication will encourage all concerned in guiding such development activity.

I convey my sincere thanks to the DFED officials for their efforts to make the publication informative and prosperous enough. Hearty congratulations to the officials of Microfinance Programme at all levels for their hard toil and sincere efforts.

Professor. Dr. Abu Tweb Abu Ahmed
Chairperson



Message of Greetings

Professor Dr. Kazi Shariful Alam
Vice Chairperson

I am delighted to a great extent to learn that like every year this year too DAM Foundation for Economic Development (DFED) has taken an initiative to publish a booklet consisting of success stories of the members of Microfinance Programme in the month of June. Since the inception of the programme in Bangladesh 1972 did not expand significantly at the initial stage, yet with the passage of time it expanded fast. DFED, an institution of Dhaka Ahsania Mission, it is now underway in about 32 districts of the country. DFED is working to improve the economic conditions through women's empowerment, providing technological assistance and training as well as ensuring good governance.

For about three decades, DAM Foundation for Economic Development (DFED) has been conducting its programmes in different parts of the country. However, no Bangladeshi mass media or newspaper published the success stories of ordinary beneficiaries living in the country's remote areas. Like every year this year too, DFED will publish the success stories of the neglected members. These beneficiaries have emerged as small entrepreneurs through their production-oriented activities thereby ensuring self-employment as well as creating wage-based job opportunities for others contributing towards economic development of the country. Alongside Microfinance Programme, DFED is directly and indirectly pursuing different social service-oriented programmes.

I convey my sincere thanks to all concerned who are directly and indirectly assisting in implementation of the DFED programme and wish them the best of luck.

Professor Dr. Kazi Shariful Alam
Vice Chairperson



Note of Facilitation

Md. Shajedul Qayyum Dulal
Secretary General

The DAM Foundation for Economic Development (DFED) has successfully completed 30 years of its Microfinance Programme. Since 1993 Dhaka Ahsania Mission launched its Microfinance Programme with an objective of alleviating poverty through improvement of the standard of living of the country's poor population and women's empowerment. To give the programme an institutional shape, Dhaka Ahsania Mission established a separate institution titled, "DAM Foundation for Economic Development (DFED)" that started its journey as a social initiative of the Mission in June 2014.

By providing microcredit to disadvantaged populations of society, DFED employs them in different income-raising activities. It is creating an opportunity for them by giving access to the field of work through agricultural diversification, promoting production-oriented small entrepreneurship, market linkage demand and related vocational training.

The stories of poor families who, in course of time, become self-reliant by utilising the microcredit, are not always covered in mass media. In an effort to highlight the activities of the Microfinance Programme that contributes towards enhancement of the standard of living of the targeted population, DAM Foundation for Economic Development conducted a media campaign in coordination with top local mass media in close collaboration with the Public Relations Department of Dhaka Ahsania Mission in January 2023. Under its purview, different mass media activists made a spot visit to the projects of DFED's microcredit beneficiaries to make feature stories which were serially published in different national dailies. The stories depicted the correct picture of successes of agri-based creative activities and small enterprises of the entrepreneurs. These feature stories will be considered as documents of the country's poverty alleviation and enhanced standard of living of the poor population which will motivate others to emulate the examples. A compilation of the feature stories has been published here. I convey my sincere thanks to the mass media activists who collected the stories by making spot visits and later published those in newspapers and all the DFED officials who extended their hands of cooperation in publishing this booklet.

Md. Shajedul Qayyum Dulal
Secretary General



Message of Greetings

Engr. A.F.M Gholam Sharfuddin
Treasurer

The DAM Foundation for Economic Development (DFED) has been working for three decades in remote areas of the country to raise the standard of living of poverty-stricken ordinary people through women's empowerment. I am very delighted to learn that like every year this year also an initiative has been taken for publishing a booklet consisting of success stories of the beneficiaries of Microfinance Programme in the country's different regions. Today we are able to know the correct picture of these small entrepreneurs and realise their woes and aspirations. They have emerged as successful entrepreneurs by crossing different obstacles.

The DFED works with 2,47,000 beneficiaries in 139 upazilas of 32 districts. Besides banks and PKSF, various types of financial organisations collaborated as financial associates. Their contributions towards the country's development are increasing day-by-day. Under skilled management of DFED, around 1,100 workers work in its different units.

I convey my thanks to those who accomplish the challenging task properly and contribute towards the success of DFED's Microfinance Programme. I believe the booklet will inspire others.

I wish everyone's success with the optimism that this institution will one day work in all poverty-stricken areas of the country.

Engr. A.F.M Gholam Sharfuddin
Treasurer



Ten thousand taka changed Rina's life

Joynal Abedin Shishir

In 1997, Rina Begum married a rickshaw-puller named Azgar Ali at Patibila village under Chowgachha upazila of Jashore district. Since marriage, poverty has been her constant companion. As she became a mother of three children, she could not even arrange two times' meals. But that Rina Begum turned herself as a self-reliant woman within a span of a decade by cultivating guava taking loan amounting to 10,000 taka only. Now, she possesses wealth valued at 20-25 lakh taka, 3-4 bighas of guava garden and a herd of cows, goats and poultry birds.

While talking to Rina Begum, she informed that she sought help from the Investment Programme of DAM Foundation for Economic Development (DFED), an institution of Dhaka Ahsania Mission, at Patibila village. A group (No. 058) titled Kokil was active in her area. Discussing with her husband, she got enrolled and became its member for depositing savings. After 15 days, she took out a loan amounting to 10,000 taka. In 2010, Rina started cultivating guava on a commercial basis taking lease a small piece of land by utilising the loan amount. From then on, Rina Begum did not have to look back. She started cultivating guava on 110 decimals of land. Good days started coming to her poverty-stricken family. Rina Begum's two sons and husband, including three employees, work at her Adarsha Peara Bagan (Ideal Guava Garden). Her only daughter Tohufa studies at a good school. Rina leads a happy life along with her husband and children.

Rina Begum has revealed that nowadays she is self-reliant by cultivating guava, turmeric and cucumber at her leased land. In the meantime, she has bought 10 decimals of land valued at around 10 lakh taka from the earnings of her produced crops. She has invested around 15 lakh taka in her ongoing business. At home, she has a farm consisting of two cows, chickens and ducks.

Rina Begum informed that her husband had no land for cultivation. He somehow used to run the family just by pulling rickshaw or giving hired labour at other's lands. But with that meagre income, he could not carry on a five-member family comprising three children. "So, I was compelled to initially take a 10,000 taka loan from DFED. With the money, I leased a small piece of land beside my house for cultivating guava. Finally, I succeeded in eradicating poverty from the family. Later, I repaid the loan from the earnings of the land and took lease more lands from the rest of my earnings. Since then, I gained self-confidence from this initiative."

Rina Begum further informed that presently the total amount of her loan stands at one lakh 80 thousand taka. Emulating her example, at least 30 women of her village became self-reliant taking loan and cultivating guava and Dragon fruit.

When asked if she got any kind of cooperation from the Directorate of Agriculture Extension (DAE) or the government's SME Foundation, she replied that she is yet to get any cooperation from the government. "If I get a little help from the government then I firmly believe that my farming will increase by 7-8 times within a span of 8-10 years," she affirmed.

