

# Microfinance for **Livelihood Development**

1st year  
1st issue  
2012



Microfinance Programme  
**Dhaka Ahsania Mission**

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# **Microfinance for Livelihood Development**

**A Few Success Stories of Micro-Credit Borrowers of DAM**

**1st Year : 1st Issue : 2012**

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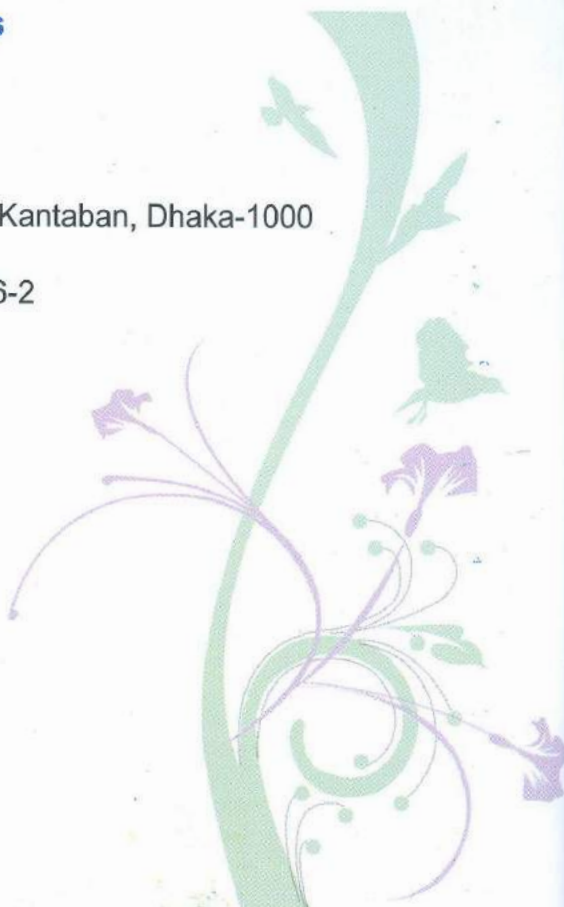
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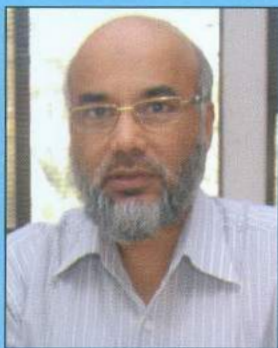
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## Message

Dhaka Ahsania Mission (DAM) has been implementing the Microfinance Programme for about two decades to improve the living conditions of disadvantaged people. During the period DAM's Microfinance Programme has played a positive role in enhancing the socio-economic condition of poor people by creating their employment opportunities, raising income and attainment of resources. Now DAM's Microfinance Programme has enabled to stand on a sound footing by crossing many hurdles. I am happy to know that the MFP booklet is going to be published as a sequel to its successes.

In recent time, Mission's Microfinance Programme has given emphasis on agricultural diversification through promotion of appropriate technology aiming at creating food security across the country by combating adverse effects of climate change. Alongside it has taken an initiative to increase linkage with Agriculture Extension Department of government and accelerating agricultural extension activities through financial assistance of PKSF. Mission has also launched ICT service through Ganokendra (people's centres) to increase access of rural people and beneficiaries of Microfinance Programme to the information that they need. An initiative has been undertaken for automation of Microfinance Programme so that quick service can be provided to the beneficiaries. Above all, besides, Microfinance Programme, Mission has been continuing to implement an integrated social development programme as an effective strategy for alleviation of poverty.

The publication of "Microfinance for Livelihood Development" has beautifully reflected achievements of beneficiaries of Microfinance Programme in different part of the country. It has enabled to highlight colourful features of the Microfinance Programme. Hearty congratulations to the team of Microfinance Programme at all levels for their hard toil and sincerity.

A handwritten signature in black ink, appearing to read 'E. Rahman', written in a cursive style.

**Dr. M. Ehsanur Rahman**  
Executive Director



## Forward

Since inception Dhaka Ahsania Mission (DAM) has been relentlessly working to enhance people's capacity to maximally utilize their inner potentials in addressing living needs. With a view to alleviating poverty through improvement of standard of living of poverty-stricken people across the country and women's empowerment, DAM started implementation of Microfinance Programme since 1993. Aiming at development of life and livelihood, DAM has given priority on creation of opportunities for targeted people's access to working arena by imparting skills training on agricultural diversification, development of production oriented microfinance entrepreneurship, market linkage and market demand related matters by providing microfinance to targeted people and employing themselves in various income generating activities. Besides, providing microfinance service to poor segment of population, DAM has been persistently working to alleviate poverty through synthesis of various programmes like education, health, life & livelihood and human rights and social justice following serious consideration of multifaceted features of poverty.

With a view to consolidation and expansion of Microfinance Programme DAM has been included as a partner organisation of PKSf since 2006. PKSf provides financial and technical assistance to its partner organisations for alleviation of poverty through creation of employment opportunities. PKSf has been materialising timely multifarious Microfinance Programme to accelerate poverty alleviation activities. It has been playing an effective and fruitful role in improvement of socio-economic condition of microfinance service recipients.

Aiming at highlighting contribution of microfinance in improvement of standard of living of targeted population DAM has been undertaken an initiative to serially publish case studies of microfinance recipients titled, 'Microfinance for Livelihood Development' depicting their successes to the readers. The case studies of present booklet have reflected a vivid picture of multifarious problems being faced by poor population of various regions of project areas of DAM and way out. The booklet also mentioned about Ganokendra-based activities and Mission's initiative to establish Branding Village through materialisation of Microfinance Programme.

Sincere thanks to all officials for writing reality-based stories to publish the booklet as well as to all officials for their cooperation in bringing out the booklet.

A handwritten signature in black ink, appearing to read 'Shafiqul Islam'. The signature is fluid and cursive.

