

**Microfinance for  
Livelihood Development**

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

Microfinance for  
Livelihood  
Development

Income



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# Microfinance for Livelihood Development

A Few Success Stories of Micro-Credit Borrowers of DAM

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## **Note for the Readers**

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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. 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 institute 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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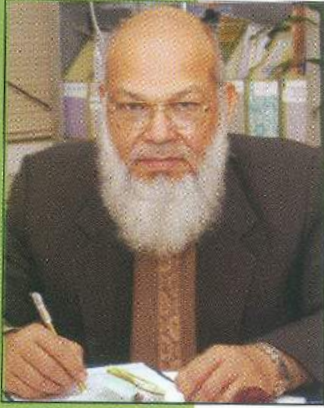
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## Goodwill Message

Since its inception, Dhaka Ahsania Mission (DAM) has been working at grassroots level to alleviate poverty of disadvantaged population and improve their socio-economic conditions through implementation of various programmes. In addition to accelerated economic growth, sustainable job-creation is also necessary to eradicate poverty. Aiming to enhance the standard of living of targeted population and empowerment of women, DAM has been implementing its Microfinance Programme since 1993 by organizing them and creating self and wage-based employment. During the last two decades, DAM's Microfinance Programme had played a positive role in socio-economic development by creating jobs for poor people, raising their income and acquiring resources. Poverty alleviation is a multidimensional challenge. With a view to contain the challenge, apart from providing microfinance services, DAM has been relentlessly working for eradication of poverty from the country through coordination of various programmes like education, health, livelihood development and human rights and social justice. To give microfinance programme an institutional shape, DAM has established "DAM Foundation for Economic Development (DFED)" as a separate institute which has commenced from June 2014 as a Social Enterprise of DAM.

Aiming to provide demand-driven micro-credit loan to the loan recipients, DAM always gives importance to making the Microfinance Programme diversified. As a result, DAM has launched a new microfinance product entitled "Islamic Microfinance" beginning this year. Besides, the reality of geographical diversification has been widely reflected in DAM's financial and other service-oriented programmes. Special attention has been given to environmentally vulnerable regions, such as char areas, coastal belt, flood-prone localities, haor areas and poverty-prone region which is time-befitting. Recently, microfinance service has been added to the agriculture extension support activity project meant for poor and marginal farmers of 40 poverty-prone upazilas in the southwestern region of the country with financial assistance from the USAID. On top of the improvement of the standard of living of around two lakhs families of farmers, it will also play an important role in raising agricultural productivity.

I am pleased to know that the second issue of a compilation of stories on "Microfinance for Livelihood Development" is going to be published by DFED. Success stories of beneficiaries of DAM Microfinance Programme have been reflected in it in a decent manner. Apart from this, this issue has highlighted the colourful features of the programme. The publication of "Microfinance for Livelihood Development" will be considered as a document for eradication of poverty across the country and improve the standard of living of under-privileged population. I do hope this will encourage all concerned to undertake similar development programmes.

I convey my sincere thanks to all officials of DFED for bringing out such an informative and rich publication. Hearty congratulations to the MFP activists at all levels for their hard toil and sincere efforts.

**Kazi Rafiqul Alam**  
Chairperson



## Forward

Microfinance Programme is termed as a tool for alleviation of poverty. For disadvantaged people, it is a tool for freeing themselves from the clutch of the vicious circle of poverty for achieving socio-economic advancement thereby establishing themselves as dignified human beings. This is why, the role of micro-credit is recognised across the globe. With an objective of alleviating poverty of underprivileged population through

improvement of their standard of living and empowerment of women, Dhaka Ahsania Mission (DAM) has been implementing its Microfinance Programme since 1993. As part of an institutional development process, Mission transformed its microfinance programme as a separate institute naming "DAM Foundation for Economic Development (DFED)" which has commenced from June 2014 as a Social Enterprise of DAM. DAM provides micro-credit to targeted population for livelihood development through involvement in various income-raising activities. It emphasizes on agricultural diversification, development of production-oriented small entrepreneurship, market linkage, imparting vocational training for creating loan receivers' access to working arena as per market demand.

With a view to consolidation and expansion of Microfinance Programme DAM has been included as a partner organization of PKSF since 2006. PKSF provides financial and technical assistance to its partner organizations for alleviation of poverty through creation of employment opportunities. PKSF has been materializing 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.

Mass media often does not reflect properly the tales of poor families who became self-reliant through utilization of micro-credits. This is why, DAM has undertaken an initiative to serially publish the booklet titled: "Microcredit for Livelihood Development" for highlighting the success stories of micro-credit beneficiaries. In the meantime, the first issue of the compilation was published. Its second issue is being published serially. DAM's production-oriented agricultural activities and success of micro-entrepreneurship have been vividly reflected in the case studies published in this booklet. Moreover, the booklet has also narrated the stories on DAM's Ganokendra-based initiatives and inclusion of educated unemployed youths in the microfinance programme.

Sincere thanks to all officials for writing reality-based stories and those who lent their support in bringing out this booklet. It is expected that the next publication would be more enriched with spontaneous cooperation of all concerned.

**Md. Asaduzzaman**  
Executive Head

## Anju blossomed thru' flower cultivation

Md. Rezaul Islam, Senior Program Officer

Flower is a symbol of holiness and purity. Anju Sarker of Mulgram under Keshabpur upazila of Jessore rose to the peak of success doing flower cultivation. Local people know her as Phool Boudi. To people of Jessore, Anju Sarker is a name of a brave woman who won the battle for life. She has emerged as a successful lady entrepreneur conquering poverty through flower trade. Now, she goes from one place to another by her own private car. But



Anju Sarker collecting flower from flower garden

even one decade ago, she did free distribution of flowers walking on foot along the streets. Sometimes she had to hear objectionable remarks from people. But she did not stop. She achieved success by dint of hard toil, sincerity and perseverance.

People will be astonished to hear the struggle of life of Phool Boudi. After marriage, she found nothing but some cooking utensils at her husband's house. Her husband was a cultivator by profession. His condition was so pitiable that he could not manage three times meal for his wife and son. Responding to the call of life, she joined her husband in his pursuit of cultivation. She learnt to cut paddy, sugarcane, what not? Even then they could not ensure their daily square meal. But because of chronic want and hardship, Anju, along with her husband and children, was compelled to set for India. There she took shelter at the house of one 'Didi' (elder sister). Her 'Didi' arranged for her work at a flower farm as a farm labourer. This is from where Anju Sarker learnt the art of flower cultivation, planting the saplings and marketing of flowers.