Dhaka Ahsania Mission (DAM) is a top non-governmental organisation (NGO) in the country at the national level. Hazrat Khan Bahadur Ahsanullah (R), a prominent educationist, social reformer and noted Sufi of the sub-continent, founded DAM in 1958. Since inception, DAM has been implementing multifarious programmes for the development of socio-spiritual life of common people, especially of disadvantaged populations and playing an important role in raising their living standard. Besides many other missions of the NGO, DAM Foundation for Economic Development distributes micro-credit among those belonging to limited and low income brackets. According to information from the organisation, loans amounting to 34,490,897,000 taka have been distributed among 1,116, 685 people till date. Last year (2021-'22 fiscal year), loans had been distributed among 146, 685 people. In the current year (2022-'23 fiscal year), loans will be distributed among 210,000 people.

In 2010, Jashore district's Chowgachha DFED Branch Manager Jamal Uddin provided a loan to Rina Begum. He said, "Rina Begum's economic condition was too pecuniar when she took out a loan amounting to 10,000 taka. She somehow passed her days. When she approached for a loan, she proposed for 30,000 taka loan. But observing her plight, we granted her merely a 10,000 taka loan. But now Rina Begum is a successful entrepreneur worth emulating.

In the meantime, she has bought 10 decimals of land valued at around 10 lakh taka from the earnings

19 February 2023, The Business Standard



Microcredit makes Sahabuddin's life fruitful

Marium Senjuti

Md Sahabuddin Mizi. It is the name of a combatant who turned around from frustration and darkness. Starting from zero, 64-year-old Sahabuddin Mizi, an inhabitant of Nayagaon village under Munshiganj Sadar upazila, now earns 60-65,000 taka every month. He dreams of getting back his lost homestead.

In the beginning of life, everything was going well. He inherited a spinning mill and a business of yarn. At the age of 19, he married 14-year-old Rashida Begum. His family, consisting of two sons and a daughter, was full of happiness. He was hard working and he possessed a fighting spirit. He had a semi-pucca tin-shed house on his ancestral land. By dint of hard toil and merit, he expanded his father's business. But all of a sudden, he faced a major impediment on the way. In 2016, a tumour was detected in the belly of her wife Rashida Begum. To meet her treatment cost, Sahabuddin Mizi had to sell the tin-shed house that was located on two decimals of land. At one stage, he was compelled to sell his cow and even the ancestral land, but to no avail. Despite his all-out efforts, he could not save his wife. All his efforts end in failure. Undergoing a treatment for two and a half years, Rashida Begum passed away. To meet her treatment cost at home and abroad, he not only lost his capital, but also his house and even the land. In his locality, he started living on a hired land. He had to close down his yarn business. He took shelter at the house of his boyfriend Rafique. His eldest son started living at his father-in-law's house. He did not bother to enquire about his father. Because of poverty, he married off his daughter at the age of 14.

Losing everything, Sahabuddin dreamt of living anew. Taking loan from others, he sent his son Saiful to Dubai spending three-lakh taka. But because of the worldwide pandemic

of coronavirus, he lost his job and returned home empty-handed. There began another struggle of life. Each and every moment, both the father and the son had to pass their days in fear of lenders. Frustration engulfed Sahabuddin who thought what is the use of his life? At one stage, his paternal cousin advised him to start a business taking loan. But he thought who would provide him with a loan having no money. He started driving Mishuk on rental basis. Although father and son drove the vehicle, yet they could not meet up the cost of lodging and food. Repayment of debt remained a far cry. The reason is that they used to earn 700-800 taka daily by driving Mishuk, while they had to pay Tk 350 daily for hiring it. Sahabuddin Mizi's cousin suggested him to take loan for purchasing a Mishuk for the purpose of carrying passengers from one place to another.

As there is no public transportation in Munshiganj town, there is a great demand for Mishuk and CNG-run auto-rickshaw. Driving Mishuk is an easily available pursuit in Munshiganj. As per advice of his cousin, Sahabuddin Mizi went to Munshiganj Sadar branch of DFED, a loan-providing institution of Dhaka Ahsania Mission. Meeting all requirements, he bought a new Mishuk at a cost of Tk 80,000. This was done following 'By-Muazzal' system. And DFED Munshiganj Sadar branch chief became its guarantor. However, Sahabuddin Mizi's son was still running a Mishuk.

Now, he dreams
of owning a
piece of land
for building a
residence

From then on, the fate of Sahabuddin started turning around. Within a year, he repaid all of his loans. As per rule, he also repaid the DFID loan that he took for purchasing the Mishuk. Repaying the entire DFID loan that he took from it for the first time, he took another loan amounting to one lakh taka and purchased another Mishuk and new battery for his old vehicle. Next time, Sahabuddin did not have to look back. With the earnings of past two years, he bought six more Mishuks. Hiring a shop at the local market intersection, he set up a Mishuk-CNG-run auto-rickshaw repairing centre as well as a garage of Mishuk. He also made an arrangement for charging 45-50 Mishuks. Trade of old Mishuk also went on. Now over Tk. 60-65,000 comes from his monthly income. He dreams of building a new residence on his own land. He said that assets are mandatory for taking loan from bank or any other financial. But how will the person show the asset who is penniless? "I tried to take loan from certain nearby NGOs, but got no response. All thought that I would flee taking loan. But here lies the graves of my father and grand father as well as of my wife. Keeping all these graves where shall I flee? But the Manager Sir of Munshiganj Sadar DFED branch is good enough. At first chance, he provided me with a new Mishuk valued at Tk. 80,000. I have almost repaid the money of my first loan. This time, I have purchased another Mishuk and a fresh battery for the old one taking one lakh taka DFED loan. Taking microcredit, Sahabuddin Mizi alleviated poverty. Now, he dreams of owning a piece of land for building a residence.

28 January 2023, The Daily Bhorer Kagoj



Hand fans change fate of Bilkis

Rural women becoming self-reliant

Rashed Rabbi

“I don’t want to look back. Let bygones be bygones. I am now a successful trader of hand fans and I want to grow,” says Bilkis Begum.

She recalls how hand fans have changed her fate. “Even two years ago, she used to stay in Dhaka along with her husband and children. In the capital, both Bilkis and her husband worked hard to earn a living. But that didn’t bring any financial relief to them. They remained as poor as before.”

However, in 2021, fortune began turning in favour of Bilkis when she pursued a business of hand fans with the support of DAM Foundation for Economic Development (DFED), an institution of Dhaka Ahsania Mission. Since its establishment in 2014, the Foundation is working relentlessly to create employment opportunities for disadvantaged populations.

Bilkis is an inhabitant of Mukhi village under Gafargaon upazila in Mymensingh district where hand fans are involved with the livelihood of the entire population in the area. At every house in the village, fans made of bamboo and cloth are manufactured. Cold breeze of hand fans brings relief from the scorching heat of the heatwave. At the same time, it changes the lot of rural people at Mukhi village.