**Shafiqul Islam**  
Director, Programmes

## Sheuly Begum, an Advanced Farmer

Md. Nasiruddin, Area Manager

Barguna Sadar upazila stands on the bank of the Paira River. A village named Singrabunia with natural beauty, is situated in Keorabunia union of the district. The lands of the village are very fertile where abundant crops are produced by local people. Sheuly Begum is a housewife of a poor family of the village. She was married to Md. Siddikur Rahman of Singrabunia village at the age of only 14 years. Sheuly could not understand anything about husband and family at this age. Her in-laws used to scold her always. But her husband Md. Siddikur Rahman had a lot of love for his wife and this is why no hardship could defeat her. Sheuly Begum gave birth to two girl children within a few years. So her in-laws used to abuse her always. Their scolding made Sheuly unhappy. At a stage Sheuly and her husband separated from his father's family. The couple began to think about running the family smoothly along with their two children. At this stage, Sheuly began to struggle hard.



Sheuly Begum harvesting vegetable from her vegetable garden

Dhaka Ahsania Mission (DAM) was running microfinance programme in Singrabunia village since 1999. Many women subscribed to Asar Alo Mohila Samity being run by DAM and engaged themselves in income generating activities by taking micro-credit from the Samity. Sheuly made up her mind to become a member of the women's Samity. She met the members of the Samity and expressed her desire. Thus she became a member of Asar Alo Mohila Samity of DAM in 2006 and started to deposit Tk 10. She regularly attended the group meetings, listened to various issue-based discussions delivered by Mission workers. After a few days DAM provided training on homestead vegetable cultivation to 25 persons, selected from the beneficiaries of different villages of Barguna Sadar upazila. Sheuly also participated in the training course. After receiving training, she took a loan of Tk 8,000 and the couple started to cultivate vegetable. She made a little profit. As a result, she regained her confidence and courage. She again took a loan and continues to cultivate vegetable.

Barguna is a district surrounded by rivers and sea. As the district is situated in the south-western region of the country, natural calamities are regular features in Singrabunia village. In 2007, a devastating cyclone named 'Sidr' hit the area which caused a heavy loss and damage to human being, livestock and crops. Sheuly was also a Sidr victim. Her house washed away by cyclone 'Sidr' and her vegetable garden was completely destroyed. She took shelter in a cyclone centre along with her husband and children. Although they could save their life somehow, they lost everything and became helpless. But life did not stop. At the initiative of government and private organizations, various programmes were implemented to start life anew. DAM and other organizations were engaged in relief and rehabilitation activities. On receipt of relief materials provided by DAM, Sheuly's family members temporarily overcame the shock of Sidr. Siddikur Rahman, husband of Sheuly got three bundles of tin from local administration and reconstructed their house. DAM postponed realization of installments of all types of loan for six months. DAM also distributed a special loan named 'RESCUE' with the financial assistance of Palli-Karma-Sahayak Foundation to recover the livelihood of the affected beneficiaries. The feature of this credit programme was that this was a 3-year period loan with a payable easy interest and six months grace period. Sheuly took 'RESCUE' loan of Tk. 15,000 and resumed vegetable cultivation.

DAM gave priority to agriculture extension programmes in Singrabunia village. Especially, it encouraged the local people and marginal farmers in producing crop species that are capable of tolerating disaster. Together with other members of Asar Alo Mahila Samity, Sheuly learnt about cultivation by using modern agriculture technology. Afterwards, as a result of effective advocacy of DAM, Barguna Agriculture Extension Department formed and established "Krisok (Farmer) Club" in Singrabunia village under IPM, ICM component in the beginning of 2009. Sheuly subscribed to Krisok Club as farmer and received Krisok card provided by the government, which helped her to avail the necessary agricultural materials and technical help. Besides, Sub-Assistant Agriculture Officer visited the Krisok Club every week and advised farmers on modern agriculture technology. Being a member of the club, Sheuly received field training on how to produce crops in fields through ICM, which helped her to become an advanced farmer from an ordinary farmer. It was the beginning of the most successful chapter of life of Sheuly. By taking agriculture and seasonal loan from the Mission and by using modern agriculture technology, Sheuly started to cultivate vegetable on commercial basis. Because of technical help and close supervision of Agriculture Extension Department, she achieved the expected success. Gradually, her success in vegetable cultivation spread all around. In the ongoing year, Sheuly made a commercial vegetable farm by taking an amount of Tk. 80,000 as small entrepreneur loan from DAM. This year, she cultivated karolla, chichinga, pumpkin, melon, sunflower, sweat potato, ground nut and many other vegetables on 200 decimals of land. The production was better than that of previous years. It is hoped that the profit will be around Tk 80/90 thousand after deducting the production cost.

At present, Sheuly and her husband Siddikur works in the vegetable farm all day long. Happiness and solvency came to the life of Sheuly Begum. Now her elder daughter reads in class three in Singrabunia Government Primary School. Her younger daughter is 5 years old. Sheuly will also admit herself to school. Sheuly who was once helpless now came back from the end of the line. Observing Sheuly's success, many others at Singrabunia village started farming with modern agriculture technology. As a result of effective assistance from DAM and local Agriculture Extension Department, Singrabunia village has turned into a village of advanced farmers.



## Ultra Poor Chobiron Shun Begging

Md. Rafiqul Islam, Branch Manager

Sixty-two-year-old Chobiron turned into a beggar when her loving young son committed suicide by taking poison at his father-in-law's house about 25 years ago. There was no alternative for Chobiron who led a life of a widow without being a widow as her husband Mohor Ali did not care for her well-being. Nobody knows when Chobiron was born but her father Amin Munsu named his daughter Chobiron seeing her beautiful face just like a picture. From then on everyone began to call her "Chobi." Chobiron never thought of study in a large family consisting of five daughters and four sons of her father, a poor farmer at Boroniamotpur village. Her parents married off their youngest and loveliest daughter to a person at a nearby village at a very tender age. Anyway, Chobiron was happy with her husband, a cow trader. But happiness faded away very fast when she gave birth to five children. Her youngest son died at an early age. Her two sons got married and did not feel it necessary to take care of their parents. At this stage, Chobiron was compelled to sell her last asset, the homestead, to bear the cost of her husband's treatment who was suffering from ulcer. But, ironically, her husband left her and married another woman.



