

*Step towards unlocking the
potentials of rural community*

Tale of struggling life of rural people

A case study compilation of DISA microfinance programme



**Development Initiative
for Social Advancement**



Unlocking the potentials of rural community
Tale of struggle for livelihood of rural people

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Date of Publication

1st August 2016

Published By

Development Initiative for Social Advancement (DISA)

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Unlocking the potentials of rural community

Tale of struggle for livelihood of rural people



**Development Initiative
for Social Advancement**



Dedicated to:

All the team members of microfinance programme, who established the successful foundation of DISA inculcating enormous zeal, labor & aspiration during last 23 years, with the quest of strengthening the designed services for future and maintain glorious sustainability of the efforts for the benefit of less fortunate class of rural people.



Editorial

Lots of untold tales of rural people are there, who are winning the struggles for turning dreams into reality in the process of earning livelihood and thereby gradually gripping prosperity for family. Irrespective of men & women, they are fighting against poverty, superstition, social & economic indiscrimination and many more towards economic growth through sincere & honest efforts. Even amidst modern capitalistic economy, based on the national values, history, heritage & culture, they are struggling to establish their respectful status in the society. There are numbers of dramatic challenges like social, financial and environmental obstacles they have faced and still facing but never withdrawn from the process of marching forward. Our present venture is to know about those people and their efforts from a closer look. We have got to keep in mind that our country is awarded with Nobel Peace Prize for attaining success to shun off poverty through micro-finance activities. Our heart-felt gratitude as such to Professor Dr. Muhammad Yunus, the founder of modern micro-finance concept, and Grameen Bank, the organization established by him

The rural society in agriculture-based country like Bangladesh is very much resourceful in one hand and simultaneously on the other they are poor as well traditionally for ages due to lack of opportunities. However, the situation is being changed gradually through their honest effort and effective support in economic terms exclusively from the micro-finance institution. There lie a lot of examples of those successful farmers.

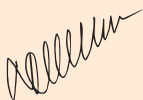
Analyzing the struggling lifestyle, technique & individuality in the process of changing economic status of poor farmers' of rural societies, both male and female, 20 cases have been selected in the present publication. They have been supported by Development Initiative for Social Advancement (DISA), a medium strata micro finance institution.

It is a very simple endeavor to focus 20 success stories of selected farmer-members of DISA out of 100 studies as to depict prevailing situation of Bangladesh

This book is a simple endeavor of depicting the entire Bangladesh by telling the successful tales of rural life of the authorized members of a middleclass microfinance institution DISA. Twenty life stories are scrutinized to give importance among the 100 members.

In the publication, all the opinion and information narrated from the actual conversation of the person(s) concerned and nothing has been added or imposed to the text of speaker(s) by the writer in any way. Readers are earnestly requested to inform us for any flaws or mistake whatsoever, to facilitate correction later.

Above all, I would like to convey my gratitude to all interviewees, data-collectors, writer, photographer and DISA team-members.



Md. Shahid Ullah
Chief Executive, DISA

Reporters Speech

The micro finance institution 'Development Initiative for Social Advancement (DISA)' is relentlessly conducting its activities since 1993, for the development of poor and less fortunate people of the society.

Active, brave, and work-bound team-members of DISA care for timely performance of activities with sincere efforts and dedication from the very inception of the organization under cordial leadership. With the passing of more than 2(two) decades in the micro finance arena of Bangladesh the relentless efforts of DISA has contributed to place the organization at a reputed position with honor and dignity.

DISA operation spread out in other 10(Ten) districts. Under these districts DISA operating micro credit activities at 1863 village from 307 Union of 48 Upazilas with a membership of 79,634.

Through the micro credit support extended by DISA, many of the farmers, male as well as female, have been successfully uplifted their economic condition. To reach at the present worry-free status they had work hard all the way which are really interesting and encouraging.

This book includes 20 significant cases out of hundreds we studied adopting appropriate methodology. Photographs were taken & used for pictorial presentation with due permission along with the text. Emphasis of this publication has been awarded to the idea of – changing the life pattern with due struggle by both man & woman community of the society. If it is done, golden days free from scarcity and economic crisis will be there very soon.

We have taken utmost care to avoid any sort of mistake. Even though, if any is there, please be kind to inform us so that we can rectify those in future.

Aminul Hoque Tushar

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Announcement and Disclaimer

This publication is based on true events of the struggling (life) lives of rural male & female. The stories are designed on the basis of narrator's (the) personal experience and opinions. Any sort of view(s) by the writer has not been incorporated here. However, any comment which may be deemed to be objectionable, (or) nationally defamatory or malaise to anybody if found, is fully un-intentional and we will request reader to please inform us (shahid@disabd.org), for corrected in the next edition.

Qualitative analysis methods and structural survey form have been used here for data & information collection and conducting relevant interview. Signature and Members' ID number are affixed in the form for record. DISA is always conscious about transparency and accountability in conducting its activities.

For any kind of information of interviewee presented in this book & Before collecting or using any pirated copy or main copy, or contents in any form, contact us for the permission.

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A woman wearing a vibrant, multi-colored sari with floral patterns is sitting in a lush green tomato field. She is smiling warmly at the camera. The field is filled with rows of tomato plants, some with small yellow flowers. The background is slightly blurred, emphasizing the woman and the immediate plants around her.

Majeda

Majeda beaming with joy: Her dreams are coming true

Swinging under the gentle breeze, the dazzling field of tomato will catch anybody's eye spread over around Tatera Bazar in winter. Located not far away from Chandina, Comilla, Tatera Bazar can be reached by small concrete road just within seven kilometer. The area is famous for winter vegetable cultivation which is larger in comparison to many other places of Bangladesh. Today we will tell the story of Majeda (40), a struggling woman of the area, made her dream come true with struggle and determination.

Like many other village women of the country, Majeda got married 23 years back at very early of her age with Mr. Mofijul Islam of nearby Mridhabari area. With the passage of time, her family size enlarged to 8 members at present with 3 daughters and 3 sons.

Majeda could not continue her school studies beyond class iii due to sudden death of her father. After marriage the poverty-stricken situation made them to move to Comilla city with the aspiration of better live. Her husband started job of rickshaw pulling to maintain family with the little income. Majeda used to pass her days by just caring the children and other household activities. The economic condition of the family did not improve. Poverty was all around that was unbearable. This made Majeda to think desperately for doing something by her-self. With due agreement of her husband, Majeda returned to their native village Tatera with whole family. Started new live by cultivating the small land they had. Majeda was submerged in deep thought about the education of the children. The earlier thought of doing something by her

-self started to put thrust in her mind continuously.

While talking, Majeda said, 'You know, I saw 10 years back that the neighbors are cultivating vegetables here during winter season and earning money. This inspired me and accordingly I started the process,' she disclosed.