Bilkis said that even two years ago, she led a measurable life due to abject poverty. She changed her fortune by making hand fans. Now, she is self-sufficient. There is a touch of solvency in her life. She revealed that she mastered the art of making hand fans at a tender age. Ultimately, the wheels of life moved depending on hand fans. Within a year, she produces and sells around three lakhs of fans. Ten more women assist her in her work. On an average, they make 1,000 fans daily. In total, about 30,000 fans are made at her courtyard. Traders coming from Sylhet, Kishoreganj, Faridpur and Barishal carry the fans towards their destinations by pick-ups.

Bilkis informed that she sells a handleless fan between Tk. 25-50. The fan handles are sold in hundreds separately. On average, each fan made of colourful fabric is sold at Tk. 50. If the fan is of special design, it is sold at Tk. 60. On the other hand, a cloth-made fan of screen print is sold between Tk. 20-25. A worker gets Tk. 800 as wage for making 100 fans. In this manner, 10 workers of Bilkis earn Tk. 20-24,000 per month. A garment worker receives a salary of Tk. 8,000 to 12,000 by working from morning till evening.

Bilkis stated that only two years ago, she herself made fans on her own. Because of lack of money, she could not take orders from traders. At this time, DFED stood beside her. She became a member of this organisation in 2021. Taking a loan amounting to Tk. 30,000, she invested the amount in her business. The wheel of fortune started moving. On payment of the amount, she availed of the advantage of taking loan amounting to Tk one lakh. Since then she did not have to look back. With the money she purchased a set of screen prints. She bought clothes of one year for making fans at affordable prices from the markets of Narayanganj and Narsingdi. Formerly, she used to buy one or two bamboos. But this time, she bought an entire orchid. In the last week of December also, she sold around 5,000 fans. Work as per orders is still going on. Work on manufacturing 10,000 hand fans consisting of slogan of Charmonai Peer is progressing. At the house of Bilkis, fan making resembles a festivity. Sitting with others, her 10-year-old physically-challenged daughter also makes fans. She got admitted to her son at a school for study.

Bilkis said that previously her husband used to work as a day labourer. Now, he helps make fans. Bilkis bought a cow from the sale proceeds of hand fans. She has built three tin-shed rooms. They live in a room, while the second one is earmarked for keeping fan-making tools and the third one is used as a shelter for her cow. For entertainment, she purchased a 50-inch smart TV. There is a refrigerator for preserving foods. Now, she dreams of making the house pucca and increasing the number of paddy fields as well as buying a pick-up vehicle for carrying fan-making raw materials.

This writer talked with Rima, Papiya, Lovely, Hasi and Lucky-all fan-making workers of Bilkis. They told him that they have attained self-sufficiency by making fans. Once they used to work at garment factories from morning till evening to earn an amount of Tk. 7,000-8,000. They start their day's work after having breakfast. At midday, they go back to their homes to cook food and look after their children. They again return in the afternoon to make fans. In this way, they earn a monthly income of Tk. 20, 000. They are well-off now.

Moving for a while along the road situated east-west of Mymensingh's Bhaluka bus stand, this writer finds Mukhi village. While strolling along the tree-covered road of the quiet village, he met Morshed Ali, a local inhabitant. He informed that hand fans are made in about 40 households. Annually, 10-12 lakhs fans are made at this village. The fans reach the people of rural areas of Dhaka, Sylhet, Mymensingh, Faridpur and Barishal districts.

According to local villagers, besides summer, several Bangla months, including Ashwin, Kartik and Chaitra, are infamous for sweltering heat. Keeping pace with heat, Mukhi villagers become active enough. At this time, hand fans made of clothes are in great demand. By making fans, lots of people have become solvent. In this activity, rural women play a vital role.

18 February 2023, The Daily Bhorer Akash



Layer hens make Monowara self-reliant

Eklas Haque

“These are my dreams, my future,” Mosammat Monowara Begum blissfully points to the flock of layer hens frolicking in her courtyard.

A few years ago, I had no means to run my six-member family consisting of a son, two daughters and my mother. I couldn't find a way out. But today I am on a firm footing. And that too, because I enrolled myself as a member of a team of DAM Foundation for Economic Development (DFED), an institution of Dhaka Ahsania Mission.

That's how Monowara of Feni district's Sonagazi upazila explains her transformation from a distressed woman to an entrepreneur, who now owns a farm of layer hens.

Being a simple housewife of the upazila's Sulakhali village, Monowara Begum made a great stir among people in and around her locality by becoming a successful entrepreneur by rearing hens. Emulating her example, lots of jobless young people started rearing layer hens.

The shoulder of responsibility of family fell on this woman who merely passed Class-viii. Incidentally, bewildered Monowara narrated her plight to the President of a team titled Kushum/ 22 of DFED Sonagazi branch that was formed at Sulakhali village in April 2022. President Kamala Begum of the team advised her to enroll herself there, Accordingly, the confused housewife got herself enrolled and submitted a family development plan to its office. Later, the Sonagazi DFED branch manager discussed the issue of rearing layer hens with Monowara Begum at her house. During discussion, it came out that there exists a room for rearing layer hens on 20 decimals of land. There 2,000 hens can be reared at a time. As it was suitable for rearing layer hens, at the first step one lakh taka

loan was granted in Monowara's favour under a programme titled 'Shanti Biniog Agrosor Karjokrom,' a unique investment programme,

In the first five months, she earned a net profit of 50,000 taka by selling 800 eggs and meeting all the relevant expenses. In the first eight months, the profit stood at 80,000 taka by selling 900 eggs. At this stage, an arrangement was made for imparting training to Monowara on rearing layer hens at local Jubo Unyan Office, an office for development of young people. Establishing contact with Udjog Unyan Karmokarta, a development official, she took a suggestion from him and added 1,000 more layer hens to her farm. She ultimately started rearing a total of 2,000 layer hens. With the waste materials of layer hens, she makes bio-gas that she uses at her own house as well as in eight more houses as fuel without polluting the air.

This year, Monowara earned an annual profit amounting to Tk. two lakhs by selling eggs after meeting all relevant expenses. Sonagazi DFD Branch Manager and Area Manager Md Rabiul Islam regularly visited the Layer Hen Rearing Project. Two persons got employed at the project from where wholesalers directly buy eggs.