Chobiron is taking care of her goat

Chobiron was living with poverty. At this stage, she collected old tins from others' houses and made a tin-shed room beside the room of her youngest son-in-law Shanti Mia. She spent nights sleeping there and spent days starving and begging. Due to lack of education and social awareness, Chobiron did not enlist herself during preparation of National Identity Card. As a result, she was excluded from the national security programmes such as Old Allowance, VGD or VGF card for the ultra-poor. Thus she was spending her life in misery. But, in the month of July,

2011, a turning point arrived in her life. Members of Chandni Ganokendra of Niamotpur village of Patibila union assisted by DAM came forward to change the lot of Chobiron. Chobiron came to learn that the Microfinance programme of DAM has launched a credit scheme for the ultra poor with the financial help of Palli-Karma-Sohayok Foundation to alleviate poverty. Training and easy loan facilities were also provided to the ultra-poor by involving them in the aforementioned programme. Getting advice of her neighbours, who were members of Chandni Ganokendra, Chobiron got herself admitted to Chandi Mohila Unnayan Samity.

Finally, Chobiron realised that begging alms is a humiliating job. So, she gave up begging and took a job of a maid-servant at the house of one Abu Taleb of the same village with the cooperation of the Ganokendra members. Chobiron used to get daily three times meals and monthly Tk 300. She had to go to the house daily at seven o'clock in the morning and she had to clean the rooms, wipe yard, clean clothes, wash utensils, clean the cow-shed. From her earning, she began to deposit Tk. 10 per week with the Samity. In the meantime, members of Chandni Ganokendra took an initiative for preparation of National Identity Card of Chobiron and enlistment her as a voter. She was also enlisted with Old Allowance and VGD or VGF programme. Then Chougacha branch of DAM arranged a two- day training programme on raising goat for the ultra-poor and Chobiron took part in the training.

Being advised by the members of the Samity, Chobiron took a loan of Tk. 5,000 under Microfinance Programme for the Ultra-Poor. Goat is called the cow of the poor. One can make profit by raising goat with small capital, small place and little labour. A goat usually gives birth to two kittens after every six month. A few days after starting raising goat, one of her goats gave birth to two kittens. Chobiron planned for making a goat farm by taking loan from the Samity in future. Then she will stop working in other's house. Chobiron continued to raise goat with a promise of living a respectable life.

## Now Rabeya Begum is Self-reliant Through Micro-credit

Md. Khairul Islam, Area Manager

Rabeya Begum lived in a poor family at Shahabajpur village of Haybatpur union under Jessore Sadar upazila. She was 33-year-old. The total number of family member was five including two sons and mother-in-law. The only earning member of the family was her husband Md Abul Kasem, a poor farmer. It was very difficult to bear the cost of the family with single income of her husband. There were needs and wants all the year round in the poverty-stricken family.

Rabeya was disgusted due to poverty. She was very worried for future of her sons. She was frantically searching for a way out. At this stage, Rabeya enrolled herself with Jonaki Mahila Unnayan Samity of DAM in 2007. She regularly joined the issue-based discussion meetings of the Samity and regularly deposited weekly savings. Rabeya planned to raise poultry birds and cultivate vegetables outside her house. In order to materialise her plan, Rabeya took Tk. 8,000 loan from DAM at the first phase and purchased some poultry birds and started cultivating spinach, pumpkin and bean by taking two kathas land lease beside her house. DAM valued Rabeya as a good loanee and increased the amount of loan at every phase. Being encouraged by



Rabeya Begum harvesting vegetables for sales

this Rabeya planned to expand her vegetable cultivation project and received advice of Agriculture Extension Officer of Jessore Sadar upazila for technical help.

In the ongoing year DAM took an initiative to establish Shahabajpur village of Haibatpur union as a model parable producing village by expanding parable cultivation under Agriculture extension

programme. DAM arranged field training at Shahbajpur village. Agriculture officer of Jessore Agriculture Extension Department and DAM jointly conducted the training. Mission beneficiaries as well as general and marginal farmers of Shahbajpur village took part in the training. Rabeya and her husband Abul Kasem participated in the training. Undergoing the training course, Rabeya planned to cultivate parable in a larger scale by taking more four bighas of land lease beside her house with an annual rent of Tk 30,000 with assistance of her husband.

In the current year Rabeya planted parable seedlings in the Bangla month of Magh by taking a loan Tk 60,000 from DAM. Parable selling started from the end of the Bangla month of Chaitra. Each week she sold 10-12 maunds of parable. In the current season 110-115 maunds of parable was sold till date. She made a profit of Tk 30,000 after deducting all costs. Rabeya hopes that she will be able to sell 300-350 maunds of parable from four bighas of parable field and she can make a profit of Tk 50,000 to Tk. 60,000. Rabeya appointed five part-time labourers to pick parable from the field every two days a week. Besides, she appointed seven part-time labourers for removing weed from field and taking care of field. Seeing success of Rabeya, her neighbours also began to cultivate parable.

At present Rabeya is financially solvent. She got rid of the affliction of poverty. Her elder son reads in class seven while her younger son reads in class three. From the income from parable, Rabeya purchased 10 decimals of land, bought two cows and made a tin-shed room. Besides, she built a pucca latrine and is thinking of installing a tube-well in her house.

Rabeya wants to educate her two sons. She also wants to purchase more land to expand her vegetable cultivation project. Being free from the fetter of poverty, Rabeya has enabled herself to establish in society as a respectable lady.

## Basonti's struggle for a better future

Md. Jalal Uddin, Branch Manager

Basonti Rani Das is the name of a successful entrepreneur. She has been able to establish herself as a successful and self-reliant woman in society by dint of hard work and self-confidence. She freed herself from poverty by creating employment opportunities for herself and for many others by establishing a factory which produces gasket. (Gasket: when a metal substance is put on another metal substance there is a gap between the two. Gasket is used to fill this gap. This is small part which is used in bus, truck, motorcycle and various other engines). She also ensured a safe tomorrow for her family.