After acquiring primary knowledge on flower farming, she decided to come back to her home country to do flower cultivation and pursue a trade on flowers. It was in 2005, she came back to Keshobpur carrying a few saplings from the house of her master. She planted the saplings at the courtyard of her house. Although she laid the foundation of flower cultivation but she had no adequate capital by which she would start a business and make it commercially successful. With a view to arranging money for the purpose, she took suggestions from her neighbours to get involved with Ashroy Ganokendra, a people's centre, established at her native village, with assistance from Dhaka Ahsania Mission (DAM) in the same year. There she came to know about DAM which works for backward population's educational, health, social awareness, and economic development thereby alleviating their poverty. She also learnt about various skill development trainings being imparted through Ganokendra, established by DAM. DAM also helps create self-employment for poverty-stricken women by providing them small loan through its Microfinance Programme.

Anju's remaining story is like a fiction. DAM extended its hands of cooperation to her observing her keen interest in flower cultivation. Initially, DAM provided her 25,000 taka loan. Adding her own family savings to the loan, she, with the help of husband and two sons, started cultivation of flowers like 'rajanigandha' (tuberose), marigold, jasmine, dahlia and gypsy. At initial stage, she sold flowers carrying them in hands. Later, she sold flowers at Keshobpur bazaar. Alongside, she bought roses and other flowers at cheap rate from Gadakhali bazaar in Jhikorgacha and sold them at her locality at high price. Because of timely repayment of loans, DAM raised her loan ceiling every year. This way, she extended areas of flower cultivation taking lease others' lands and making good use of loans and her sales proceeds. Anju established a show room of flowers named 'Suvecchha Phool Ghar' at Keshobpur bazaar. She, not only engaged herself in flower trade, but also decorates houses during pre-wedding 'Gaey Holud,' wedding, 'Hal Khata' on Pahela Baishakh (Bangla New Year), VIP and politicians' functions. She gets between 15,000-20,000 taka as remuneration by decorating houses during social functions. Currently, she has extended her business by opening two new shops at Khulna and Satkhira.

Anju spent a decade doing flower trade. Story of her long journey towards economic stability may sound unbelievable. Within this period, she bought four decimals of land at Keshobpur bazaar whose current price is 14 lakhs taka. She sent her younger son to Kuwait. She also bought 230 decimals of land at her native village for the sole purpose of flower cultivation. Flowers are transported to various districts by her private car. Despite her unbelievable success, Phool Boudi still remains the same simple lady. Flower trade is her passion. In the early morning, she picks up flowers from lands and brought the same to her shop while she returns home at night. Now daily sales proceed of Anju Sarker stands at 15,000 taka while it is annually 54 lakh taka. She receives six lakhs of taka as net profit. At least 20 poor women and meritorious school and college-going students have been employed at Anju's business establishment. Her dream is to extend flower business in every corner of the county. Alongside her individual flower trade, she received the prestigious Joyita Award in 2013 in recognition to her contributions towards creating women awareness at her own locality. In 2014, Anju earned a rare honour by obtaining second place in Best Microentrepreneur in Agriculture category of 9th Citi Microentrepreneurship Award as a DAM participant. Really, Anju Sarker has bloomed herself like a flower doing flower cultivation.



## Conquering poverty by cricket bat

Muhammad Khairul Islam, Sr. Area Manager

Here is an interesting tale of a simple rural woman who has conquered poverty by cricket bats. Bashanti Rani Das of Daharpara village under Kashimpur union in Jessore district was born at a poor family. Although, she does not know and understand the game of cricket and its rules and regulations, still she is well-aware of its popularity in Bangladesh. She has noticed well that cricket had gained a vast popularity at every nook and corner of the country. Bashanti has won the battle for life by manufacturing cricket bats. She launched its production and marketing in 2000. She worked relentlessly to hand over cricket bats to the representatives of young generation. After a struggle for a decade, she emerged herself as a successful entrepreneur.



Bashanti Rani Das pasting sticker on cricket bat

But the tale of Bashanti is a bit different from others. After marriage, Bashanti arrived at the house of her husband Arun Kumar, where poverty was a constant companion. She had to work as a domestic help at her neighbours' houses. Arun used to work as an employee at a furniture shop. Their earning was so meager that it could not meet up the family needs. At this stage, they went to visit a relative's house at Rupdia in Khulna. They noticed that carpenters had been making cricket bats. They came to know that making cricket bat is a profitable and promising endeavour. Following popularity of cricket, demand for cricket bats is increasing day by day. The couple learnt the art of making cricket bats at Rupdia and decided to take up the pursuit of producing cricket bats.

On return home at Daharpara, Bashanti launched her new trade. With a view to collecting capital, she discussed the issue with several members of local Shishir Mohila Unyan Samity, a group for women's development, being run by Dhaka Ahsania Mission (DAM). They suggested her to get enlisted with the Samity. Later, she shared with a DAM official about her desire, who organised a 10,000 taka loan for her. Utilising the loan and adding own savings to it, the couple started making cricket bats. Earlier, she bought wood of 'Kadam', 'Geoa' and 'Amra' for the purpose. Then they sold the goods visiting from door-to-door and bazaars. With the sale proceeds, they somehow managed their family. Gradually, their cricket bats gained popularity. Every year, DAM increased her loan ceiling and provided loan to Bashanti who increased production of cricket bats. With the loan she bought good quality wood for manufacturing long-lasting bats. She also purchased modern equipment to make bats at ease and less time.

Like cricket, bats of Bashanti became popular with increase in their demand. December to June is the season when demand for her bats increases. Cricket lovers of Kashimpur union and adjoining 30-40 villages rush to her for cricket bats. She also sends bats to the capital by courier. At the same time, her bats are marketed to the sports clubs in Jessore town, Pabna, Natore, Khulna, Magura and other districts. But she could not supply bats as per demand due to lack of money. She has a dream to expand her business if she could collect money.