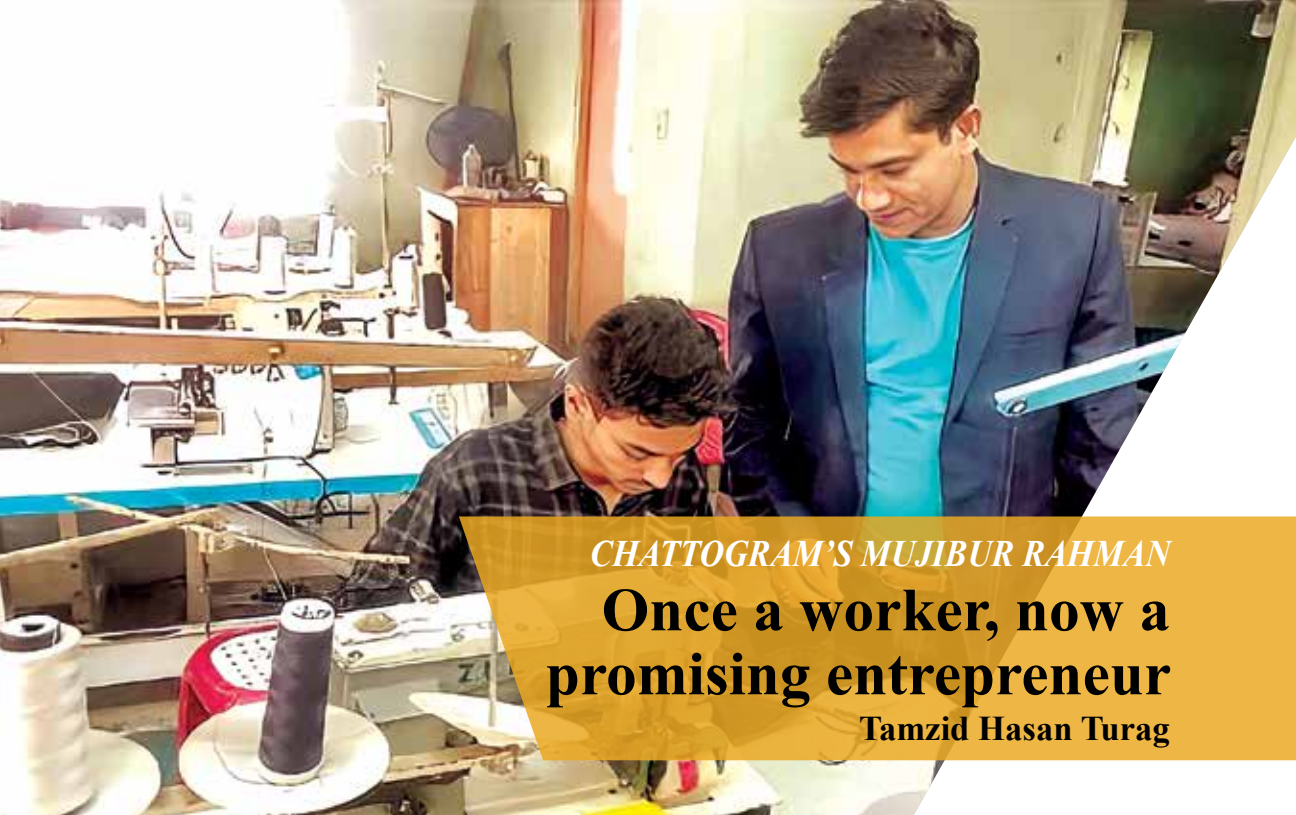
Mosammat Monowara Begum said, "It was not an easy task at the beginning when I started operating the farm. I began the activities with only 70 layer hens. Good earnings started coming from these 70 hens. Later, I expanded the number of hens. Now, there is no problem in my farm. Now, I meet family expenses with the earnings of the farm. I regularly sell eggs of hens."

Waste materials of hens are no longer useless. Monowara runs a bio-gas plant utilising those. The gas is now used in eight houses on a commercial basis. By selling bio-gas, she earns Tk. 25,000 every month. In the meantime, she collected the trade licence to run the business and took the environmental certificate as well as other certificates. She herself and her family members work at two of her farms. Besides, she engaged two people to work at the farm.

She is following an automatic procedure to feed the hens so that no food and water are wasted. Every month, she sells eggs amounting to four lakh and five thousand taka. Businessmen directly collect eggs from her house. Local inhabitants also buy eggs from her house. Alongside the farm of layer hens, she has a fish project where fishes of various species are cultivated.

Feni Area Manager of Dhaka Ahsania Mission Md Rabiul Islam said, "Mosammat Monowara Begum has become self-reliant by operating a farm of layer hens. She has increased the earnings of her family. At the same time, she has created employment opportunities. She has an immense contribution towards economic advancement.

21 January 2023, The Daily Inquilab



CHATTOGRAM'S MUJIBUR RAHMAN
**Once a worker, now a
promising entrepreneur**
Tamzid Hasan Turag

Once an RMG worker, Mujibur Rahman now runs a factory in Chattogram's Pahartoli area that immensely contributes to the country's largest forex-earning sector. Launched in 2018, the factory now employs 142 workers.

In the beginning of his life, Mujibur started working as a garment worker. Despite hardship, he had a dream that one day he would start a garment factory of his own and, DAM Foundation for Economic Development (DFED), an institution of Dhaka Ahsania Mission, helped make that a reality.

"There was a time when I had to wait for my salary at the end of every month to feed my family members. Today, I disburse lakhs of taka in monthly salaries to my workers," said the garment worker-turned entrepreneur.

In 2018, he started working at Farzana Group of Chattogram as its General Manager (GM). Later, he started his own apparel business by successfully tackling the adverse impact of Coronavirus. He set up an apparel factory named "Maa Fashion" on Sagorika Road in Pahartoli area turning him into a popular face in the port city. Now he shoulders the responsibility of the Managing Director (MD) of the factory.

Initially, he had appointed 12 workers only and bought six sewing machines taking soft-term loan from the Chattogram branch of DFED. At that time, he used to export apparels valued at six to seven lakh taka every month. In 2020, he started expanding his trade. Just at that time, the fatal pandemic of Coronavirus struck a major blow to him. To tackle the adverse impact of Covid-19, he took a loan from DFED under its micro-credit scheme. From then, he did not have to look back. Presently, there are 78 machines at his factory.

Every month, he exports RMG products abroad valued at Tk35-40 lakh. He acknowledges with gratitude the contributions of DFED behind his success. “Without DFED support, I would not reach this stage,” he mentioned.

On a recent spot visit to “Maa Fashion,” this correspondent found the factory workers passing a busy day. Around 142 workers work in two floors of the factory. Majority of them are women. They are producing pant, shirt, T-shirt and nighty, et cetera. These products are exported to Europe, Dubai and Canada.

While talking to this correspondent at his factory, “Maa Fashion” MD Mujibur Rahman said, “I started my working life as a General Manager at an apparel factory. There, I’ve learnt garment trading. From there, I established “Maa Fashion” in 2018. From then on, I am carrying on the trade.

Now, on an average, I export abroad apparels amounting to Tk. 35-40 lakh every month. All of my products are export-oriented ones.” In reply to a query, he said, “During the pandemic of Coronavirus, my business came to a standstill like rest of the world. But DFED came to my rescue by providing me with a loan under its micro-credit programme. Its loan that I got on soft term acted as a motivation to a businessman like me.”

Mujibur Rahman informed that the workers after joining his factory are taught about the technique of operation. Afterwards, they start working as skilled labourers. A worker’s wage varies from Tk. 10,000 to 35,000. Besides, they get two Eid bonuses. Alongside, when the order exceeds then we have to work on sub-contract basis. Lots of people think the business lucrative. It’s not false at all, but my suggestion is that those who intend to embrace this trade, they should learn the technique first. He also informed that he has a plan to take more loans from the DAM Foundation in the coming days.

Basically, DFED is providing loan assistance across the country from 2014. In 2019, it mainly started providing loan assistance in Chattogram region. For doing business, a trader can take a maximum of Tk. 50 lakh and a minimum of Tk. 20lakh from here. The organization has a total of 18 branches in Chattogram from where five types of loan schemes are in operation. The loans are available at easy terms. There is no need of security deposit. The loans are provided after primary scrutiny. During past four years, the DAM’s financial institution has provided loans to 72,000 beneficiaries.