Basonti's father's house is situated at Khajuri village under Fakirhat upazila of Bagherhat district. She could not study after class three due to want. Her family consisted of 10 brothers and sisters. This is why she had to contribute to her father's family by working as a part-time labourer in a gasket factory close to her house. When Basonti was only 13 years of age, she was married off to Uttam Kumar Das of Bazitpur village in Keshobpur upazilla of Jessore district in 1998. The profession of ancestors of Basonti's husband Uttam was leather trade. This is why Uttam used to



Basonti Rani is making gasket along with workers in her factory

collect skin of goat and cow from the village and sold those in Keshobpur bazar since childhood. Within a few years of marriage, Basonti gave birth to four children.

In the meantime, Uttam flopped in business. By selling the stock, he even could not retrieve half of his investment. As a result, Uttam became a bankrupt and stopped children's study. Bad days came for his family. Basonti saw darkness all around. At this moment she remembered the experience of making gasket during her stay in father's house. Basonti went to her father's house

and through consult with the owner of the gasket factory, she planned to make gasket in a small scale.

But the capital for business posed as a hurdle to Basonti. She became busy to collect capital. She came to know about the microfinance programme of Dhaka Ahsania Mission (DAM) from her neighbours.

She discussed her problem with the field organiser of Chanderhat Mahila Unnayan Samity of Mission at Bazitpur village. Thus Basonti enrolled herself as a member of Chanderhat Samity and continued to deposit Tk 10 as per the rules of the organisation. After a few days, she took a loan of Tk. 15,000 from the Samity. Out of the mentioned amount she bought some dices of making Gasket at a cost of Tk 7,000 and other tools by her husband Uttam and through buying some dry leather from Dhaka at Tk. 5000. She started making gasket primarily in a small scale. Gasket of various sizes of bus, truck, motorcycle was manufactured at her factory. She sold those in nearby markets including Jessore. The reputation of gasket manufactured by Basonti spread all over. Ultimately, Basonti expanded her business. She paid back her previous loan and took another loan of Tk 25,000 and purchased a machine and raw materials. She organised unemployed youths and women at her village and taught them how to make gasket. She employed them on contract basis of making leather washer and gasket. This work was very easy; it only needed dices and necessary machines. With the machine a male or female is able to cut 4-5 thousand washers in a day. The wage is Tk. 50 per thousand.

In the following years, she bought another machine by taking loan of Tk 30,000. The business was expanded. At present, about 108 kinds of gaskets including excel, timing, furring, water, water pump, fuel pump, chamber, site, gear kits, path packing, trapit, timing plate, head busher, mobile filter are being manufactured at Basonti's factory. The produced parts have a great demand in the country market but the supply is little. As a result, there is no problem in selling.

Not much labour is needed to work in Basonti's factory. Handicapped people can also work here. At present, three handicapped people are working at her factory. As no chemical substance is used in the factory, so the environment is not polluted. At present, the products produce by Basonti is sold in wholesale and retail markets in 31 districts of Bangladesh. Most of these are sold in Jessore, Jhenidah, Barisal, Chittagong, Dhaka, Madaripur, Satkhira and Magura district. Basonti's husband Uttam discharges the duty of distributing the products to different districts.

At present, all family members including four children of Basonti are engaged in this work besides studing. Four full time labourers are working in four large machines with Tk 6,000 monthly salary. Following Basonti's footsteps, many other families at the village have been engaged in producing gasket and washer. At present, about 45 families of Bazitpur village are engaged in producing this small part. If anyone visits Bazitpur village, he may witness the buzzing business of gasket and washer. Basonti has named her factory after the names of her two sons "Suvo-Sourav Joint Enterprise" and named the gasket packet after the name of her daughter "Rim Gasket".

Basonti was able to positively change her own fate and that of her family by dint of hard labour and sincerity. Solvency returned to the family of Basonti. All of her four sons and daughters are studying in school and college. She has purchased five kathas of land in her own name and repaired her house. She also made a sanitary latrine and set up a tube-well. Honour and acceptability of Basonti has increased in both family and society. Once she herself was a labourer and now she gives wages to labourers. This is a remarkable achievement of Basonti. She remembers the contribution of Dhaka Ahsania Mission with gratitude.

## Konika Weaves Dream With, Basket, *Dala* and *Kula*

Md. Rafiqul Islam, Branch Manager

It was 8th of Srabon in 1411 Bangla Year. The day was an unfortunate day for Konika Dasi. The sky was clouded in the evening. It began to rain at night when Konika's unbearable delivery pain began. The rain stopped for a while at 12:00 o'clock at night. Just then Konika felt well as she gave birth to a baby named Tulsi. After an interval a heavy downpour started. It did not cease till 12:30 am when Konika's father died of heart attack. But she was unable to see her father for the last time in her life. Like Konika all human beings are helpless in the hands of the Creator.

As Konika's husband, Gostho Gopal, became a Bankrupt, she became anxious thinking uncertain future of her newly-born baby. Konika made her mind strong. She said to herself that hope is her



Konika Dasi is making handicrafts with bamboo and cane

last resort. "Embarking on the raft of hope, I shall have to cross the dangerous sea," she said to herself. Konika vowed to struggle to bring good days for herself and her family.

The large family of her father consisted of her father Sreemonta Das, mother Rajkumari, six sisters and four brothers. Her father used to run the family by making handicrafts made of bamboo and cane at Gugulia village under Sadar upazila of Jessore district. He also worked at other's field

in exchange of nominal wage. This is why, he was unable to send his 10 children to school. In such a situation, his six daughters were a burden to him. Sreemonta arranged marriage of his daughters at tender age.