With smile she further told, 'I met Afa Banu, the Secretary of Tatera Bazar Working Women Society, leaving nearby my house who arranged a meeting with Mr. Monir Hossain, Manager of the micro-finance organization DISA at the area.'

Majeda narrated, 'The manager was very cordial to brief me on micro-finance and finally told me to join the society, start saving and in the way arrangement for vegetable cultivation will be done.' Majeda started the endeavor initially with her own saving of Tk.5000.00 along with DISA's loan of Tk.10000.00 with small land.

“The happiness is totally different of earning money by own hand”
- Majeda

After repayment of the loan she had Tk.8000.00 balance. Majeda was happy to opine, 'Satisfaction of own income is very much enjoying'. Afterwards Majeda continued vegetable cultivation every year on greater perspective. All the major expenditures like maintaining family, progressing education of the children etc. were supported from the profit of this venture. They started expanding activities through purchasing fallow land of others cultivating different types of vegetables.

'All the daughters are married now, having TV, CD players and other amenities in house By the grace of almighty lord, we are very fine now', Majeda is astonished by the success she achieved and her face was beaming with the light of happiness for dreams coming true. Her monthly income is now around Tk. 30,000.00. She had plans for cultivating corn, buying a CNG auto-rickshaw; support the sons to send abroad whenever possible.

A simple venture for tomato cultivation can be of enormous potentiality to change the economic condition of life, women like Majeda who never withdraw de accept the loss in battle, have proved that. Through the stairs of dreams Majeda has made her family self reliant. She owns 160 decimal of land, It is true that when all the members of a family joins together to achieve a goal of winning over on poverty, it can be done, Majeda is a living example to us all.

Member: Majeda, Husband: Mohfizul Islam
Address: Mridha Bari, Tatera, Chandina, Comilla
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The story of a Lovely and her poultry farm

“Sir, following the poultry farm of my wife, my cousins and neighbors have learnt how to run a poultry business.” said the husband of Lovely Begum of Premu Pashchim para, Devidwar, Comilla. The sound of thousand broiler chicken can be heard from far away of the poultry. We have come to hear the story of a self-reliant lady Lovely Begum (38) who was working near the farm.

Numbers of poultry farms are normally seen at present in Premu of Paschim para. It is learnt (can be known) that most of them came in this business of poultry farm following the path of Lovely, the beginner.

In the hope of living the life in solvency and happiness, her husband wanted to earn money by going to Saudi Arabia for job. Keeping own land of 4 decimal

in mortgage, he gave away all the money to a fraud recruiting agency. He had been cheated twice consecutively and lost about four lakh taka. Under this situation he was bound to take job in a hotel at Dhaka. On the other hand, to continue education of her children Lovely thought of doing something of her own.

Driving out all the prejudices of rural area, she managed to receive one month long training on poultry at Nimali, Dhaka. Afterwards, at the initial stage Lovely started the poultry business investing own 50 thousand along with 50 thousand taka arranged through loan, by establishing the poultry farm. Gradually it began to increase. Neighbors and relatives were also being influenced with her. Lovely has become a pioneer of poultry business in the village.



“There are 2,000 chicken in my farm, I have a wish of making the number 10,000.” said Lovely. She was the member of the local Premu Working Women Group of DISA. In the last 4 years she has taken loan for 5 times to enlarge her poultry. At present loan facilities about 80,000 taka has been taken from DISA. “To enhance a small business into big, other institution like DISA has to come forward with loan facilities on easy terms and conditions.” Lovely comments about DISA. She is happy not only for the loan facilities but also for receiving the education scholarship by her elder daughter from DISA.

Lovely never wanted to lag behind in her life, and with this spirit she has become the role model of her own village by crossing over all the hindrances. Lovely has proven that a simple housewife can achieve self-reliance, if she really wants.

◆◆ To enhance a small business into big, other institutions like DISA has to come forward with loan facility in easy terms and conditions ◆◆

- Lovely

Member: Lovely, Husband: Kabir Hossain
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Para, Debidwar, Comilla
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Surpassing all obstacles : Story of a Monirul

Monirul is a name of a young person who goes forward in life overruling his physical disability. The biggest mobile servicing shop at Chandina Bazar in Comilla belongs to him. He is the eldest son of a teacher of Shishupur High School in the locality. Monirul was always worried about his future career as he was not fit for doing any kinds of physical work. But he was confident to perform any job which could be done by sitting through his mental intellect. To prepare himself in the tune, he got admitted in the Youth Development Training Center, Comilla, undertaking mobile servicing course.

While the course was completed Monirul started working in a shop of the Bahar Market situated in Comilla

city, with a view to learn further the mobile servicing activities practically. The process was going fine and after one year, discussing with his father he started a shop of his own in February, 2013 at Chandina Bazar. By pawning a land of 10 decimal (satak), about 8 lakh taka was invested to launch this shop. Soft natured and amiable Monirul gained reputation very quickly as a skilled mobile mechanic in the vicinity. Every day he opens his shop at early hours and works till night.

Monirul was academically HSC passed having four members in the family. With the shop, he passes his days with the small family quite happily. "At the beginning besides my savings, I had to take loan from (MFI) DISA. I did not



Without physical
hard work, one can
reach near his
success with
self-effort and
will-force.

- Monirul

go to banks since they require various papers for processing loan and it takes much of the time, whereas DISA allocates loan comparatively in lesser time. Moreover, for repaying the installment money, we don't need to go anywhere. They collect it from our place," told Monirul about his beginning move.

Presently, Monirul has a savings of 32,522 taka in DISA and so far has taken loan for 3 times totaling Tk. 300,000. "Now my monthly income is 60,000 taka and I am satisfied", he opined adding, "I am planning to have a dealership from any renowned & branded mobile company." Monirul has savings in banks also in addition to DISA. "Incapability of physical hard-work cannot stop a person to reach goal of success if he or she has the determination, self-effort and will force," explained Monirul about the key measures behind his success.

Monirul has become a source of inspiration to other physically disable young generation. He wants to go further by his own talent and sincere works.

In the context, the local manager of DISA said, "We are proud to support Monirul in right time, He is a dazzling example of what we are being able to maintain in the process of providing services to the people in accordance with the target".

Member: Monirul Haque Sarker
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Afia's tale of pride in Potato cultivation

The red sun of the day-end was about to set on the other side of the huge potato field at Mridhabari village, Chandina, Comilla.

"This season I engaged more labors, bought some new land also", said Afia Begum (48), the secretary of the Tatera working women group, Chandina, Comilla, presently a successful potato cultivator.

The moment she saw us from the potato field, with clay mix hand, she came closer. Her family condition a few years back was not so much comfortable as of today. In fact, the hostile situation always teaches the human-being how to accept the life and prepare oneself to live in it with courage and dignity. Those who never admit defeat against all the ups and downs of life, they can be real worthy

of being the controller and modifier of the society. And in case, if it is a woman, inevitably it can be regarded as an unforgettable milestone for the society like us. In her life, the fire was ignited with the logs of plans for changing life. There lies the tale of struggles for diligent Afia Begum, to shun off those disgracing days full of distress and remorse.