Mujibur, without going into details, said he had heard of the government’s loan schemes for entrepreneurs, but claimed that he had been turned down by several banks when he asked for money to expand his factory. “DFED is undoubtedly an exceptional loan-providing institution in the country,” he stated.

24 January 2023, The Daily Kaler Kantha



Quail farming brings fortune for Ila Rani

Shafiqul Islam

Several years ago, Ila Rani, 52, was a housewife like others at her village. But, after sudden death of her husband, she and her three children were penniless. A dumbfounded Ila Rani found herself in a quagmire with her children. She had no way of survival other than working as a domestic help in others' houses for one square meal a day.

“From a housewife, I became a domestic help overnight,” she recalls. “We went ill-fed or half-fed every day.”

Life became an overwhelmingly burden. One day, she came to know about the activities of DAM Foundation for Economic Development (DFED), an institution of Dhaka Ahsania Mission. She met the DFED Field Officer and shared her plight to him. As per his suggestion, she became a member of a women's team of DFED and changed her fate by doing Quail farming. She bade goodbye to the past.

Ila Rani cherished a dream that she would educate and establish her children. She would live happily with the family members. As ill luck would have it, her dream shattered due to sudden death of her husband. She did not know what to do. She had no option but to work as a maid in others' houses. She sent her seven-year-old son to work at a factory located in the market at a nominal wage. They spent their days in such a manner. In this adverse situation, Ila Rani, an inhabitant of Mohadebpur village under Kaliganj upazila in Jhenidah was thinking of a way out. Her children must have to be established by providing them with proper education. She started planning to do something to fulfill her dream. But she was not getting any help and suggestion from others.

When she was passing tough times, incidentally, she got acquainted with the field officer of DFED's Kaliganj Branch and talked about investment. As per his advice, she instantly became a member of a women's team named 'Tagar' of DFED and started depositing money

at the rate of Tk 100 per week. At one stage, she started rearing ducks, chickens, doves and quails. One day when she opened the cage of chicken, she found five eggs of Quail. Then Ila thought of rearing Quail. In the first stage, she started a Quail farm taking an amount of Tk30,000 as a loan from DFED. From then she is a successful farm owner. Quail has changed her fate. The name of the farm is ‘Maa Quail Hatchery and Poultry Farm.’

On a spot visit, it was found that Ila Rani’s son Sekon Biswas, 26, looks after the farm. He said that they first started rearing 500 baby quails in 2017. The expenditure was three and a half thousand taka. In the beginning, the farm was running well. But Coronavirus worried him. However, despite the pandemic, the operation of the farm did not stop. During lockdown, Sekon Biswas himself sold Quail birds and their eggs by ferrying through bicycle. At that time, people of nearby areas came to know about him. Orders of Quail birds and eggs came from different localities. Now, in the farm, 50,000 baby Quails can be produced in six hatchery machines. On an average, every month, 30,000 baby quails and chickens are produced from eggs of quail and five to six varieties of Faumi hens. In the farm, there are 3,500 birds of Quail and 150 hens of Faumi variety.

Sekon Biswas said, “Once he used to work at a local gas shop. Motivated by observing a neighbour’s Quail farm, he dreamt of becoming an entrepreneur. He came to know in detail about hatchery taking training from Jubo Unnyan Adhidaptar (Youth development office). Before the pandemic of Coronavirus, he was benefitted by Dhaka Ahsania Mission’s DFED loan amounting to Tk. 30,000. Afterwards, he repaid the loan installments and renewed loans. Presently, his business has been immensely benefited by 2,000 taka loan from Dhaka Ahsania Mission. Although he took the loan on condition of its repayment in 12 installments, he repaid the entire amount much earlier. He informed that presently his capital is around six lakh taka. Deducting all expenses, he earns on an average Tk. 45-50,000 every month. Now, he has built a pucca house, purchased a motorbike and financially helped her sister in her marriage. He has a message for new entrepreneurs. Those who waste time by loitering aimlessly, they can turn themselves into successful entrepreneurs with a small capital. They can earn profits.

Ila Rani said, “I am grateful to Dhaka Ahsania Mission for providing me with the loan. I want to develop this hatchery. This requires money. I shall be benefited if any government and non-governmental (NGO) organization comes forward with monetary assistance. I have a plan to build the infrastructure for rearing 10,000 Quails.”

Local school teacher Ripon Mandol praised Sekon’s working spirit. Although it is a tough task for him, yet he studies master’s course at Jashore M M College. Actually, he wants to push even further on his own. From that point, he is successful doing Quail farming along with his mother. Lots of people got inspiration from his endeavour.

Dhaka Ahsania Mission Jhenidah’s Kaliganj Branch Manager Md Mohsin said to Kalbela, “The performance of Ila Rani is commendable. Once she tried to take loan from other NGOs, but in vain. Then DFED extended a helping hand by firstly granting her a loan of Tk. 30,000. We have recognized her as a successful entrepreneur. DFED is eager to further assist her. Many people have become entrepreneurs by emulating her example. Those who want to avail of our service, we shall assist them also.”

“I am now a well-respected person at my village. My masters, those who engaged me as a maid, now respect me,” Ila recalls saying: “DFED has changed the course of my world, but I want to push even further on my own.”

21 January 2023, The Daily Kalbela



Nasrin Khatun comes back from the end of the line by cultivating Malta

Hasan Ali

She cannot believe she made it! Life was like a burden when her husband lost her job that he was doing at a company. Nasrin chokes as she recalls her bad days. But, the dismal situation changed when DAM Foundation for Economic Development (DFED), an institution of Dhaka Ahsania Mission, came forward to change the course of her world.. Finally, she came back from the end of the line by cultivating Malta. Now, she is a solvent woman. Economic prosperity also brought her social recognition.

Mosammat Nasrin Khatun,28, is an inhabitant of Shimulia village under Charghat upazila in Rajshahi district. Her family consists of her husband and two children. The family was running well from the earnings of her husband, Md Ashfaqul Islam, 37, who was doing a job at a company. But all of a sudden, the couple stumbled when Ashfaqul lost the job. At this stage, they frantically searched for jobs all around to run the family. They even had to work as day labourers and took loans from others. Although they thought of doing business, they could not move forward due to lack of capital.

At this stage, a TV channel ran a report on Malta cultivation. Witnessing the TV programme, her interest in Malta farming grew. But a problem arose as she had no necessary cash capital. When the Nasrin-Ashfaqul couple was facing an awkward situation, DFED of Dhaka Ahsania Mission brought a ray of hope for them. Hearing from others,Nasrin got acquainted with the DFED Field Officer. She narrated her plight to him. He suggested that she become a member of a team (Jui team) of DFED Charghat Branch. Accordingly, she got enrolled there. Following ‘Bi Moazzel’ procedure, she took DFED loan amounting to one lakh taka. In March, 2018, four people collectively started Malta cultivation at Shimulia village, eight kilometers away from the Sadar Upazila.