His fourth daughter Konika was not an exception. Sreemonta married off his daughter at the age of 12 years to Gostho Gopal Das, son of Nirapod Das of Bisawnathpur village in Patibila union under Chougacha upazila of Jessore district. On arrival at husband's house, Konika spent a few days happily. But she became a mother very fast. Her husband occasionally made handicrafts goods. Most of the time he worked as a day labourer on other's land. As Gopal was unable to meet family requirements, he had to borrow money from others. At one stage he became a bankrupt. Birth of a child multiplied their woes. Konika started to think for a way out. At a stage, she made up her mind to engage herself in the profession of her ancestors. She expressed her desire to her husband. Her husband assured her all-out help. But where is the capital for beginning her new pursuit.

In such a moment, Konika saw a ray of hope when Rexona Das, a next door neighbour took loan from Dhaka Ahsania Mission to start a new pursuit. One day she also met her Rexona Boudi and expressed her desire. She advised her to be a member of Saikat Mahila Unnayan Samity of Dhaka Ahsania Mission. Rexona was the leader of the Samity. She asked her to meet the development workers of the Mission and express her desire to become a member of the Samity. Accordingly, she got herself admitted to Saikat Mahila Samity of the Mission and began to deposit Tk 10 regularly. At a stage, taking a loan of Tk. 13,000 she started to make handicrafts goods made of bamboo and cane. But she could not find any prospective buyer. So, she was unable to make a good profit. In this way four months passed. One day a worker of the Mission introduced Konika to a wholesaler at Chougacha. The trader saw her items and assured her to give proper price. Inspired by his assurance and assistance from her husband, Konika began to produce handicraft products bamboo baskets, dala, tappery, dol, kula, topor in large number. Konika calculated that one person can easily make 6-7 things and after deducting all costs. Thus, it was not a tough task for her to earn Tk 180-250 daily.

She found that bamboo crafts has a great demand in the agricultural area of Chougacha. She paid back her first loan successfully. Then she took a second loan of Tk 25,000 and the couple fully concentrated themselves in cottage industry and earned good profit by selling their products. Her husband no longer has to work on others' land under rain and sun. She admitted her children to school. She hopes to erect a tin-shed room next year. Konika also fosters a desire to run a shop together with her husband. Konika says, "Anyone with a vision can fulfill his/her dream if he/she gets necessary patronage." She salutes to Dhaka Ahsania Mission for providing her help and patronage to fulfill her dream.



## Success story of Lucky Begum

Md. Khairul Islam, Area Manager

Lucky Begum was born in a poor family of Gop Beltola at Jessore Sadar upazila. Although she was born in a poor family, she could study upto HSC level in great hardship. After passing HSC, her father married her off to Mamun Miah of Mirzapore village in Shailakupa upazila of Jhenidah district. After two years, a daughter filled her lap. Mamun serves as a petty staff at a private company in Dhaka. It was very hard to run the family with the income of her husband. Two daughters and one son were born one after another. Although the family members increased, the income did not increase. The family cannot face hardship with the single income of Mamun. At a stage, Mamun returned to his village leaving the job of Dhaka. But on return to village he could not progress satisfactorily. On the contrary, the maintenance cost of the family continued to increase. Poverty became their daily companion. Lucky was always thinking for a way out.



Lucky Begum is making colorful broom

Finding no other way, Lucky took her husband to her father's house in Jessore. The couple decided to make broom with date leaves and sell those at Jessore town. However, this broom made of date leaves would have some innovation. This will be a modern broom of date leaves with a plastic handle. Date leaves can be purchased in Jessore area at a very nominal price. So, they started to make broom with date leaves. With the income of selling broom, they somehow managed to maintain their family. But collecting the expenditure of education cost of their children's study became very hard. Lucky and her husband realized that if the number of produced broom can be increased, the profit will be greater as there is a good opportunity of

distribution. But, they did not have the required amount of capital to increase the scale of the business. Lucky tried to borrow some money from her kiths and kins but failed. At that time, she came to know from a next door woman that Dhaka Ahsania Mission was running a microfinance programme in their area in order to alleviate poverty of the poor, neglected and helpless families of society. Many women achieved expected success by involving themselves with the micro-credit programme and other development activities of the Mission.

Lucky became a member of Doyel Mahila Samity organized by Dhaka Ahsania Mission in 2008. Being enrolled with the Samity, she took a loan of Tk 10,000 after depositing for a several weeks and invested the money in broom making project. Thus she took loan of Tk. 15,000 for second time, Tk. 30,000 for third time and Tk 70,000 for fourth time and established a small scale broom making factory in a rented house.

The demand for her broom increased day by day. Because, the broom of Lucky has a difference with other date leaves made broom that are generally available in the market. Generally the handle of the date leaf broom are made of bamboo and that does not last long. On the other hand, plastic handles are used in Lucky's broom. Consequently, the broom of Lucky lasts for 2 -3 years. At present, plastic brooms produced by her are sold in Jessore, Khulna, Jhenidah, Kushtia and Dhaka. A great demand is also created in the capital. Dhaka Ahsania Mission provided a remarkable assistance in creating a market of plastic broom of Lucky Begum.

At present, six labourers permanently work in the broom factory of Lucky and their monthly salary is Tk 18,000. Besides, more 15 persons work as part-time worker. Every four persons can make 100 brooms per day. As a result, the enterprise of Lucky created employment opportunities for some people beside themselves. Thus, daily 100-150, weekly 800-1,000 and monthly 3,600-4,000 brooms are made in her factory. Lucky earns Tk 1,08,000 to Tk 1,20,000 per month. Within a short time, her business achieved a lot of success. In order to expand the broom making activities, she has purchased various machines to make brooms from the income by turn and fitted those in the factory. Besides, to bring a variation in her brand, she started using plastic fiber along with date leaves that could attract the customer. Her family members, specially her husband Mamun always cooperates Lucky. When the factory of Lucky will be larger, employment opportunities will be created for more unemployed people. Now she is able to ensure studies of her sons and daughters from her profit. Her eldest daughter studies in Dhaka University while the youngest daughter in class seven; and the youngest son in class five.