The 7-member family of Afia, consisting of her husband, 2 daughters and 3 sons along with herself, used lead their day to day life with much hardship. Besides the only home-stead (vita), they had no land, no other property. Her husband was the only earning member of this poor family. He merely could afford the required daily food for the children through the

earning what he used to get by cultivating rice, wheat in the others' land like a day laborer. The initiative of education for the children remained always a dream to the family.

Afia Begum, as such, was compelled to send her eldest son to Dhaka to work as mechanic so that their daily life could have slightly been quenched. Poverty was all around the family. It was quite often seen that at the end of every month, they had to borrow money from others to run the family. All these, made Afia to think continuously for a way-out for her family from this unbearable circumstances. She was restless in search of means to blow the gentle breeze of solvency and flexibility, by removing their poverty.

In the way, she observed that many of her neighbors are cultivating winter vegetables and potherb taking loan from the micro-finance institutions and thereby trying to increase their family income.

The area was renowned for winter vegetable cultivation from long before. Afia was delighted with the idea of doing something unique by her-self in the process of becoming self-reliant. With the energized spirit, she then communicated to the Micro Finance Institution (MFI) Tatera Working Women group society of 'DISA', which is situated at Chandina Thana. The manager of the branch of 'DISA' provided the first installment of 10 thousand taka as loan, delivered required information about potato-cultivation and inspired a lot to go forth as well.

Having the first installment of 10 thousand taka, she added more amounts from her own personal savings and arrangements, Afia started potato cultivation for the first time, in 2010. She took few decimal of land from a neighbor in lease for 2 years. Her first investment in this business was about total Tk. 50,000. The return was significant.

Gradually her profit in the business started expanding. Paying back her past loan, she took loan again from 'DISA', bought own

land so that she could cultivate potato in bigger scale. Afia begum has received the loan facility overall for 6 times from (MFI) 'DISA' in the last 6 years. About Tk. 55,000 is currently running in her business. They can manage the required preparatory & maintenance jobs in the other time of a year by themselves, but during the season of potato cultivation & collection, they need to hire 4-6 workers on per day basis. Keeping aside all the expenses her net monthly income is about 20-25 thousand taka. Her total volume of property presently includes land of 13 decimal and a pond of 19 decimal, bought by the profit money from potato cultivation. She is at present is the Secretary of Tatera Working Women Co-operative society of "DISA".

"...now we don't have to go for loan of money to run the family. We are being able to educate our children, arranged marriage for my eldest daughter. When the old days are reminded of, it seems a nightmare to me...I can't help thinking of it," said Afia wiping tears of her eyes with the loose end of her sari. Her family at present has got no scarcity, no regret, repentance or lamentation. Now Afia plans for a new fish cultivation activities commercially in her own pond taking large scale loan from 'DISA', "...on that moment if the sisters and staffs of DISA would not have stood beside me, coming to this stage had not surely be possible for us." Afia added more by herself.

Today at the backyard of her house when the gentle breeze blows over the potato field, it reminds us of her soft smiling face. Afia's bold determination to eradicate poverty from her life with the assistance of 'DISA' and it has proved that there are ways to overcome all the obstacles of life to achieve happiness. That is why she is not merely a housewife, but an icon of struggling soul in this village.

Member: Afia Begum, Husband: Hason Ali
Address: Mridha Bari, Tatera, Chandina, Comilla
Membership: Tatera Working Womens' Group
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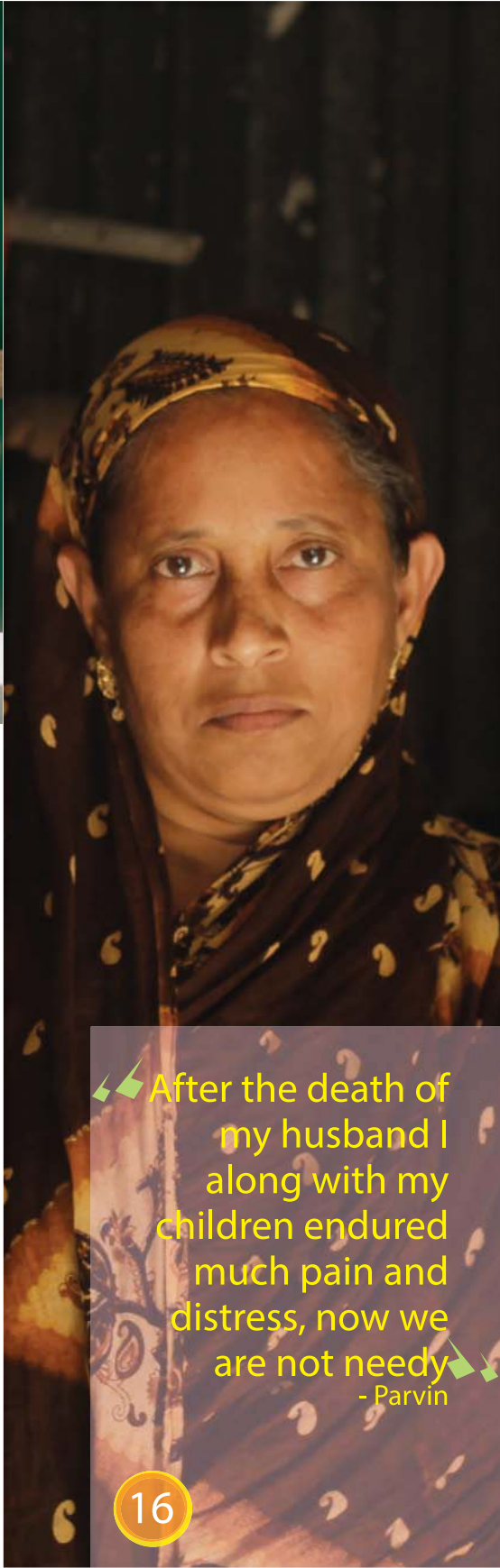
Parveen's Dreams with Net Bag

Khat, khat, khat- sound of the machines was being heard from far away. Two workers are seen with two big bundles of net bags. We came to know that this factory of net bag and mosquito net belongs to Parveen Begum (60). The elder son of Parveen was also seen inside the factory. This is the only factory of net bag with 16 workers in the entire Jafarabad village situated in Devidwar, Comilla. Experience of working in the garments for her son with courageous efforts motivated Parveen greatly in establishing this factory. We were there to know about the previous condition of Parveen before she started the factory. Parveen told us about her unsung struggling story of life.

"Sir, many people nearby thought that my son brought huge money from abroad with which we started this

business, but it is not known to anyone that he came back bare-handedly from abroad after 24 days spending all the money of about 3 lakh taka. I don't know why no one believes us," said Parveen. With three children she and her rickshaw puller husband spent their old days in much hardship and poverty. They were bound to send their first child to work in a garment in Dhaka before completion of class eight level of education. Her son had worked there for four years.