She has distributed jobs to workers at her factory dividing it into several sections. Some workers collect wood, others take wood to the mill from where it is brought to her own factory. Someone is busy joining bats while others remain busy pasting stickers and doing other activities. This way, on average 50 bats are produced daily. It stands at 1,000 by month end. Two types of bats, one small and the other large, are made at her factory. But there is much demand for small bats. The bats are made of wood like 'Jibon' 'Kadam', 'Geoa,' 'Bhetul,' 'Pithali', 'Amra,' 'Epilepil' and 'Shishu.' However, 'Jibon' is the best wood in the market. As per demand, Bashanti now produces seven types of bats.

At present, a process is underway to bring a sophisticated machine from the sale proceeds of bats and DAM loan. When the machine would arrive, she would be able to make 100 bats every day instead of 50 at present.

In course of time, Bashanti left behind poverty long ago. At present, she is quite solvent. She is educating her children and also bringing sophisticated machine for making bats. She launched her business with 10,000 taka as capital that now grew to two lakhs of taka. Bashanti's bats are sent to the capital and various parts of the country whereas even a decade ago she had to starve and live in absolute poverty. Being motivated by her success, others also involved themselves in the trade. With her relatives, 50 others of Daharpara village joined in this endeavour. Earlier, those who were engaged in furniture trade, now shifted to cricket bat manufacturing trade. Alongside education, many students are spending time doing part-time jobs. Local poor housewives are also doing part-time or full-time jobs. Once there was no cricket-manufacturing factory at Daharpara but presently there are eight such factories. Daharpara has gained popularity as a manufacturing and marketing den of cricket bats.

The next year, World Cup Cricket will be held. Cricket fever will grip the entire country. Bashanti wants to make the best use of the fever. She dreams big centering World Cup Cricket. She wants to expand her business centering the big global event. She expresses her gratitude to DAM for providing loans to scores of Bashantis like herself thereby making them self-reliant.

## Pisciculture makes Sabina Yasmeen self-reliant

Md. Ruhul Amin Khan, Area Manager

If anyone travels to Bara Kailati village of Netrakona Sadar upazila, he/she will find small, medium and big ponds after some intervals. In most of the ponds, fish is being cultivated in a planned manner. The ponds which remained derelict earlier were also brought under fish cultivation. A housewife of Bara Kailati village, Sabina Yasmeen, also a masters student, has become self-reliant, doing fish cultivation. She has not only become self-employed, but also created employment opportunities for others.



Sabina Yasmeen is grading fish

But life was not so comfortable even three or four years ago. She had a five-member family consisting of her two children and mother-in-law. Her husband Md. Golam Mohiuddin Khokon used to work as an accountant at BRAC, a non-governmental organisation. With his lone income, he somehow maintained the family but it was hard to bear educational expenses of Sabina. Poverty was their constant companion. At times they had to take help from others. Meritorious Sabina got married after passing the Secondary School Certificate (SSC) examination in 2009. But she did not discontinue her education. With husband's cooperation she pursued her studies and dreamt of a bright future.

Alongside her husband, she wanted to do something to raise family income and began to search a way out. Being an educated woman, Sabina knew that many others too had been searching for self-employment opportunities taking training from Youth Development Directorate. She discussed the matter with her husband and underwent a training course on pisciculture at local Youth Development Directorate in 2011. But where will she get money for

fish cultivation? She became desperate for money. At this stage, she came to know from some neighbouring women that Dhaka Ahsania Mission (DAM) had been providing micro-credit loans to poor and disadvantaged villagers at Bara Kailati village for a long time for alleviation of poverty of poverty-stricken population and improving their livelihood. Even many women of the locality have attained success by involving themselves in income-generating activities. Jelly Mohila Unnyan Samity is a women's development association of DAM at Sabina's village. Taking suggestion from other association members, she enrolled herself there as its member on February 28 in 2011.

She took up pisciculture for a living taking first loan amounting to 30,000 taka from DAM. Investing something for family purposes, she utilised the loan by releasing fry of Shing, Pangas and Telapia in her pond. Excluding cost of labour, fish feed and loan installments, she earned a net profit of 50,000 taka for the first time. Being encouraged by her success, she again took 50,000 taka as loan from DAM for the second time. She expanded her project adding her profit to this loan by taking lease of another pond. Initially, beginning pisciculture in a 50-decimal pond, now she cultivates fish in ponds measuring 120 decimals.

At present, Sabina cultivates fish thrice in ponds annually. For the fourth time, she took one lakh taka loan from DAM on March 23 this year and released 380-KG fry of different varieties in ponds. She also released fry in two nearby ponds. In June, she will sell fishes. The cost of fish production will be around four lakhs of taka. But Sabina expects she would be able to sell fish worth about seven lakhs of taka.

This way, Sabina earned lakhs of taka and became solvent in a planned manner. There is no want in family. With the profit, she has installed submersible pump at her house through which she supplies water to ponds. She thinks of constructing pucca houses. She has planned to cultivate fish in ponds measuring eight bighas within next year. She also thinks of rearing poultry by erecting tin sheds in the courtyard within a few months. Her husband left his job at BRAC for helping wife in expanding her fish farm. Alongside cultivating big fishes, he also grows fry in a pond. He earns a good profit selling fry. He buys each fry at 40 paisa whereas he sells the same at between 4-5 taka.

Sabina has gained popularity in her locality as a successful fish cultivator. She salutes DAM for providing necessary support to her. She believes that she had attained success in life because of her education. So, she wants to educate her two sons to establish them as good citizens of the country.

## From housewife to small entrepreneur

Md. Tofazzal Hossain, Area Manager

Believe it or not, eight years ago, Sheela Begum was an ordinary housewife at Ghoradia village in Narsingdi Sadar upazila. She had to struggle hard to manage an insolvent family of her husband, but today she has established herself as a successful small entrepreneur. The family had little hope of survival. Her husband was not doing well at his job. Sheela was worried about how they would bring up their sons and daughters.