Once a needy woman, Lucky is now a solvent lady. She has changed her lifestyle by dint of hard work and honesty. She has created employment opportunities for herself and her husband. Others can emulate Lucky's example for a prosperous life.

## Back from the end of the line

Md. Niamul Kabir, Program Officer (Agriculture)

Everybody has to exist in the battle of life by struggling with needs and wants. Some succeeds in the long battle of life. Rezia Begum is such a woman. Rezia was born in a poor family of a remote village in Nandail upazilla of Mymensingh district. Her father's name is Abdul Hamid. Rezia was the fifth among two brothers and four sisters. She could not grow up like other children of the village. As they were poor, their family was needy. Rezia grew up through various social humiliations. When she was only 12 years' old, she was married off as second wife of Abdul Khalek of Borotoli village under Mohongonj upazila of Netrokona district. Rezia could not remain happy for long in that family. One year after the marriage she gave birth to a son. After the birth of her son, her husband and fellow-wife compelled her to receive ligation (a permanent birth spacing method) so that she could not give birth to any more child in future. Since then, inhuman torture began on Rezia. The torture of her husband and fellow-wife was too cruel to tolerate. So after one and a half years of marriage, she was compelled to go back to her father's house along with her son. Her husband did not care for his wife and son. Ultimately, their marriage did not last.



Rezia Begum is taking care of ducks

The life-struggle for existence with her only son began. After a year, Md. Taijul Islam (her present husband) of Borotoli village of Mohonganj married Rezia by not informing his family. But, Taijul's father did not recognize this marriage and did not give them place in his house. Rezia and her husband took shelter in other's house. Rezia worked in others' houses and her husband pulled

rickshaw. Thus their lives were going on. After a long struggle, Rezia realized the power of will power. She came to know that Dhaka Ahsania Mission works for the improvement of livelihood of poor people by running microfinance programme at Borotoli village. Many women at the village were able to change their lot by implementing various income generating activities by taking loan from Dhaka Ahsania Mission. After going to Borotoli Mahila Unnayan Samity, Rezia informed the Field Organiser of Dhaka Ahsania Mission about her present condition and expressed her desire to do something. Thus Rezia became a member of Borotoli Mahila Unnayan Samity in 2000 and began to deposit Tk 5 per week.

After a few months, Dhaka Ahsania Mission arranged a three-day training course on raising poultry. Rezia participated in the training. After receiving training she took a loan of Tk 5,000 for the first time and with the loan money she purchased 100 one-day-old ducklings. In the very first year the project could earn profit and Rezia began to foster new hope. Then she purchased more 300 ducklings by taking loan of Tk 8,000 for the second time. Rezia's husband Tajjul Islam helped her in this work. Rezia could make profit in phase with the help of all. Her interest and inspiration multiplied many times. She began to think how to enlarge the area of the farm besides trying to collect the capital in various ways. Rezia took advice of the officers of Dhaka Ahsania Mission. Observing her interest and will power, Dhaka Ahsania Mission gave her six-day training on Entrepreneurship Development in order to run the farm in a proper and planned way. After receiving the training, business became easier to her.

After receiving small entrepreneurship development training, Dhaka Ahsania Mission provided Rezia with a small entrepreneur loan of Tk. 20,000. Rezia successfully run her small enterprize and paid back the loan of the first turn and took loan of Tk. 50,000 for second time. She purchased 12.5 decimals of land for her shelter with the profit money. She increased the size of the farm in a planned way by taking a third loan of Tk. 1,00,000. In order to earn an extra income, Rezia purchased a motorcycle to run on rent for her husband. Then she built a pucca (made of brick and concrete) house from the income from the farm and purchased furniture for her house. Rezia also purchased ornaments for herself. Thus, Rezia was able to establish her own rights by giving opinion and taking decision in family and society. She created an honourable position in the society. There is nothing called insolvency in her family any longer. Thus Rezia took Tk 1,50,000 from Dhaka Ahsania Mission. At present, there are 1,000 ducks in her farm. Rezia does not face any problem in payment of installments. Moreover, there are colour television, cot, show-case, three mobile sets in her house. In other words, she is solvent. Rezia's sons and daughters regularly go to school. In a word, it can be said that entrepreneurship of Rezia is a model entrepreneurship. Because, this is such an entrepreneurship which has a great demand and there is no possibility of fall, rather it will increase day by day. Rezia believes that after several years when her farm will be even larger, many other families will also get rid of poverty. Other women can emulate her glaring example for their own prosperity.

## Life struggle of Parul

Md. Shamimur Rahman, Area Manager

Parul is an inhabitant of Balimodon village under Muladi upazilla of Barisal district. Twenty five years from now, she was married to Abdur Rashid Gazi of Moutala village under Kaliganj upazila of Satkhira district. Her husband is a driver by profession. Driving profession of her husband is the only hope of meeting the cost of the family. Even then they did not felt much difficulty in saving a little after meeting all the costs. They will buy a second hand micro-bus, this was their dream. Thus, time passed by day after day, years after years. The amount of savings also continues to increase little by little. Then came, the expected moment. When the savings was 3 lakhs and 80 thousand which they saved little by little, they finally managed to purchase an old microbus. Parul began to weave many a dreams involving her husband, one daughter and two sons. But man proposes God disposes. Hardly had they began to weave their dreams, the whole family fell in a disaster. Her husband Abdur Rashid, the only earner of the family, died in a fatal road accident. Then Parul's hard days began along with her elder daughter Rozina, 12, son Rashed, 7, and younger son Rasel (11 months). Her husband did not leave a single penny in cash with which she would feed her children. Two brothers-in-law of Parul lived in the same house. Because of a



Parul is displaying colorful cloths in front of her customer

dispute regarding the microbus, they began to torture them. Parul ventured to run the microbus on rent by appointing a driver. Being angered, the two brothers-in-law sold the microbus for only 45 thousand taka and misappropriated the whole amount. This had aggravated the situation. At a stage, Parul was compelled to leave the house along with her children. Parul reached Kaliganj bus stand in order to start for her father's house. But she did not know how she would go as she was penniless. How will she pay the bus fair? Even she could not afford to buy sugar to feed her 11 months' old son. Parul could no longer resist herself; she burst into tears. A dignified person

named Mr Patu witnessed this scene. He extended his hands of cooperation to her. He took Parul and her children to his own house. At last, a new life began through getting a job of a maid servant at that house.