At its inception, 230 saplings of the BARI-1 variety of Malta were planted on two bighas of land. Although Nasrin took loan as a member, her husband looks after the garden. In the first step, the yield of Malta was not that satisfactory, but the cultivation cost came back..

She recalled: “Observing the first Malts, I could not believe my eyes. The fruits of my labour. My only lifeline to survival.”

In four seasons, she earned three lakh taka. At the end of the third step, she repaid the loan from the earnings of Malta cultivation. From her profit, she planted Malta saplings on three more gardens and invested in mango and guava business. Meanwhile, she bought a pucca house and a motorbike from the earning that she got by selling Malta and from the trade of mango and guava. Alongside expanding her business, she employed five employees on temporary basis at her Malta garden. Each of them works in exchange for Tk. 500 per day.

Besides Malta, Ashfakqul planted seedlings of mango, papaya, lemon and other fruits at the garden. Beyond the Malta season, they earn a lot by selling other fruits. Being comparatively less expensive and profitable, a good number of farmers started cultivating fruits.

Nasrin narrated in this manner: “When there was poverty, I started thinking of ways to get rid of the awkward situation. When the DAM Foundation first came forward with a loan of one lakh taka, it benefitted us immensely.”

Ashfakqul said,”In our locality, there was no garden. Taking partners with me, I went to Natore. There I went around a garden and bought saplings from Kohinoor Nursery. But a problem arose over the cost of cultivation. As my wife took out a loan from DFED, it brought back my confidence. Now, by the grace of Almighty Allah, I own three gardens. Alongside, I am doing the trade of mango and guava.” He said, “I have no account of expenditure of previous steps, but in the latest season, an amount of Tk. 62,000 was spent in my garden. From there, I sold Malta for two and a half lakh taka. If anyone intends to do such business, I’ll tell him/her to do so as it is very profitable and the production cost is less expensive than other crops. So, I request all to go for Malta farming.”

DFED Charghat Branch Manager Mizanur Rahman said, “There are over 900 members in our branch. Over 700 of them are under our microcredit investment programme. The Malta garden of Nasrin Khatun is one of our ongoing successful projects. Through our investment, common people of far flung areas are benefited..We are proud to stand beside general people.

DAM Foundation Area Manager (Rajshahi-2) Amirul Islam said,”Basically we term it as a peace investment, which is a Shariah-based transaction. We do it following Bi Moazzel (Business on credit) procedure..Basically, we do not provide money, but we provide commodities keeping some close relatives of beneficiaries.as agents. From there, income is generated or resources are created. In this manner, Nasrin Khatun took loan and made her family self-reliant.”.

4 February 2023, The Daily Naya Diganta



Nahida's cattle farm of 40 goats and 14 cows

Samakal Correspondent

Nahida Sultana is an inhabitant of Anandabazar area under Bandar thana in Chattogram district. There was hardship in her husband's family. To meet the family requirements, she involved herself in the life struggle. She started thinking of ways to attain solvency through alleviation of poverty. With that aim in view, she started a farm in 2017 with only a goat. Hard toil, talent and love for cattle drove her towards success.

Nahida's success story is not a single day story. Her husband Alamgir Hossain was a driver of a pick-up van. He transported garment products from one factory to another. Nahinda, a resident of the coastal area, and her husband Alamgir are parents of four children. With three sons and a daughter, the number of their family members is six where there is only a loan bread earner. The earning was also very negligible.

With the meagre income, Nahida had to run the family. Nahida knows well how tough it is to run the family with a meagre income. Poverty was their constant companion. Nahida thought of earning money alongside her husband to bring solvency in their family as well as a better living condition for them. Aiming for it, she started her farm with a single goat.

Nahida said, "she runs her family smoothly with the earnings of husband and son as well as the earnings that comes from her goat farm." She further informed that all of a sudden her husband and son lost their jobs during the pandemic of coronavirus in 2020. She got frustrated due to four-month joblessness of her husband and son.

During the bad days of the coronavirus period, Nahida tried to expand her farm with the help of her husband and son. And just at that time, DAM Foundation for Economic Development (DFED), an institution of Dhaka Ahsania Mission, extended its hands of

cooperation towards her. Chattogram-1 Area Haliashahar City-1 Branch has provided her with necessary financial assistance.

At first, Nahida got Tk. 50,000 as loan from DFED. Utilizing the money, she tried to expand her farm and succeeded finally. Consulting with her husband, she gradually paid the loan installments and planned for expansion of the farm. At the second stage, she took a loan amounting to one lakh taka. Afterwards, at the third stage, she took one lakh and 50 thousand taka. Finally, at the fourth stage, she got two lakh 50 thousand taka from DFED. At each stage, she repaid the loan installment on time. At the same time, her farm also expanded.

Presently, at her farm, there are 40 goats and 14 cows, including eight cows of foreign origin. In future, she wants more expansion of her farm.

Nahida said, “Because of coronavirus, my husband’s income came to a halt. Moreover, I had no source of income. Now, we have overcome the difficult situation. So, we are grateful to DFED.”

Haliashahar Branch Manager Md. Saddam Hossain said, “In her life struggle, Nahida got great success. Alongside job, her husband and son also take care of the farm. I believe Nahida’s love for cattle will push her farm much ahead.”

He further said, “DFED launched the programme in this area in 2019. As the DAM’s institution provides loans at soft term, people of low income group take our assistance for transformation to entrepreneurs. We too remain ever-ready to cooperate with them.”

12 February 2023, The Daily Samakal



A story of woman entrepreneurship

Z A M Khairuzzaman

Khusu Begum was leading the life of a housewife at Tekpara village under Bhulta union of Rupganj upazila in Narayanganj. Just in a few years, she has become a successful woman entrepreneur of the country by taking lead in her husband's collapsing business.

Bangladesh has a huge gap in developing women entrepreneurship, and this gap is much wider for women living in rural areas.

But rural women are gradually breaking away from tradition, opening up new possibilities for them. Like Khusu Begum, many women transformed themselves into entrepreneurs.

Khusu changed her life by manufacturing trousers. Her husband, Mohammad Ali, was the lone bread-earner of their family consisting of two sons and a daughter. He was a trader of trousers. Ali had surplus earnings after meeting family needs, but at one his business slowed down due to fall in sales and rise in prices of raw materials.

The business flopped, but Ali had no capital to invigorate the business. Khusu rose to the occasion. She came to know about the activities of DAM Foundation for Economic Development (DFED) that started operation at Rupganj on October 21, 2017.

She shared her woes with one Zarina Begum, a leader of a women development group, Kamini-08, formed under the DFED fold.

As per her suggestion she enlisted with Kamini-08 (Membership No. 056-008-021) to avail of DFED financial assistance. She sought funds under the Shanti Investment Scheme and got Tk. 100,000. She purchased three sewing machines to restart their old trade of trousers.

Khusu earned around Tk. 10,000 every week from sales of trousers at wholesale markets in Gawsia, Bhairab, Tongi and adjacent areas.

She regularly repaid weekly installments of DFED loan and saved Tk. 250 for future. On full repayment, she sought fresh funding on May 6, 2018.

This time, she got Tk. 2 lakh and bought five more sewing machines and employed five workers at her business organisation. Her monthly income rose to Tk. 70,000-80,000.