Parveen was always dreaming a better life for the family. Therefore, like other neighbors she took loan of 3 lakh taka keeping their land mortgage and sent the eldest son Oman. But being a victim of cheating, her son got back only 24 days from there. Parveen was deeply shocked. She could not think about what to do now.



After the death of my husband I along with my children endured much pain and distress, now we are not needy
- Parvin

Her brain almost stopped working, “we lost our money all we had, we had no way left except going back to work in the garment again.” Parveen’s son was equally sad. We understood from her comment.

Both the mother and son had discussions many a time and later they decided to start a factory of making net-bag. Parveen took the membership in Jafarabad working women group of the micro-finance institution ‘DISA’ in 2008. At first she took a loan of 15,000 taka and adding her land sold money to it, total 50,000 taka invested in launching the factory. Day by day Net bag making had been started with 2 to 4, 4 to 8 machines gradually.

At present about 7 lakh taka has been invested in it with a return of monthly income of about 40,000 taka. Parveen has also two saving account in Banks. “After the death of my husband I along with my children endured much pain and distress, now we are not needy.” Parveen told about her present situation. Now she has 35 thousand taka savings and 2 lakh taka loan to DISA. It was a great help to Parveen of getting loan in time from DISA.

Being an ideal to the village women especially widows, Parveen has paved the job opportunities for 16 unemployed youths. Poverty and pain of scarcity are now memory of old days to Parveen.

Her contentment with the dreams woven with the net bag so far has been materialized and now she wishes to maintain the venture with hard work and honesty of her sons as long as it could be.

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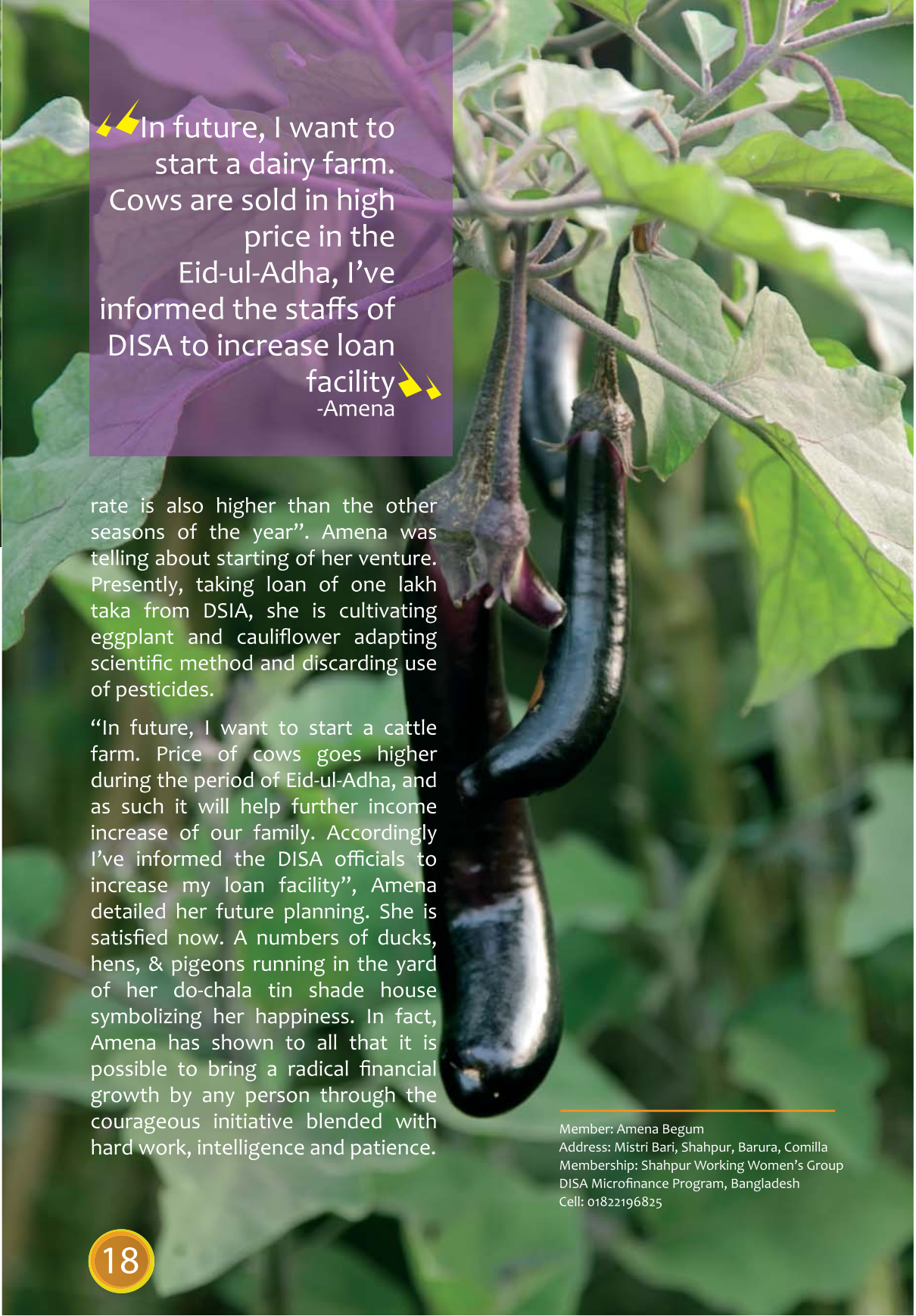
Sweet dream of garden of purple eggplant

“First measure the weight, and then bind the bundle tight. Put aside the bad ones. They will come to take the goods few minutes later,” Amena Begum (29) was instructing the labors. Shahpur village of Barura, Comilla is famous for vegetable cultivation. There is no vegetable left around the place that is not cultivated here. All kinds of green vegetables like potato, bean, cauliflower, tomato, bottle-gourd, cabbage etc. grow in this area very well. We came here to talk with Amena, a member of (MFI) DISA for the last 10 years and also a vegetable growing farmer residing in the Mistiri Bari of Shahpur village.

Amena got married while studying in class eight. Her husband was a rickshaw puller. Their family had acute financial distress earlier. Having 3 sons and one daughter, Amena lead the

family with great hardship and lots of struggles. But with her self-confidence and stout personality she started cultivating cauliflower and eggplants in their own land of 10 decimal (satak) that initiated change in her life. Amena earned more than 30 thousand taka in her first move.