Sheela Begum is filling the dice of ICE-Cream with mixer

It was in 2006, she first invested 200 taka in a business and bought ice cream from a factory to sell those to the nearby villages at a nominal profit. With a load on her head, she went from door-to-door and worked hard to earn money. This way, she continued for two years. Confident about the sales and her hard work, she decided to establish an ice cream factory of her own. But she had no capital. She became desperate for capital. At this stage, she came to know that Dhaka Ahsania Mission (DAM) provides micro-credit to poor women as part of its poverty-alleviation programme. She hurriedly met a worker of the microfinance institution of DAM and expressed a yearning to be self-reliant for alleviation of her painful situation, for the sake of her children. He narrated to her all about the scheme. "It involves the issuance of very small loans, for those at the bottom rungs of the income pyramid." As per suggestion of the DAM worker, Sheela became a member of Ghoradia Sabuj Mohila Unnyan Samity, an initiative to empower disadvantaged women. As a first step towards materialising her dream, Sheela obtained a small loan of Tk 10,000 from DAM and started initial activities of her ice cream factory. Her indomitable courage and hard toil yielded good result. She earned a good profit. At the same time, she repaid loan installments every week.

Confident about the sales and her hard work, next year she took a second income generating loan of Tk 15,000. Adding her profits to this loan she expanded her factory. In 2008, she repaid her loan completely and took a fresh loan of Tk 20,000. Gradually, she took bigger amount of loan from DAM for more five times ranging from Tk 30,000 to Tk 80,000. Her daily earnings also grew steadily. Finally, she took a loan amounting to Tk two-and-a-half-lakh and bought a new machine to produce ice cream. The loan is now at the final stage of recovery.

Her husband and children too extended their hands of cooperation. She employed five workers at her factory. She pays Tk 25,000 to them every month. With the assistance of DAM, her starting capital of Tk 200 has now surpassed Tk 20 lakhs.

Demand for her ice cream increases in hot weather. She produces 8-10 kinds of ice cream including Chalkbar, Qulfi and Orange ice cream. Every day, she is able to meet a demand for 9,000-10,000 ice cream. At her factory, there are machineries worth over 15 lakh taka. She took electricity connection at her factory at a cost of Tk 3 lakhs. Because of frequent load-shedding production of ice cream is hampered to a great extent. So, she has planned to buy a generator taking new loan from DAM this year.

Alongside meeting family expenses, she purchased sofa set, TV and furniture which vouch for her prosperity. She has been able to erect a pucca house for her ice cream factory. She also built two other pucca rooms on the empty plot beside her factory at a cost of Tk 2 lakhs. She gave the houses to two NGO employees on rent and now gets Tk 2,000 per month.

Sheela is a DAM microfinance success story and now an inspiration to many others. A role model to others, she recently felt most rewarded as her sons and daughters get proper education at school. She thanks Dhaka Ahsania Mission for the loans extended to her time and again. She can give her three children proper education. Her eldest son and daughter read in class IX while the youngest one reads in class-II. Today people respect her family and she is grateful to DAM.

DAM's Microfinance Programme is an inspirational movement that has been spreading across the country for last couple of years. The rising popularity of the programme is linked to success of individuals who ultimately emerge as successful entrepreneurs.

## Crab brings fortune for Sujit

Md. Shamimur Rahman, Area Manager

Sujit Mondol (40), of Nurnagar village in Shyamnagar upazila of Aila-affected Satkhira district has made a tremendous achievement in crab cultivation by taking financial and technical assistance from Dhaka Ahsania Mission (DAM) under its Microfinance programme. He embarked on crab cultivation with an aim to change his fate. Today, he has become self-reliant and meets his family requirements through crab cultivation. Economic prosperity also brought him social recognition.



Sujit Mondol is grading Crab

But his success did not come right away. When Sujit went to Cox's Bazar in search of a job during a period of 1996-97, he fell in grip of human traffickers and was sold out along with 18 others. Later, he somehow managed to come back to his village home to become a day labourer. In 2009, he was enlisted as a member of a Samity (MFP Group) run under DAM's Microfinance programme. He took a loan from the Samity and launched a business of crab fattening. From then on he didn't have to look back. Initially, it was a disgrace to do crab trade, because crab was restricted by a social custom. But now, he has shunned his inferiority complex. Being a profitable item, many others have become successful by pursuing crab trade. Once my fellow labourers who sold labour along with me on others' lands by travelling from one place to another, they now sell labour at my farm.

There is a good demand for crab of his farm. Owners of local depots pay him in advance for buying crabs. He also supplies golden crab weighing one KG and 200 grams. He sells each

KG at between 1,200-1,300 taka. He feeds *Telapia* fish to his crabs. Excluding other costs, he fetches a net profit of 60,000-70,000 taka.

However, there is rise and fall in business. During winter, crabs become scarce. In this period, he has to carry on by taking fresh loan from DAM. Every year, he takes loan under its microfinance programme through the manager of DAM Nurnagar branch. As soon as good days come back, he repays the loans. DAM loans helped Sujit flourish his business. This is why, he is grateful to DAM. Although he is yet to take loan this year, but he took 20,000 taka as loan from DAM Microfinance project last year.

"Initially, I started my activities on 10 decimals of land. Gradually, I expanded my business. Now, I cultivate crab on five acres of land. In addition to my own four bighas of land, I have taken lease others' lands for crab cultivation", informed Sujit.

"Prices of each KG crab vary from 300 taka to 1,200 taka. Its price is determined on the basis of 10 grades and weight. But small crabs are not released in the enclave because of less profitability. Sometimes, it is tough to recover the cost of production. This is why, crabs weighing 200 gram are released in enclaves. Initially, it is purchased at between 200-300 taka."

That's how Sujit conquered poverty. "At one stage, I was the lone trader. So, I faced problems in selling crabs. Crabs were sold on Fridays only. Even, I myself had to visit the houses of wholesalers to supply crabs. At present, lots of traders have been involved in the trade. So, there is no hassle as the wholesalers themselves now come to my house to buy crabs."

Most of the crabs are exported abroad. But if its legs are broken then it cannot be sold as it becomes degraded. It is kept for our consumption. Because of continuous hartal (strike) that started last year and continued till beginning of the current year, crab trade marked a sharp fall. However, the trend improved this year. At present, stability has returned to markets.

Like Sujit, many others have switched over to this profitable business. Ultimately, innumerable crab farms grew in Shyamnagar and Ashashuni upazilas by disadvantaged men and women. Locally produced crabs are exported to various countries of the world. The country earns forex in plenty from its export. Crab cultivation has become a tool for alleviation of poverty in the southern region. People easily earn between 10,000-12,000 taka every month. More employment opportunities can be created through expansion of crab farms.