Even then Parul did not stop study of her children. Her eldest daughter Rozina was supposed to sit for annual examination of class seven. But, she could not buy a single book till then. She borrowed books of her classmates. But, the examination was knocking at the door and none was willing to help her. In this circumstance, Parul sought help from others in order to purchase textbooks for her daughter. She was able to collect the money in great hardship. Thus, she was able to purchase books only 10 days before the examination. Rozina read the books and sat for examination and finally came out successful.

At one stage, a woman named Jahanara advised Parul to enroll herself with Asar Alo Mahila Samity run by Dhaka Ahsania Mission in Kaliganj. Accordingly, she became a member of the Samity and began to deposit Tk. 5 every week. Thus, she got an opportunity to take a loan of Tk 5 thousand from the Samity. By purchasing saree, blouse, petticoat, lungi with the loan money, Parul began to sell those in remote areas. Another new chapter of life struggle of Parul began. Thereafter, Parul built a small cottage on the Khas (government) land of Momerjpur village beside the Satkhira-Kaliganj highway with the help of Patu Shaheb and began to live there with her children. She continued her cloth business.

Then, 13 years passed away. Parul still sells clothes. She took loan from the Mission nine times. Finally, she took a loan of one and half a lakh taka. She was never irregular in repaying loan. At present, she is regularly paying installments of the loan of Tk 50 thousand.

After her SSC examination, Parul married off her daughter Rozina to a good boy. She spent 30 thousand taka in her daughter's marriage. She erected six tin-shed rooms beside her cottage by spending two lac and 20 thousand taka. One of her sisters lives in one room with her two children and Parul herself lives in another room with her two sons while the rest four rooms were given to others on rent. She purchased some machines and tools at a cost of 5 thousand taka for her elder son Rashed who passed class eight. He began to repair small vehicles. She invested 50 thousand taka as personal capital in her cloth business.

Now Parul receives Tk 3 thousand and six hundred per month as rent from her rooms. She earns at least Tk 10-12 thousand from her business. Besides, she earns extra Tk 2-3 thousand by raising ducks, hens and goats. One of her dreams is to help her son become a workshop owner. Her youngest son reads in class six. She wants to make him an educated man. He fosters another dream of owning a cloth shop in a market at the centre of Sadar upazila town. She wants to display sarees, lungis and shirts of various colours at his shop. Parul works hard to fulfill her dream.

## Bidding Goodbye to the Past

Dulal Chndra Devnath, Branch Manager

If one wants to build one's own luck, one needs to materialize the desire through working skill. Saleha Begum is an example. She was born at a village named Mahisati of Madhobdi union of Narsingdi Sadar upazila. Her father was a poor weaver. They were three sisters and brothers. She was second among them. She was lucky enough to read upto class eight. Then Saleha was married off as second wife of a day labourer named Gaffar Miah of the same village at the age of 16 years. She became mother of three children within a short span of time. The number of family members rose to seven together with the children of Gaffar's two wives. Gaffar was unable to meet the family expenditure by his meager income.

Bangladesh is a poor country. Half of its population is women. But women of our country lag behind in education and awareness. Women are only counted during census. They are not counted as human resource. At present, many government and non-government organisations work for community development by successfully utilizing the work power of women. Dhaka Ahsania Mission is such a reputed non-governmental organization. It works in education, health, social awareness, poverty alleviation, technical training and other sectors.



Saleha Begum is working in Power-loom

The villagers of Mahisati village of Madhobdi union of Narsingdi Sadar upazila formed a Gonakendra (people's centre) named Ekota Gonakendra with the help of Dhaka Ahsania Mission in 2001. The goal of establishing the Ganokendra was to alleviate poverty by running various programmes like education, skill development, increasing awareness for the underprivileged group of the village.

Saleha got herself involved with the Gonakendra. She regularly went to the Gonakendra whenever she got an opportunity. Her insight and wisdom increased by reading books and various newspapers and listening to experiences of others. She thought of improving her lifestyle. She fostered a desire to free herself and her family from the curse of poverty. However, needs increased in family. She started working at others' handloom factories. As Saleha learnt all techniques from her father during her childhood, she was thinking of buying a handloom. But she had no capital. She took advice of her acquaintances and tried to borrow some money from others, but failed.

At this stage, Ekota Mahila Unnayan Samity was formed in 2002 at the initiative of members of Ekota Gonokendra. Saleha subscribed to this Samity as a member. The goal of establishing the Samity was to alleviate poverty by achieving financial self-sufficiency of rural poor women. Thus, she took a loan of Tk 10,000 from Dhaka Ahsania Mission in 2002 and purchased a handloom and began to weave clothes at her own house. Husband and wife together continued to weave clothes. At the outset, they only produced white clothes from which bed sheets, lal-salu, sarees were made by processing those.

Finally, success came. They did not feel it difficult to pay installments regularly. Dhaka Ahsania Mission evaluated Saleha as a good loanee and increased the amount of loan in each phase. In the meantime, Saleha achieved success in her business beyond her expectation. She purchased power-looms from the profit money and thus the number of looms increased gradually. She purchased 15 decimals of land for the project. Seeing her continued progress, the organization selected her as a small entrepreneur and gave her micro enterprise loan.

At present, Saleha owner of a power loom factory. She named the factory as "Parul Textile" after the name of her daughter. About 700 to 800 sarees are produced in the factory each week. She makes a profit of Tk 3,60,000 every year by producing sarees and clothes. Clothes produced in her factory are sold in remote areas of the country such as Rangpur, Kurigram, Dinajpur.