Amena thought it would rather be a blessing if she could add some money earned through any productive means with the little income of her husband that will contribute in reducing the misery of poverty for the family. In that pursuit she got membership in the local Shahpur working women group in 2006. “First a loan of 10 thousand adding with own 30 thousand taka, I started eggplant cultivation. Gradually I expanded the business, winter is favorable to vegetable cultivation in the country, and moreover, market



“In future, I want to start a dairy farm. Cows are sold in high price in the Eid-ul-Adha, I’ve informed the staffs of DISA to increase loan facility -Amena”

rate is also higher than the other seasons of the year”. Amena was telling about starting of her venture. Presently, taking loan of one lakh taka from DSIA, she is cultivating eggplant and cauliflower adapting scientific method and discarding use of pesticides.

“In future, I want to start a cattle farm. Price of cows goes higher during the period of Eid-ul-Adha, and as such it will help further income increase of our family. Accordingly I’ve informed the DISA officials to increase my loan facility”, Amena detailed her future planning. She is satisfied now. A numbers of ducks, hens, & pigeons running in the yard of her do-chala tin shade house symbolizing her happiness. In fact, Amena has shown to all that it is possible to bring a radical financial growth by any person through the courageous initiative blended with hard work, intelligence and patience.

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Membership: Shahpur Working Women’s Group
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Bamboo basket: Rewarding handicraft of Kohinur


It was a very hot noon. Though early February, the warm breeze indicated the feelings of late March. We have set out by motorbike of Bashar the local manager of (MFI) DISA, in search of a brave and self-reliant Kohinur under the midst of scorching heat of the sun. Kohinur lives in Nuru Bhuya's Bari of Dimdul, situated at Barura, Comilla. "Kohinur has been a member of the group for 6 years, she is a hardworking and enthusiastic personality in this area," said Bashar while driving the bike. We approached to the destination in connection with the presentation of some case studies on economic contribution made by the rural women community supported by DISA. Freelance photographer Shovon Acharyya Ambu accompanied us in the event.

Amazed by the greenery and eye-pleasing sites on the way, Shovon said, "Village people grow here plenty of vegetables and also many are engaged in the preparation of

handicrafts at their home. These are really charming. We can have many good subject to be captured". We expressed our agreement with silent smile.

Reaching at the destination Bashar enquired, "Where is Kohinur? Come out please. They are our friends, came here to talk to you for a while". We were just outside of the Kohinur's House. A middle-aged woman came out of the home holding a bamboo-made half-finished basket in hand. After quick introduction, Shovon immediately started his activities with camera. In the gap, I asked Kohinur to please narrate her experience she gathered in the process of basket making. Jahangir Alam joined us during the talk. Kohinur unfolded their past days of struggle.

"I got married to this man since many years. At the time just I had finished my schooling in class five.



We have two children; the boy studying in Hafizia Madrasa and the girl goes to school & is in class IV. My husband works as a mason. He had no bigger income. Moreover, many a time he had to be jobless. So, for me it was too difficult to run the family with such a little income. Financial troubles were all along. We did not have any land property except this house”.

Kohinoor takes a break and after a quick look to her husband, she starty again. “I learnt the work of making bamboo baskets at my parent’s home, so finding no other way; I started making Jhuri, Dala etc. with two or three bamboos at the first stage. Then I planned to go for these handicrafts making in large volume. We had no extra money for the investment. At that time I met a staff of DISA, who suggested me to utilize loan facilities offered by their organization on these types of activities. Then I joined the local Dimdul working women group of DISA. I started my business accordingly by the loan facilities. Initially it was small, but within a very short time I reached to the position of expanding the activities. I was starting to get loan facilities with which I expanded my business. Now I can make around 40-50 Baskets in a day. Covering all other related costs, at the end of every month I used to have a balance of around Tk. 5 – 7,000 in hand. Apart from this, taking more loans from DISA, I have also

started rearing cattle and sell them in season like the period of Eid-ul-Adha. By this, I earn a significant amount of money. I know tailoring jobs also, which I have learnt through training. To utilize my additional time, I am planning to go for a tailoring shop. I love to work, whatever may be type. Now I don’t afraid of going ahead as DISA is staying always with me.”

Listening to Kohinur, we felt that her perspective of life is precious; there are many things to learn from this brave woman. DISA has rightfully supported a piece of diamond named Kohinur for the noble cause of economic development.

Member: Kohinur
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Faizunnesa

Faizunnesa of North-Shalukia

In North-Shalukia Bazar Faizunnesa (35) had a poultry shop ten years back. Her husband Nazrul Islam maintained their family with the income coming from that shop. Faizunnesa lives in Gazi Bari of North-Shalukia village, Barura, Comilla. With two children they have a small family. Now her husband and elder son live in Oman. With the remittance money sent by them, Faizun started vegetable cultivation activities to earn further. Her hard workings brought success for which in the village she is famous as a significant vegetable grower. Depending on seasons, she cultivates almost all types of vegetable like: potato, cauliflower, tomato, cabbage, bean, kachu etc. She utilizes in addition to her own land of 6 decimal, more 4 decimal arranged through lease.

Like many of the village girls, Faizun had to get married at her very early age. When she was on 17 years of age, the

⚡⚡ I work at my field, I do not feel any problem. Now I can earn more money, and never seek financial assistance from neighbours ⚡⚡
-Faizunnesa

first child in their family was born. Faizun was engaged with the household jobs and bringing up the son. Many years passed in the same tune. Children were growing up and as such she had plenty of idle moments in hand. Just 6 years from now, she said. I have sent my eldest son abroad for job.” She further informed that, leaving behind the poultry, 2 years back, her husband also left for Oman. In absence of them, Faizun wanted to undertake activities by which she can earn money and simultaneously her idle moments utilized.

“I see many people are doing vegetable cultivation in our village, so I thought instead of sitting idle, I could also begin the same business. With the idea I sowed seeds in my 6 decimal of land for potato, tomato, bean etc.” Faizun explained her beginning of the business part which is now continued also. Buyers usually collect vegetables from her home. She looks after the vegetable field herself with two employed workers and the younger son. Now she is able to earn 60-70 thousand taka in a month. To run the cultivation properly, she took loan from (MFI) DISA whenever it was necessary. “I can get loan any time from DISA very easily. So, I don’t go to the banks for loan. Those are far away. Moreover they require various papers and documents,” she interpreted the satisfactory services offered by DISA.

In future Faizun wants to enlarge the vegetable cultivation business. Along with this business, she has a plan of undertaking fishery too. She is saving money in bank for the wedding of her son. Anybody can see a big green field of vegetables behind her house. A simple housewife of a small village can also be a successful entrepreneur with self-efforts. Faizunnessa has proved it to us very truly. DISA is proud to support such activities for greater national interest.

Member: Faizunnessa, Husband: Nazir Islam
Address: Gazi Bari, Uttor Salukia, Barura, Comilla
Membership: Uttor Salukia Working Womam’s Group
DISA Microfinance Program, Bangladesh



Aasia

A woman wearing a vibrant green and yellow floral sari and a matching headscarf stands in a rural setting. She is smiling and looking towards the camera. Next to her is a large brown cow. The background shows trees and a bright, sunny day.