Khusu comfortably paid back her loan money. For the third and fourth time, she took Tk. 250,000 and Tk. 3 lakh respectively from DFED and repaid the entire amount.

Fifteen sewing machines are in operation at her factory where 18 workers are employed. Khusu's annual income rose to around Tk. 15-18 lakh.

Md. Sohel, 19, hailing from Brahmanbaria works at her factory. Every month he earns around Tk. 18,000-20,000 working.

Spending around Tk. 6,000 as the cost of food and for other purposes, he sends the rest to his mother at village home.

Another worker, Rani Akter, mother of three daughters and a son, is a permanent resident of Tekpara. Working on the basis of production, she earns around Tk. 12,000-14,000 every month.

Ruganj branch manager of DFED, Nasir Uddin, said Khusu Begum and many others have emerged as successful women entrepreneurs taking financial assistance from DFED.

29 March 2023, The Daily Sun



ONE ENTERPRISING KHALEDA

From beggar to entrepreneur

Md Saiful Islam

It is a story of past one era from now. Khaleda Begum was returning to Dhaka from Narsingdi on-board a public bus. Suddenly, on the way, the bus collided with another bus coming from the opposite direction. The bus turned turtle along the roadside. As she was seated beside the bus window, sharp pieces of broken glass pierced through her hand and body. Grievously injured Khaleda was admitted to a hospital for treatment. With severe pain on her body, she had to spend some time at the hospital. Although she was released from hospital after being cured a little bit, but her right hand was permanently paralysed.

This little event was a turning point in her life. Begum is not only Khaleda Begum, but a strong weapon of family earnings. Incidents do not stop at a certain point. Being crippled, she was unable to earn money by working at others' houses. So, her day labourer husband Mofizuddin abandoned her. Along with two little sons and a daughter, she plunged into deep poverty. But she must have to collect food for survival. In an attempt to feed her children, Khaleda chose begging as a profession. Her days passed in this manner. Gradually, her children grew up. However, her own brother showed sympathy towards her family.

I am narrating the story of a disadvantaged woman of Uttar (north) Narandi village under Shukundi union of Monohardi upazila in Narsingdi district. In her life struggle, she faced defeat one after another. Physically and mentally, she broke down. But, she did not give up. Although her husband did not bother to enquire about her well-being, she always tried to turn around. At one stage, she succeeded.

Meanwhile, with the help of Palli Karma-Sahayak Foundation (PKSF), DAM Foundation

for Economic Development (DFED), an institution of Dhaka Ahsania Mission, kicked off a programme titled ‘Samriddhi Karmosuchi’ (prosperity programme) in Shukundi union in 2014. The same year, Khaleda Begum was selected as a member of Samriddhi Karmosuchi. In 2016, distinguished personalities of the locality and the UP member of Shukundi union’s Ward Number 3 recommended to the organization to select her as an enterprising member. In an attempt to bring back Khaleda Begum to normal life from begging, an allocation of one lakh taka was granted in her favour in 2016-’17 fiscal year. From the amount, she bought an easy bike at a cost of 80,000 taka and started a grocery business investing 20,000 taka. Khaleda’s eldest son started driving easy bike, while she herself and her elderly mother looked after the grocery store.

This was a turning point in her life. Since allocation of the fund, she abandoned begging and concentrated her energy in running the business. From the store and the easy bike, she earned a monthly income of Tk. 15,000-18,000. From the income, she met her family expenses as well educational expenses of her younger son and daughter. Luck smiled on her as she became solvent enough. DFED Monohardi Branch Manager Md Sahfiqul Islam informed that her respect and social dignity increased as she abandoned begging and engaged in self-employment.

He further informed that the present wealth of Khaleda Begum stands at Tk. 300,000. Her future plan is to expand her business and highly educate her son and daughter.

7 February 2023, The Daily Alokito Bangladesh



Sadekur Rahman becomes self-reliant by fish farming

Khandaker Zannatun Nahar Jerry

Sadek paves a path to success. His story is nothing short of a fairy tale. Being the eldest son of his parents, the responsibility of running the family fell upon him. With no financial means, he was bewildered. He did not know what to do. He faced an uphill battle. But at a certain stage, luck favoured him. DAM Foundation for Economic Development (DFED), an institution of Dhaka Ahsania Mission, was instrumental in making him a proud entrepreneur through his wife.

Md Sadekur Rahman is the son of Hafiz Uddin of Gonderdia village under Shukundi union of Monohardi upazila in Narsingdi district. He is the eldest of three brothers. He passed the Alim exam. His father is an elderly person. In such a circumstance, Sadek got married. As he had no financial means, he faced an uphill battle to run their seven-member family. But his determination knows no bounds. He vowed to make way where his name would shine independently, transcending the limitations of his circumstances.

He somehow learnt about the activities of the DFED Monohardi Branch which conducts income-generating programmes in the locality. Under this branch, a group titled 'Ekota' was formed at Gonderdia village in the month of January, 2015. The President of the group, Mosammat Taslima Begum, efficiently runs the group activities. In February, 2022, Sadek met her to share his woes. Taslima advised him to start fish farming by taking DFED loans following the enrollment of his wife, Rahima Begum, with Ekota Group. As per her instruction, Rahima became a member (Member No-30) of the group.

As part of Samriddhi (Prosperity) scheme, the 'Uddog Unnyan official (Entrepreneurship Promotional Official) formulated a family development outline for Sadekur Rahman and submitted it to the office. According to the outline, the DFED Monohardi Branch Manager and Samriddhi Scheme Coordinator went to Sadek's house for a detailed discussion on fish farming.

From the discussion, it came out that Sadek has a pond of 20 decimals in his possession, but he does not utilise it for pisciculture. The pond was found suitable for fish farming. So, everyone agreed to use it for pisciculture. In the first step, a loan amounting to Tk. 50,000 was provided to Sadekur Rahman as part of DFED's Income-generating Programme. According to a suggestion of the Samriddhi official, Sadek initially started Monosex Tilapia fish farming. In the first year, he got a profit of Tk. 1,10,000 from Monosex Tilapia pisciculture after deducting all expenses. With this amount, he faced no problem in repayment of the DFED loan besides running his family. In the second step, he took a loan of Tk. 80,000 from the DFED Monohardi branch under its income-generating scheme. It was sometime in January, 2022. Utilising the amount, he took lease of two ponds of 75 decimals. In three ponds, he cultivated fishes like Shing, Koi and Monosex Tilapia. In the second year, Sadek earned a net profit of Tk. 3,00,000 by cultivating three kinds of fishes after deducting all other expenses. He became more self-confident and underwent a training on pisciculture from the Jubo Unnayan Office (Youth Development Office). Currently, he took another loan amounting to Tk. 1,00,000 under DFED's income-generating programme from its Monohardi branch via Ekota group.

Taking advice from a relevant official, he dug two ponds on his own and took lease of two other ponds. Now, he is doing fish farming in seven ponds. He cultivates fries of Shing, Koi and Monosex Tilapia in three ponds. The Bangladesh Agricultural University (BAU) authority has collected fries from Sadek. This year, meeting the demand for fries for his own ponds, he earned a net profit of Tk. 3,50,000 by selling those among others elsewhere. The DFED Monohardi Branch Manager and Samriddhi (Prosperity) Programme Coordinator regularly visits the fish project.