DAM has changed the course of Sujit's world. The former day labourer is now a well-off person. He smoothly runs his family consisting of wife and lone daughter Susmita Mondol (4). "I thank God and DAM for leading me on," Sujit smiled. "My dream is to create employment opportunities for jobless people following expansion of my trade," Sujit sounds resolute.



## Fortune from lemon

Md. Didarul Islam, Branch Manager

Sabina Akter was an ordinary housewife at Hoglekandi village in Narsingdi Sadar upazila. Her husband earned money doing odd jobs. He could not run his family with his meager income. The rural couple had three children. The children were growing half-fed and uncared. Sabina could not bear the sufferings of her children. She swore herself she would stand on her feet for alleviation of poverty. Within a period of five years, strong-willed Sabina changed her fortune. Now she has three lemon gardens from where she earns several lakhs of taka. She also owns two milch cows.



Sabina Akter is taking care of her lemon in the lemon garden

Success did not come right away. Sabina was worried about how she would increase her family income. In 2007, she enrolled herself as a member of Hoglekandi Paira Mohila Unnyan Samity, an association for advancement of rural women, being run by local microfinance programme of Dhaka Ahsania Mission (DAM). She took a loan amounting to 10,000 taka from DAM for doing agricultural activities at the courtyard of her house. With the microfinance loan and a lot of labour, Sabina was able to dramatically improve the production of seasonal crops and vegetables. She sometimes cultivated chilly, sometimes gourd and sometimes jute or potato. She easily repaid the loan.

After repayment of her first loan, she borrowed her second loan amounting to 15,000 taka from DAM. Later, she took her third 25,000 taka loan and used the loan for development of agriculture. This way, she continued for 5-6 years. Although her family income increased but

it was not that much significant. At this stage, an agri-official of DAM advised her to cultivate that kind of crop which has commercial value. He also suggested her to apply improved technology and take help from the local Department of Agriculture Extension.

Being inspired by the success of other farmers who became solvent by cultivating lemon through application of improved technology, Sabina decided to conquer poverty doing lemon farming on commercial scale. When asked for capital, local DAM official assured herself of necessary support. That made a world of difference to Sabina's life. This is the beginning of her journey towards economic emancipation from poverty.

With a view to materialising her dream, Sabina took a fresh loan from DAM in the middle of 2012. She bought 50 saplings of lemon, each at 100 taka, from a local peasant and planted the same on her land. She did agricultural work day and night. Gradually, the lemon saplings grew up.

Since 2012, fortune favoured her. She thought for expansion of her garden. She dreamt of earning lemon worth 3-4 lakhs within a period of three months. Excluding all expenses, she would get a net profit of two-and-a-half-taka. But this time she won't buy lemon saplings from others, rather she prepared her own bed of lemon saplings. She expanded her garden. This time, she owns three gardens where there are more than 200 lemon trees. She herself took care of those. Sometimes, her husband and children extended their helping hands. This year, she targeted to sell 1,000 saplings, from where she expects to get more 50,000 taka as an additional income. In case of any problem, DAM personnel contacted the local Agricultural Extension Office to resolve the problems. Agricultural extension officials provided Sabina with necessary counselling. Apart from this, DAM extended seasonal loan to her. So, she got relieved from the worry of capital.

However, success has been achieved in the face of adversity and difficulties and with the strength of character, courage, initiative and determination of Sabina. When the first lemons grew in abundance, Sabina could not believe her eyes. "The fruits of my labour. My only lifeline to survival," she explained.

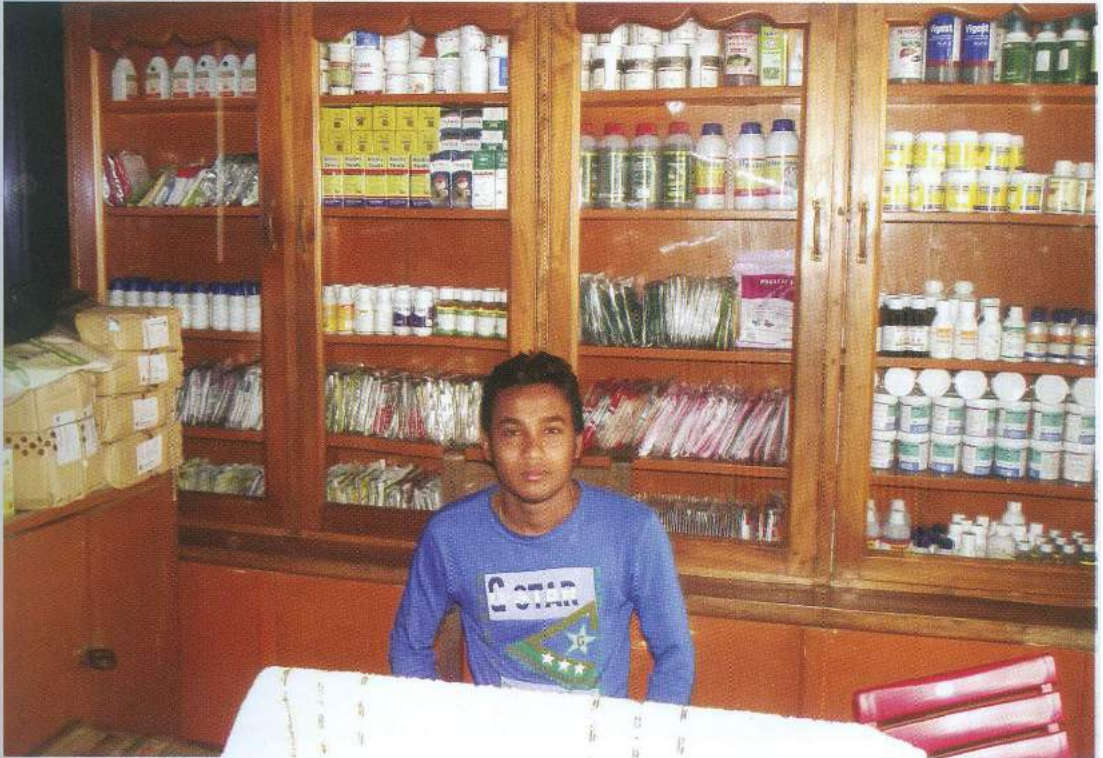
The lemons were reaped. Her husband sold them at various markets. Ultimately, she earned a good profit. She gradually built her fortune. She borrowed money from Dhaka Ahsania Mission and from then on her life started changing for the better. Well-known as a lemon farmer in the locality, Sabina is a role model for many others. She is their access to DAM for loans.