Whenever I faced the crisis of money, DISA favored me by giving loan facilities. I think, it was a great help in my development.

-Aasia

Pure Dream in White Milk

Behind the house, there we find four cows and three calves, tied around trees with rope. An old-aged woman was standing nearby. She was preparing herself for milking a cow. She preferred the big one first. Holding a bucket in one hand she was pulling a calf near to the milking place by the other one. The woman is Aasia Begum (55) living in Arjuntala village, Barura, Comilla. In Gazibari, she has a large family with children, husband and other close relatives all staying together. She sent her elder son Saudi Arabia six years in the quest of adding more financial support to the family.

“In fact, it was only possible to send my son abroad by the income I had through cow-keeping and selling milk,” told Asia while talking to us.

Her other son who was present there, acknowledged Asia’s view with a smile and said, “That’s true. Actually our mother takes more care of the cattle rather than us”. He added further, “Starting from feeding to bathing and thereafter milking everyday – all these things she used to do by her own hand.”

We were amazed and so enquire about her coming to this business. Asia answered, “Generally, cow and goat rearing is a regular phenomenon for every house in a village. So it was not tough to me to adopt the practice. Moreover my husband had training on dairy from town. He helped me with encouragement as well to launch a cattle-keeping business in a bigger scale nearly 7-8 years ago. Above all, I was very much eager to do something of my own.”

Now her business investment is three lakh taka and monthly expenditure for food and health care for the cattle amounts to Tk. 30,000.00. Asia disclosed with smile, “We do all the jobs ourselves and as such we can have income in a bigger amount. There is no shame to work for own cause”.

Earlier Asia had local variety of cow, and gradually she started buying high-breed varieties. She has been a member of the local Arjuntala working women group of micro-finance institution DISA for the

last three years. Her present savings amounts to 37,000 taka in DISA with a loan of 2,50,000 taka at present. Asia’s success in cow-keeping business has energized her to buy more 4-5 high-breed cows to expand her dairy farm further. Well known as soft, polite and amiable person in the village. The dairy business is turning her to be an ideal example in the locality.

Before asking about the services of DISA, Asia voluntarily communicated, “I must tell you that, whenever I faced any crisis for money, DISA favored me immediately by giving loan facilities. They are presently inviting to visit their cattle-farm as well as have expressed willingness to arrange training program for me to know more about modern cattle-keeping process. DISA has also told us that, if needed they will give loan to my younger son along with arrangement of technical training”.

“I think, it was a great help in my total economic development,” She concluded. After milking, Asia allowed the calf to have the balance milk she left. The cow started sucking the calf with great love symbolizing the success of desire achieved by Asia, we thought.

Member: Asia Begum, Husband: Zanu Mia
Address: Gazi Bari, Arjuntola, Barura, Comilla
Membership: Arjuntola Working Women’s Group
DISA Microfinance Program, Bangladesh
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Bilquis


⚡ We have sent my second son Dubai with the profit money of the business, now We have a plan of giving a fishery broadly ⚡
- Bilkis & Anwarullah

Bilquis Success- Wonder all the way

The story of Bilquis (33), a simple village woman the way brought her family out of poverty level through the loan-support from micro-finance institution and made fortune among many other women, is really believe to be a wonder. Living in Munshibari of Daora village in Barura, Comilla she was married to Anwarullah, a farmer and thereafter blessed with three children in following few years. She and her husband had little money to support family, even though when the elder son grown up, with the dream of changing their lives to financially solvent level, they sent him son abroad (Lebanon) for earning by undertaking job there. They had to sale their land and invest the savings they had, with the aspiration of better reward. But all their efforts were ruined by the unscrupulous broker who promised a lot of assurances of income which were fake & concocted. This was an act of cruel devastation

to Bilquis & Anwarullah like a-bolt-from-the-blue. All their hopes were shattered and they were worried about maintaining the family with the only income of Anwarullah working in agriculture field. Their second son was unemployed and had no intention to work here to earn money but always desiring to go abroad. But Bilquis had no means to materialize his desire since all the money they could afford has gone for the first son. There are further expenditures for the last son who is studying in class nine of a school. Beside the fees, costs of tutor are also there. Everybody in the family wants him to have university degree. But to bring dreams to reality along with trying for the purpose, financial resources are also significantly needed.

On the other hand, the eldest son declined to return back to the country. He had some petty jobs with the very little

A man with a beard and mustache, wearing a red polo shirt with white stripes on the sleeves, is smiling and holding a large black fish net. The net is full of several fish, including a large silver fish and a smaller one. He is standing in a body of water, possibly a pond or a small stream, with a blurred background of trees and foliage.

earnings since he was not having all the required legal papers. Instead of that, he was nice to send some money after supporting himself there from whatever little money he used to earn. The amount was not that big. All those were further adding fuel to the misery.

Though sad, but Bilquis was not morally broken at the circumstances. She took the challenge to face by herself through involving in some activities. She has seen earlier that one of the cousin of her husband took loan from micro-finance organization DISA and started Fish Business. Within few years, his income was tremendously increased. Bilquis talked to him, gathered knowledge, and initiated the business in their small pond investing her small capital. At the outset, the profit she earned was very little. She did not give up. With the knowledge and techniques her family so far gathered they planned for the business with bigger investment.

“We had to have more money to expand the business and since the troubles are almost all the same for fish business whatever big or small, we were looking for the money to take lease of a bigger pond”, said Bilquis.

She contacted the Daora working women group of (MFI) DISA in the area and explained her business planning to the secretary. Thereafter she was happy to receive a loan of Tk. 1.00 lakh from DISA. After repayment of this loan, DISA subsequently increased the money to Tk.4.00 lakh within a short span of time.

“Banks were located far away and for loan they need a lot of papers which we don’t understand even. So we maintained our loan with DISA, because they offer loan and take back installment from coming to the houses,” informed Bilquis.

With the loan received from DISA they added their own capital of Tk.4.00 lakh totaling investment of Tk.8.00 lakh for the bigger plan. They themselves do mostly all the jobs except only one hired labor to help them. The monthly income of their family from this business is around Tk.15.00 thousand.

Bilquis has taken loan for 4 times in the last 10 years. Her investment in the sector stands at Tk.10.00 lakh at present.

“We were very much worried for our unemployed second son so that he does not derail for not doing any job to earn livelihood. But we have sent him abroad too”. Anwarullah concludes with a happy tone.

Member: Bilquis, Husband: Anwarullah
Address: Ismail Munshir Bari
Dewra (Dakshin Para), Barura, Comilla
Membership: Dewra Working Women’s Group
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Anwara

Dream of Anwara Rotates around the van wheels

Anwara Begum (45) of Barkoit, Latifpur, Comilla got married when she was only a student of class five. Her husband Abdul Mannan was a mechanic of rickshaw and vans. Her small family was living in a small clay-made hut known in the area as Afjal Gazir Bari. Mannan had a very little income which supported them to live only from hand to mouth. The family had no other alternative source of income. The situation perturbed Anwara and Mannan very much. Around them, they saw many of their close relatives had changed their financial condition by going abroad on job. Their distressed family cannot afford the way the relatives are going abroad, even though they aspired for acquiring economic solvency and thereby having some respectful position in their social life.