Presently, Sadek cultivates Shing, Koi and Monosex Tilapia in six ponds. In his fish farming project, five people have been employed. Wholesalers from Dhaka directly purchase fish from the banks of his ponds. This year, he hopes to fetch Tk. 7,00,000 as net profit by deducting all expenses. Pursuing fish farming, Md Sadekur Rahman has emerged as a successful entrepreneur in his locality. Emulating his example, many jobless young people have started the pursuit of pisciculture.

Today, Sadek's dedication bears fruit as her monthly income increases manifold. He acknowledges support that he has received from the DAM Foundation. Through his relentless pursuit of success, he has acquired substantial assets. His meteoric rise has garnered recognition from all over. The DFED Monohardi Branch officials commended Sadek's indomitable spirit, hailing him as a self-confident and exceptional example of self-employment.

His tenacity and economic accomplishments have ignited a spark of inspiration among countless people, especially young ones, proving that one's destiny need not be dictated by circumstances. Sadek's impactful work has attracted the attention of researchers from an institution like BAU. Its teachers, students and officials, visited his farm to witness the fruits of his labour.

Sadek's commitment to self-employment has not only transformed his own life, but also sparked a ripple effect, empowering individuals to overcome their own limitations.

25 March 2023, The Daily Bangladesh Today



Sonia Akter's success story of crab farming

New Nation Correspondent

“From a poor day labourer’s wife, I’ve established myself in society as a respectable woman by eradicating poverty. Today, I am solvent enough.” Sonia Akter, a villager of Satkhira’s Shyamnagar upazila describes how the DAM Foundation for Economic Development (DFED), an institution of Dhaka Ahsania Mission, has changed her life.

Sonia Akter is a housewife at Gumantoli, a far-flung village located in Satkhira district’s Shyamnagar upazila. Md Aminur Rahman, a poor and illiterate day labourer, is her husband. She is mother of a daughter and a son. Since marriage, poverty was her constant companion. She was devoid of basic necessities like food, clothing and treatment et cetera. As shelter, she has a house made of bamboo to live in. Besides the homestead, her husband possesses no land.

Her day labourer husband’s daily earning failed to meet their family expenses. Frustrated Sonia Akter thinks what is a way out? How to meet the educational expenses of their children? Other expenditures are also increasing day-by-day. Sonia thinks of doing something at her own as it is tough enough to depend on her husband’s meager earnings.

At one stage, Sonia came to know from a next door sister-in-law that DFED of Dhaka Ahsania Mission distributes micro-credit among interested and laborious poor women by forming teams under its Microfinance Programme. Taking that neighbour with her, she met and talked to a DFED field worker. Finally, she enrolled herself with a team. Being a member of Gumantoli- Team No.-116, she started a saving scheme by depositing money at the rate of Tk100 per week.

A month later, Sonia took a job at a crab point owned by a person living nearby. There

she mastered the art of crab farming. Alongside working for two months, she underwent local training.

Undergoing training, Sonia expressed her intention to develop a crab point. She started the crab point taking lease of an enclosure on two bighas of land. In first installment, she took a loan amounting to Tk. 30,000. She bought a small number of peach crabs and began their cultivation. Deducting all expenses, she earned a profit of Tk. 5,500. At this stage, her and her husband's enthusiasm for crab farming increased. Adding profit to their capital, they expanded the area of its farming. In this manner, production and sell at Sonia's crab point were going on.

Repaying loan for three times, Sonia took a loan amounting to Tk. 50,000 for fourth time, while she has a saving amounting to Tk. 10,500. She is regularly repaying loan. She is not facing any problem in repaying the loan. At present, Sonia Akter is financially solvent. She got rid of the scourge of poverty. With her profit, Sonia bought lands, built a semi-pucca house, bath room and furniture. She is also educating her two children. Her daughter reads in Class-IX, while her son reads in Class-V. She got married to her lone younger sister-in-law in a befitting manner. The couple is now living happily.

Her husband, family and other members of society give value to her opinion. Sonia has created an honourable position in society. Insolvency totally vanished from Sonia's family. Emulating her example, some others have set up their crab points. Freeing herself from poverty, she has been able to establish herself as a self-reliant woman. Sonia Akter proudly said, "I get respect and dignity from all members of society what was out of my imagination."

25 March 2023, The Daily New Nation

আমাদের কার্যক্রম সমূহ

ঋণ কার্যক্রম



- গ্রামীণ ও নগর ক্ষুদ্র ঋণ
- উদ্যোক্তা উন্নয়ন ঋণ
- বিশেষায়িত কৃষি ঋণ
- অভিজ্ঞদের জন্য ঋণ
- ইমপ্যামিক মেইসোফিন্যান্স
- WASH

সঞ্চয় কার্যক্রম



- সঞ্চয় ঋণ
- মেসোফী ঋণ
- বিশেষ ঋণ

প্রকল্প ভিত্তিক কার্যক্রম



- ENRICH
- Beggar Rehabilitation
- SDL
- BD WASH
- ROJGAR
- Value chain Development
- MDP
- Probin Project
- LRL Project
- SHOUHARDO-III plus
- BAIDA

এজেন্ট ব্যাংকিং



- বায়োমেট্রিক পদ্ধতিতে হিসাব খোলা
- নগদ কমা গ্রহণ ও প্রদান
- ঐচ্ছিক রেমিটেন্সের অর্থ প্রদান
- শুল্ক প্রদান
- ব্যাংক অ্যাকাউন্ট
- মিনি স্টেটমেন্ট ইস্যু
- ডিপিএন সেবা প্রদান

ডিএফইডি ট্রেনিং সেক্টর (ডিটিসি)



ট্রেনিং রুম



গেস্ট রুম



ট্রেনিং রুম



ডাইনিং রুম

সুবিধাসমূহ

- মনোরম পরিবেশ ও শীতাতপ নিয়ন্ত্রিত প্রশিক্ষণ ভবন
- মোল্টিমিডিয়া, ওয়াই-ফাইসহ অববয়বের আধুনিক প্রশিক্ষণ সুবিধা
- এমি ও নন-এমি অর্থায়নিক সুবিধা
- মানসম্মত ডাইনিং সুবিধা
- যিনেফেনের সুব্যবস্থা
- বিভিন্ন ট্রেডে অভিজ্ঞ রিসোর্স পার্সন
- দক্ষতা বর্ধন IT Facility and Support
- পরিবহন সুবিধা
- এছাড়াও রয়েছে Group 4-এর তত্ত্বাবধানে আর্থিক নিয়ন্ত্রণ ব্যবস্থা

প্রধান কার্যালয়

ডাম ফাউন্ডেশন ফর ইকোনমিক ডেভেলপমেন্ট (ডিএফইডি)

বাড়ি # ৮৫২, রোড # ১৩, আদাবর

বায়তুল আমান হাউজিং সোসাইটি, ঢাকা-১২০৭।

মোবাইল: ০১৮১১-৪৮০০০৬, ০১৮১১-৪৮০০১১

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