"I am today what I vowed to be seven years ago," says Sabina. "I did not give up. And DAM provided me the support I needed."

## Reazul: A symbol of success against all odds

Md. Faruque Hossain, Branch Manager

A small initiative. With only 30,000 taka as capital, Reazul began his journey towards economic stability in 2009. None could imagine that within a period of five years he would be able to establish more than one poultry farms. But it happened because of willpower and intelligence of the young man. Once an unemployed youth, Reazul Islam of Town Kalikapur in Patuakhali district, now owns three farms, who had signed an official contract for supplying



Reazul in his own Poultry feed shop

broiler feed, chicks, vaccine, medicine and other materials to 18 farms. Facing all odds, he has set up the farms and shops on the skirts of the town. He sells necessary materials of broiler and broiler chicks of his own farms. Still he dreams of going extra miles.

When Reazul was four months old, his father Habibur Rahman remarried to another woman. Finding no way out, his mother took shelter at her father's house. Since then they were living there. Although his mother stayed at her father's house but she worked at other neighbours' houses as a domestic help. She got Reazul admitted to a school at the age of six. Although he was a school student, yet he felt bad for their poverty. This is why, he took suggestions from his elders and got himself enlisted with the Youth Development Directorate after passing the S.S.C. examination in 2009. There he underwent a training course on poultry and livestock rearing. Later, he materialised his dream.

After training, Reazul planned to set up a poultry farm. With a view to materialising his dream, he became a member of Kakoli Unnayan Samity (MFP Group), located near Town Kalikapur Hatalia Badha ghat. The Samity was run by Dhaka Ahsania Mission (DAM) and meant for male members. DAM provides loan to small entrepreneurs on priority basis giving importance to productive sectors like agriculture, fisheries and poultry farming. DAM microcredit is now a boon for local small entrepreneurs. Taking 30,000 taka loan from DAM and adding money that he got by selling mother's ancestral lands, he built a tin shed at Town Kalikapur for rearing broiler chicks. He launched his business with only 300 broiler chicks purchasing chicks, poultry feed, vaccine and medicine from local traders on payment or credit. Although he did not make a good profit but he did not give up. Every year, he took loan from DAM for expansion of business. Because of timely payment of loan installments, he got loans at increased rate from DAM every year. After 2011, he came to a breakeven point. From then on he did not have to look back. From zero, he set up three poultry farms and established two business establishments named 'Messrs Reaz Poultry Service.' He created job opportunities for his relatives and many others. Now, he has employed 25 women and 20 men at his establishment. To fulfill his mother's dream, he continued his study. Presently, he is a second-year honours student (Management) at Patuakhali Government College.

Reazul is marketing his poultry products through a marketing chain created by him. He has signed contracts with 18 poultry producing farm owners for the purpose. As per contract, he supplies broiler feed, chicks, vaccines and medicine to the farms from his shop on credit. Later, the farm owners make payments at due time. Now, he cherishes a dream to well-establish himself through higher studies. Alongside, it is his intention to contribute towards socio-economic development of the country by creating employment opportunities for hundreds of people.

Reazul is a role model to others. His mother is no more a domestic help, rather she extends her hands of cooperation to her son for flourishing of his business. Alongside economic stability, his acceptability in society increased. Other young people emulate him and undertake similar projects.

Expressing his gratitude to DAM, he said because of valuable training and micro-credit from the MFIs, scores of unemployed youths have turned into human resources. Still, there are lots of promising youths in remote areas of the country who can also be turned into entrepreneurs thereby creating self employments as well as strengthening the national economy.

## Shapla brightens her life with candles

Badhon Kumar Biswas, Area Manager

A simple tin-shed room. None can even think that one would have to go to another room crossing this one. It means two rooms with a common door. A bed room and the other one is her dream room centering which Shapla Begum weaves a net for the future. Five activated candle dices have been kept here. Every day, over 4,000 candles are manufactured from here. The candles brighten houses, offices and factories. Not only others, but Shapla



Shapla Begum is making Candle

brightens her own life and those of other family members. Shapla Begum has changed her lot doing candle trade. She is now one of the successful entrepreneurs in society. Because of attainment of self-reliance, she has become a symbol of success at her locality.

With a view to creating a new life, Shapla Begum, along with her husband and children, came to Biswaspara village of Kaliakoir upazila in Gazipur district from Rajshahi in 2004. Her husband took a job at a garment factory with a monthly wage of Tk 4,000. The couple and a child. A small family. Nothing remains after payment of house rent and buying food. So, Shapla Begum started thinking of doing something new alongside her husband's job. If both of them earn money then they may run the family smoothly besides saving money for the future. She discussed the issue with her husband and decided to launch a business of candles. With their small savings, she bought a dice for manufacturing candle. But they could not proceed further. Because of various reasons, they have to wrap up the business. Finding no way out, they went back to their village home in Rajshahi district. On return home, Shapla again started manufacturing candle with the help of the dice in her possession. After six

months, she faced a dull market. Although there is a great demand for candle in summer but the demand falls in winter. Her business sustained for six months only.

Responding to the call of life, the couple again returned to Gazipur. This time, Shapla Begum started a new journey taking all preparations. At one stage, she purchased another dice. This is the story of the year 2006. With the help of two dices, they manufactured candles till 2011. But they could not improve satisfactorily as nothing remained for savings. She could not even manage extra money for expanding their business.

However, Shapla Begum dreamt of a lucrative business of candle and chalked out a plan to expand her sphere of business. At this stage, she met a field worker of Dhaka Ahsania Mission (DAM) Microfinance Programme from whom she came to know that DAM has been engaged in providing micro-credit to small entrepreneurs for expanding their spheres of business. Taking suggestion from her husband, Shapla Begum initially took a loan of Tk 25,000 from DAM and purchased two more dices. Despite demand in market they could not produce candles in greater number due to shortage of money. This time, they got an opportunity following receipt of loan from DAM. With the three dices, they produced greater number of candles to meet the demands of market thereby increasing their income. This way, one year elapsed and Shapla repaid her entire amount of loan.