Saleha Begum has purchased 35 decimals of land, constructed rooms for factory and purchased 30 power-looms with the loan money and profit. Employment opportunities for 26 persons have been created. Among them 20 are males and six females.

The entrepreneurship of Saleha is a role model for others. This is a creative business, which has a great demand and the demand will increase day by day. It is also contributing towards national development.

Saleha believes that if such entrepreneurship expands in each region of the country, then poverty will be alleviated once for all from the country.

Working women face many obstacles in our social systems. But ultimately they are able to overcome all obstacles by dint of determination, will power and diligence. Saleha purchased new power-looms from the profit money and appointed staffs in order to expand her business. She followed a planned time-table for her work both in family and business. She also gave importance to the opinion of her husband and other family members. She did not face difficulty in running the family and project at a time.

Now, Saleha is much more advance than other women of society. Her skill got recognition from her family and society. At the outset, Saleha stumbled and criticized, but she overcame those with the inspiration and cooperation of Mission workers. Now she has extended her hands of cooperation towards other fellow women for their well-being and prosperity. She thinks herself not only as a woman but also as a self-confident human being.



## Rashida's Success in Mushroom Cultivation

Md. Rezaul Islam, Sr. Program Officer

"My schooling stopped when I was in class five, but I want my two children to have proper education. They are my future," Rashida Begum smiles fondly at her eldest son who passed SSC (school final) exams. Now she wants him to enter university. Several years ago poverty was constant companion of Rashida, a housewife at Jugihuda village in Mohespur upazila. A regular income began to flow in when she got a chance to become self-reliant through micro credit loan taken from Dhaka Ahsania Mission, a leading non-governmental organization (NGO) in Bangladesh.

"Within a few months I became a successful entrepreneur and social development worker by dint of my own efforts and hard work," recalls Rashida.

Born at Sajja village in the aforesaid upazila, Rashida had 10 brothers and sisters. She was the eldest child of her father, Khademul Islam, a poor day labourer. At the age of merely 14 years, she was compelled to marry a poor sharecropper named Md Asadur Rahman at her village. Asad had no land except his homestead. Life became more harder when she became a mother of two children. She frantically searched for a way out. In such a situation Dhaka Ahsania Mission came to her rescue. She came to know that Dhaka Ahsania Mission with the help of local people



Rashida Begum is working in Mushroom shade

established a Ganokendra (people's centre) at Jugihuda village. The Ganokendra offered many opportunities to locals like participation in developmental discussion, reading books and newspapers as well as literacy practice.

Out of curiosity, one day Rashida went there to find that illiterate women and children were learning how to read and write. Instantly, she became a member of Parashmony Gonakendra. After a few days, she undertook a training on tailoring and started sewing kantha at her house.

She became a member of Micro-credit Mahila Samity of Dhaka Ahsania Mission which was formed to assist members of Ganokendra become economically self-dependent. Issues like income generation activities, selection of correct income generation activities and importance of proper use of loan drew her attention. Development workers discussed the issues in the weekly group meetings. The agenda of weekly meetings helped create a base for her emergence as a small entrepreneur. She asked many questions to resolve problems. She came to know how to select the most prospective activity from so many income generating activities. Rashida began to deposit Tk. 10 every week.

After a few months, she took a micro-credit loan of Tk. 5,000 for increasing her family income. She purchased some poultry birds and a goat. She earned little in the first year. Eventually, she took loan twice and engaged in income generation activities. Side by side, she was thinking for a pursuit that will be profitable in future. Rashida's sincerity encouraged the Agriculture Officer of the Mission who advised her to cultivate mushroom. He motivated her to receive necessary training. He also asked her to read a book on mushroom cultivation that was kept in Gonakendra. Following his instruction, Rashida came to know that mushroom is a very nutritious, delicious vegetable containing herbal properties. Mushroom meets the demand of protein for human body as well as bears all properties of a vegetable. This is why it is called vegetable-meat. Business prospect of mushroom is also very high.

Rashida received training on mushroom cultivation from the Upazila Agriculture Office. Local branch manager of Dhaka Ahsania Mission also helped her. Then, she took a loan of Tk. 15,000 from Dhaka Ahsania Mission under small entrepreneur development project. She made a bamboo shade in a separate room beside her house. Then she brought 400 packets of mushroom seeds from Jessore under overall supervision of Upazila Agriculture Officer and began to cultivate mushroom. After 15 days, two kgs of mushroom were produced daily and she earned, on average, Tk 300. In the beginning of mushroom production, Rashida was anxious for customer.

However, special initiative and publicity of Agriculture Department and Dhaka Ahsania Mission helped increase popularity of mushroom in Mohespur upazila. It contributed much in creating demand for mushroom among local people. Specially, because of initiative of local health officials, a great demand for mushroom was created among diabetes and kidney patients due to its medicinal property. Besides, Rashida got a positive response from Chinese restaurants of Jessore through her husband Md. Asadur Rahman. Thus, Rashida started producing mushroom in large number. From then on she did not look back. At present, more than 1,000 mushroom packets are stored in her mushroom shed.

Gradually, Rashida purchased four cows, eight goats and made a chicken farm from income of mushroom cultivation. With the help of Dhaka Ahsania Mission, she set up a bio-gas plant at her house for cooking meals for family. Besides, she built a house and purchased one bigha of land. Not only solvency, she established herself as an important person in family and society. Rashida became popular to all due to her honesty and prudence. She contested in election from Fatehpur union and was elected a female member of Ward No-3.

Rashida firmly believes that if everybody, either male and female, at her village works sincerely, then the village will develop where there will be no poverty. Personal success inspired Rashida to work more.

Although she has expanded her business still Rashida does not miss to attend group meeting on time. In the meeting, she gives instructions and encourages other members to become self-dependent. Truly, mushroom cultivation has totally changed her fate. Today, in addition to improving her own standard of living and educating her children, this audacious woman is opening up new possibilities for women throughout Mohespur upazila.

# Images of Livelihood



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## Microfinance Programme

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