It was happening many years back when micro-finance institution DISA has just begun its activities of providing loan facility in Barura, Comilla. Through enquiry Anwara came to know about the

details of DISA's loan facility programme. She was impressed and in 1997, following the suggestions of the local branch manager and the field worker of Lotifpur working women group, Anwara got admitted herself as a member into the group and started planned activities through the support of DISA. Thereafter many years have been elapsed. Now, no need to ask what is her condition? It can easily be seen that there is a huge Chouchala house in place of that clay-hut. In the long premises 10 vans and a CNG tri-wheeler are parked. We asked Anwara, are all these belong to you? With pride Anwara answered, "Yes sir, these all are mine, but it did not happen in a day. We worked hard with the support of DISA and the staffs of the organization offered us continuously advices so that we can be successful and there we are".

Though Anwara could not arrange much education to her sons, but that was not happened to her daughters, who have passed SSC last year. She bought a CNG tri-wheeler for her elder son through the financing of both loan from DISA and her saving money. At present, her monthly earnings reached 40 thousand taka. Anwara bought a van at first taking loan from DISA and slowly paid off the previous loans. Later she again applied for the second loan to buy two vans. "I always give back my installments in time that is why they willingly offered me more loan facilities" Anwara showed her gratitude to DISA. Now she has an investment of 7 lakh taka in

10 vans and one CNG tri-wheeler. This year she has the desire of buying another tri-wheeler for her son-in-law.

Her grand-daughter has got the DISA education scholarship because of her good result in the exam. Anwara thanked DISA, "DISA not only provides loan facilities, but also give scholarship to the bright students."

When at the day end she collects money from the van-drivers, she further dreams of doing something big. Her husband no longer works at others garage, but repairs their own vans. Anwara now can realize how the economic condition brings social status and respect. Developing the business from a van to CNG tri-wheeler by self-effort and hard work, Anwara is happy and showing others the path to follow for economic benefit.

DISA not only provides loan facilities, but also give scholarship to the bright students
- Anwara

Member: Anwara Begum, Husband: Abdul Mannan
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Chandina, Comilla
Membership: Lotifpur Working Women's Group
DISA Microfinance Program, Bangladesh
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Gita Rani

Song of new-days by handicrafts of Gita Rani

Gita Rani is living in the in-laws house Rahul Master Bari with her husband Ratan Chandra Sarkar, a carpenter, with other members of the family in the village Bara Haripur, Barura, Comilla. Most of the women of this village depend on handicraft works. They make house-hold items like Jhuri, Dala, Mora, Madur etc. with bamboo and cane. The artistic skills and improved creativity of making these products were inherited in the family for generations. We are now presenting the story of Gita Rani who added fortune in the process of financial growth of the family by her desires, patience and consistent labor.

Gita Rani's husband used to work in a shop at Barura bazaar as an employee. They had 3 children – 2 boys and 1 girl and out of them the eldest boy, along with the girl were studying in a

primary school nearby. To support all the family expenses both the husband and wife had to work. In addition to their house for shelter they had no more property but they were blessed with the intangible assets of handicrafts making skills received as natural phenomenon through the tradition of their ancestors. The income they used to have per month, in return of their hard labor, was well enough to maintain the family expenses smoothly. But they had a big problem of paying back the installments charged by Mahajan against the loan taken by the fore-fathers. These types of syndicated Mahajan system were existed in many villages from long ago in exploiting the farmers and other village people. Gita and Ratan as such had to face the hardship. They were telling frustratingly:

“We have got no other way but to pay-off the mahajan’s debt-installment first which is on higher interest rate, and was never reasonable, then with the balance, we are to run family. As such, many a time we go for loan from others.”

Fade up Gita with the system, was reluctant to continue her life in the prevailing situation further. So, she desperately started looking for the way to get rid of such misery. She was confident with the thought that if she really tries, she can change the situation. Ventilating around, she came to know from the people of their village about DISA, the microfinance institution providing loan facility to the people aspiring to become self-reliant. Encouraged Gita one day visited the Secretary of the Haripur working women group of DISA. After discussions with her, she could very easily get a loan of 10 thousand taka at the first instant, as they had family business plus skill in making beautiful handicraft products. Gita opined, “Loan from DISA can be had very easily adapting less formality in comparison to other financial sectors”.

She invested the loan money for buying raw materials like bamboo, rope, cane, wood etc. and continued her business. The first profit earned out of this business was not that much but enough for her family. She repaid the loan amount and went for next one to enlarge the business with increased quantity of products. Thus in the last 5 years Gita received loan from DSIA for 3 times. With appropriate investments she could raise her monthly income to Tk.15,000.00 net and no other now can go for a bite on this as happened earlier. Supporting all the family expenditures, she has recently bought a land property of one gonda.

Inspired by Gita many villagers are trying to go for income generating businesses for them. She has shown everybody a path of achieving freedom from poverty overruling the syndicate of Mahajan-system. In the process, DISA supported Gita rightfully in the tune of their motto targeting eradication of poverty from the community.



⚡ Loan from DISA can be had very easily adapting less formality in comparison to other financial sectors - Gita Rani

Member: Gita Rani, Husband: Raton Chandra
Address: Rahul Master Bari, Boro Horipur
Barura, Comilla
Membership: Boro Horipur Working
Women’s Group,
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Jalil

💡 I've given a better marriage to my younger sisters, made some savings for the future of my family and I'm thinking to launch a new mosquito-net factory

- Jalil.

Mini-Garments of Jalil Bhuiya

Bangladesh has a praiseworthy position in garments industry in the world. Beside many big garment industries there are a number of mini-garment factories scattered all around the country. Mostly these industries cater the local demand by low investment and thereby earn a minimum profit by small entrepreneurs. Md. Jalil Bhuiya is one of them having a mini-garment by which he has turned his fate astonishingly at a higher level. He is an inhabitant of Companiganj village situated at Muradnagar, Comilla. The name of his factory is Sohel Garments, located on the second floor of renowned Satata Market. Rhythmic sound of the machinery reached us from a long distance. We heard about him earlier. Jalil made his fortune with

devotion and dedication through hard-labor that we believe is appreciable to everybody. Let us know further.

Jalil did not complete his school education just left after class five. His father by no means could send him to the school again. So finding no other alternative he engaged his son to work at his early boyhood. A job was arranged for him in a garment industry at Chittagong with a salary of Tk.1200.00 per month. Starting his career as a helper, Jalil worked there all most in every department of garment production in his long 15 years of services there. These opportunities gradually allowed him to become an expert garment worker.