With a view to expanding the sphere of her business, she took a second loan of Tk 45,000 from DAM and bought another dice. With the new one, her total number of dices stood at four. With the profit, she repaid installments of her second loan. In 2013, Shapla Begum took a new loan amounting to Tk 60,000 from DAM for the third time and bought another dice. The number of her dices stood at five.

At present, she supplies over 4,000 pieces of candles to market daily while it was 2,400 in 2011. She produces four kinds of candles. Alongside ordinary candles for use as an alternative to electricity, she also produces multi-colour candles for use on birthdays and for the purpose of Puja. She also produces a special type of candle for polishing sweater at garment factories. Of the four types, candle meant for garment factory is the most profitable one. Despite greater demand, she could not increase investment. However, she decided to raise investment taking loan from DAM this year.

Every morning, she starts her journey with her candles. She and her husband make over 4,000 candles by 10:00 in the morning. Then they go out to supply candles to market places. Shapla earns a monthly income of Tk 25,000 by manufacturing ordinary candles meant for an alternative to electricity. Her husband Anwar Hossain buys raw materials from Dhaka Chalkbazaar. Sometimes, Shapla buys it alone or gives order over phone.

Today, Shapla Begum is a self-complacent woman. She dreams anew with her child and husband. She takes preparation to launch another business of 'Chanachur' after purchasing a dice used to prepare the food item. Not only that, she too dreams of buying one more dice for manufacturing pen. With her efforts, Shapla tries to give an institutional shape to her business. She intends to employ poor and unemployed people at her business establishment thereby increasing her production. She wants to ensure a bright future for her lone child by rearing up her as a responsible citizen through impartment of proper education.

## Betel leaf cultivation makes Asia solvent

Md. Salim Hossain, Branch Manager

Asia Khatun (50), is an illiterate rural woman. She never tried to become educated. She somehow learnt to sign her name. That's all. Because of ripe age, she has little headache to become educated. Asia Khatun, an inhabitant of Buruz Patulia village in Kaliganj upazila of Satkhira district, has gained popularity at her locality as a successful betel leaf cultivator. She leads a happy life along with her husband Fazal Ali (60), sons Asadul Islam (32), Shahidul Islam (28) and daughter Sharifa Khatun (25).



Asia Khatun in her own Betel leaf field

However, once Asia and her family members had to pass their days in sheer hardship. Poverty was their constant companion. There was no way for earning money for the family. This is why, she had sent her son Shahidul Islam abroad to change her fate by selling land and lending money from others. But fortune did not favour her. Losing everything, her son Shahidul fell prey to the frauds and returned home penniless. As a result, Asia Khatun and her family drowned in the vast deep of loan. But elderly Asia did not give up. From here she began her struggle for changing her fate. Aiming to become self-reliant and recover own and family livelihood, she enrolled herself with Dolon Champa Mohila Samity, a women's development group, of Buruz Patulia village, run by the Microfinance Programme of Dhaka Ahsania Mission (DAM). Initially, she took a loan of 30,000 taka from DAM and adding a capital of significant amount of money collected from a family source, to the same, she started betel leaf cultivation on 50 decimals of land. Although she could not fetch a good profit on the first year, fortune favoured her with passage of time. Husband Fazal Ali, sons

Asadul and Shahidul lent their hands of cooperation to her. As she made a good profit from next year, Asia Khatun increased loan to 50,000 taka with the help of a local branch manager of DAM. Gradually, she increased her loan up to 70,000 taka, one lakh taka and one lakh 30,000 taka.

With increase of loan, she also extended her lands for betel leaf cultivation. Now she repays loan of DAM with the installment amount of 13,000 taka per month after meeting family expenses from the monthly sale proceeds of betel leaf. Alongside betel leaf cultivation, she has set up a fish enclosure on five bighas of land. With the profit, she constructed a beautiful pucca house. She has again sent her son Asadul abroad. In the current year, she purchased one and a half bighas of land. At the same time, she expressed her hope to buy one bigha of land every year. That's not the end of her advancement. She has mortgaged eight bighas of land for betel leaf cultivation. Every day, 2/3 workers work at her plantation sight. Besides this, she daily employs 8/10 labourers in the Bengali month of Ashar. Betel leaf of her plantation is now sold at between 40 to 80 taka. Not only betel leaf, she also cultivates sweet potato, 'puishak,' gourd, papaya, chilly, zinger, nut and other crops at her plantation site. She also earns an extra amount of money by selling the crops after meeting daily requirements. This is the success story of Asia Khatun. Not only that, she also gives necessary guidelines to others at her locality. Local people take suggestion from herself and her family members on betel leaf cultivation.

Asia Khatun narrates her story of well-being and that of other members of her family. Hard labour and DAM's cooperation were behind her success. She could not advance properly if she did not get loan from DAM in time. At the same time, she remembers help from her husband, sons and neighbours. Eldest son Asadul stays abroad while she gave marriage of daughter Sharifa at a dignified family. Youngest son and husband take care of her plantation. Excluding all expenses, she gets a net profit of 20,000 taka from the sale proceeds of betel leaf every month. She told that she had been thinking of marriage of her sons. Although she had made her betel leaf plantation at comparatively low cost than that of other crops 'but betel leaf cultivation requires all-time care,' she said.

According to locals, Asia Khatun has created a bright example of conquering poverty. Emulating her example, locals are gradually shifting towards betel leaf cultivation.



## Bamboo-cane products: Usha Rani's tool for eradication of poverty

Md. Niamul Kabir, Program Officer (Agriculture)

Usha Rani has freed herself from the curse of poverty by making various bamboo and cane products. She has lit the lamp of happiness by producing 'jhuri (basket),' 'kula' (winnowing object), 'dala,' tepari,' 'dol,'and 'topor' etc. Depending on these products she has achieved economic prosperity. The pursuit that Usha started with merely 15,000 taka has now given her solvency. Emulating her success, her neighbours also opted for this trade to earn a living. Usha Rani is a now popular name in and around her locality.



Usha Rani is making Bamboo-cane products with family members

Usha was born at a poor family at Chhoygharia village in Sadar upazila of Satkhira district. She did not grow up normally like other children at her locality. She had to sit in wedlock with one Supad Das, an inhabitant of a nearby village at the age of 13 years only. Ultimately, she gave birth to four children. Although the number of family members grew but her income did not grow proportionately. At this stage, it became a tough task for her to meet the cost of children's education and other family needs with the lone income of husband. Ultimately, their want took a serious turn.

Usha Rani was desperately thinking of raising family income. She remembered that she knew the art of making bamboo and cane products that she had learnt earlier. She thought of utilizing her skill to enhance her family income and discussed the matter with her husband.

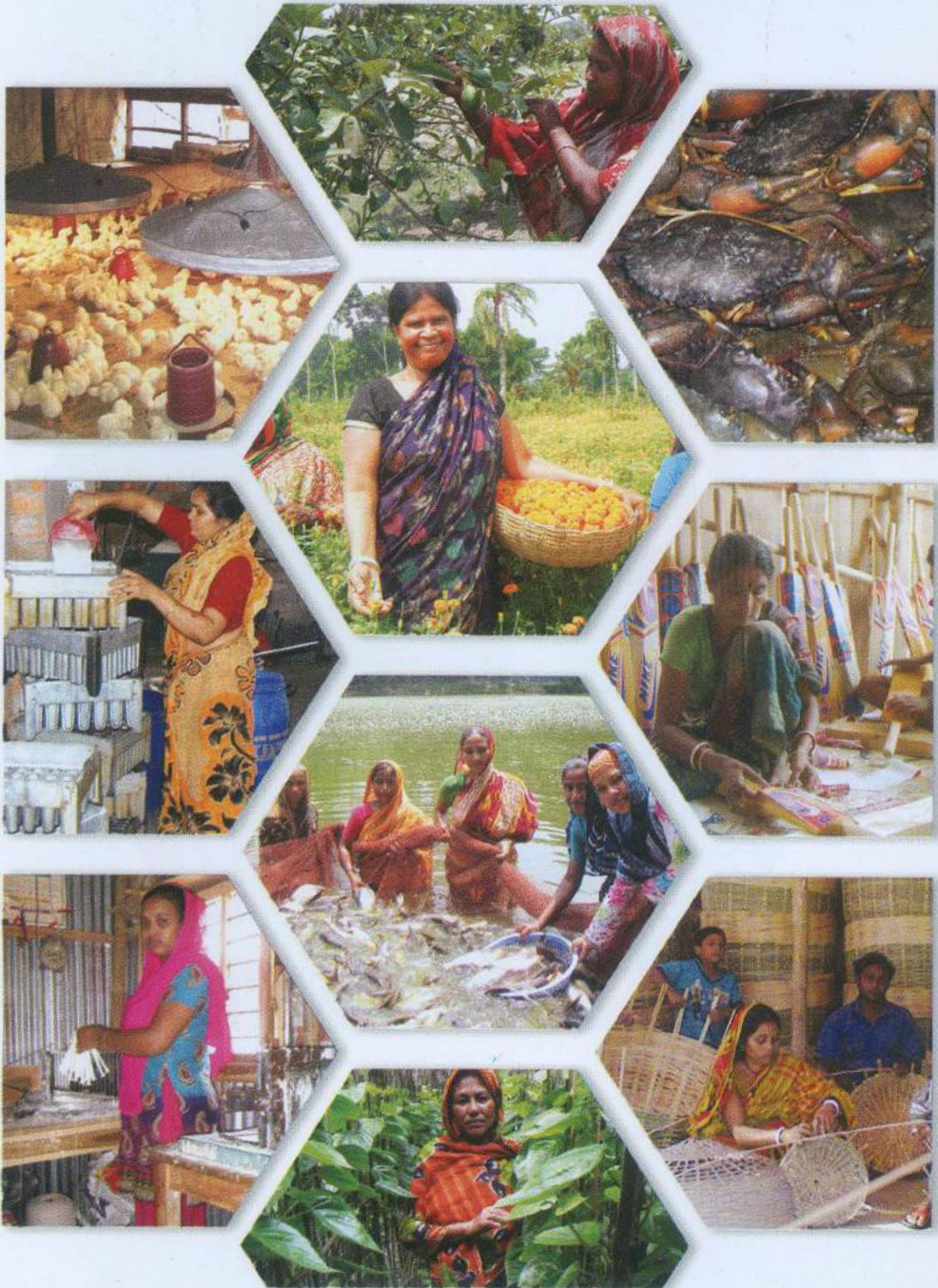
As her husband agreed to help her, she took a bold initiative of reviving her trade. But capital appeared before her as an obstacle on way to launch her project. She started searching for a way out. She saw a ray of hope with the help of a neighbour. She enlisted herself with Swarnalata Mohila Dal, a group formed for women's advancement, of Madhabkati branch office under Dhaka Ahsania Mission (DAM) Microfinance Programme. She began to deposit there 10 taka every week. At the initial stage, she took a loan of 15,000 taka from DAM and launched her project. Her husband purchased bamboo from nearby markets and the couple manufactured various bamboo products which her husband sold in local markets. Although they earned small profits in the beginning but demand for their products increased gradually. With their sale proceeds, they easily met family requirements and paid loan installments. She dreamt of a brighter future and DAM came forward to fulfill her dream. With her earning, she purchased five kathas of land and built a tin shed room for living. She wants to educate her children. Her eldest son Pabitra Das is a Higher Secondary Certificate (HSC) examinee while other children Palash reads in class-X, Biplob in class-VI and Sajib, the youngest one, reads in class-II.

With the help of a DAM field organizer, Usha Rani established contact with a wholesaler of a cottage industry at Jhaudanga. He liked her products and began to purchase those at fair prices. Usha Rani went one step ahead to fulfill her dream. Within a short period Usha Rani's popularity spread all over. Other wholesalers rushed to her house to buy her products thereby fast increasing her income.

Cost of a bamboo varies from 100 taka to 120 taka. An amount of Tk 40-50 is added to it as carrying cost, payment of labourers' wages and prices of ropes. Six to seven items can be manufactured from a bamboo from where Usha earned a net profit of Tk 400-500. She has also employed 5-6 people to help her.

At present, Usha Rani dreams of owning a cottage industry. She also dreams of employing members of 25 families of Chhoygharia Rishi Palli at her work. It is her impression that a big market might be created if all work collectively. Businessmen coming from town would purchase her products at fair prices. Ultimately, the aforesaid 25 families would become solvent.

# Images of Livelihood





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