But his salary did not rise significantly due to the lack of educational qualification. On the other hand as the lone earning member of his large 10-members family, he had to arrange food for all of them. It was very hard for him to support the family.

Moreover, he used to feel himself to be a deprived one in the job sector, with the thought that he was not being evaluated by his skills there. Frustrations cropped up in him. “I had to do my duties from 8 am to 8 pm, it was the order of the manager, I lived in a mess with six persons all together. Even though I could not send enough money to my village.” Jalil told remembering his past days.

They had the house for living and a small piece of land what his father kept for the wedding of her daughters. If Jalil wanted to start a new business of his own, at the very outset he needed good money. However, Jalil’s father one day told him to meet the local secretary of Muradnagar working men group of Micro-finance institution DISA. Jalil had not any faith on it. He did not give an ear to his father’s suggestion. But his father kept on saying, “an idea may change your life”. Finally he listened to his father. “When I have got a loan of one lakh taka, it was not even believable to me that how easily I got my long desired capital to begin my own business,” Jalil said with smiling face.

With five numbers of second hand sewing machines and only two operators, he started his own mini-garment in 2010 by the first loan facility from DISA. He had such a devotion to the work that within one year he was able to make good profit from the factory. He repaying off the previous loan, took another for enlarging the capacity of the factory. In this way he took six times loan facility in the last 6 years from DISA. Now his amount of loan is one lakh and about 4-5 lakh taka is invested in his business. His monthly income is about 15 thousand taka. He has bought 2 kani of lands thinking about the future of his children.

“I’ve arranged the marriage of my younger sisters in better ways, made some savings for the future of my family and I’m thinking to launch a new mosquito-net factory. It seems that I’ve got my life speed with the grace of Allah,” Jalil ended up his story with much satisfaction.

Member: Md. Jalil Bhuiya
Address: Companiganj, Muradnagar, Comilla
Membership: Companiganj Bazar Men’s Group
DISA Microfinance Program, Bangladesh
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Shahnaz

“We often unable run the whole month with my husband’s income. I could understand that I have to take some initiatives, if we are to survive happily”
- Shahnaz



Wind of Spring in the nursery of Shahnaz

Shahnaz of Altaf Ali’s house situated in Biralla village, Devidwar, Comilla, nourishes the plants to grow like her own children. By selling plants, she can earn around 25 thousand taka in every month. Verities of plants are there in her nursery like papaya, capsicum, chilly, lady’s finger, potato and different types of vegetables. Shahnaz also sale fruit seeds and saplings developed there in. We talked to Shahnaz to know about the facts behind her accomplishment. With a smiling face she described the story of her garden with great enthusiasm.

“My husband had the business of raw-materials. His income was not enough and so it was very difficult for us with three little children to meet up the requirements for living. It was

often happened that we are unable to run the whole month with the income. This ignited some sorts of restlessness in me and I could therefore understand that I have to take some initiatives, if we are to survive happily”.

After waiting for few seconds, Shanaz started talking again, “My husband did not have much land property, neither had any other resources. I was badly in a fix on to take appropriate measures to reverse the prevailing economic situation of us. What would I do? It was continuous thought every now and then. However, all on a sudden I remembered that few months ago I had seen many neighbors of the village were involved in nursery business by taking loan from MFIs for income. I asked myself,

then why not me. Without wasting further time, instantly I started learning the business from them. It did not seem tough to me. So one day I along with a sister of my area went to meet the local secretary of Biralla Working Women Group of DISA”.

Shanaz stopped, seeing her son approaching towards her. Coming nearer the son asked her for the tuition fees of his teacher. Shahnaz handed over the money and the son left the place. She continued again, “....He is my elder son, reads in class vii. The only daughter of us is a student of class VIII. She is very brilliant and as such got the DISA scholarship for education. The last one is a boy and studies in class IV. To me they are all brilliant. Anyway, listening to me with due patience, the officers and madams enrolled me as a member of their group. Then in 2008 I

first launched the business. Now you can see yourself what is actually in front of me”, Shahnaz mentioned about the nursery.

At first, Shahnaz with her some savings and the loan of one lakh taka invested in the business. In long 8 years she has taken the loan facilities four times from DISA and given a solid foundation to the nursery business. Now her current investment is one lakh taka and the amount of savings in the DISA account is 40,000 taka. With the income she has been able to buy some lands. She possesses a firm believe on herself that with the loan facilities of DISA she would furnish her nursery more constructively. Shanaz extended her thanks to DISA and hoped that the organization will continue extending hands to those who are courageous, and plant dreams in heart to stand on their feet.



Member: Shahnaz
Address: Altaf Ali Bari, Biralla, Devidwar,
Chandina, Comilla
Membership: Biralla Working Women's
Group, DISA Microfinance Program,
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Shahida

Shahida spreads ideal strategy in Banana cultivation

Shahida Begum (45) has a huge family with seven children. They are living in Fakirbari of Burichang, Comilla. Her husband Shamsul was the only earning member of the family and his source of income was renting out their only shallow machine. Shahida was in deep hardship to run the family with the little income of her husband. Scarcities were all around. Instead of this difficult situation, she was very much determined so that their children receive education. To shun off the cries of want she started aiming at income increase by the family. The road was open for her efforts and finally she could make it for the family. Shahida is well off now. Their daughters are married at present living with their solvent husbands. Two of the sons are in Saudi Arab with jobs. Their family is now leading a happy time. But how she could accomplish all these, we asked them during interview. Shahida and her husband described the story by themselves.

“These all are the return from our banana garden. You know, the garden that are you are watching was visited

“My younger boy has got the education scholarship of DISA. Officers of DISA used to help us in our critical time”
- Shahida

by the TV people and they made a program which was telecasted. In fact we could do it through our dream, labour, supports for seeds and suggestions on method by right people.” Shahida told with much self-satisfaction.

Four years ago, Shahida and Samsul first cultivated banana at the back-yard of their house. Samsul received a training ten years back on banana cultivation based on updated scientific method from Agricultural Institute of Kishoreganj district. At the first phase, they started cultivation of banana in a small scale. Seeing due interest, agriculture officer of the area gave them standard seeds in free of cost and also awarded appropriate suggestions. Eventually they got their result quickly. Later on, they started expanding banana cultivation area by taking land of others in lease. With loan support of 40 thousand taka, they began cultivation in the large area. Now their banana business is running with the investment of about one lakh 20 thousand taka.

Shahida also cultivates ginger beside the banana in the same land. Her monthly income is now about 40 thousand taka. With the profit earned from banana cultivation, Shahida bought a shallow machine and has taken a pond in lease for launching fishery business. “I took the membership of the local Fakirbari working women group of (MFI) DISA, in 2012. Now I have saved 35 thousand taka and the amount of loan is one lakh 20 thousand taka there. “My younger boy has got the education scholarship of DISA. Officers of DISA used to help us in our critical time.” Shahida was earnestly happy to acknowledge DISA facilities.

Once they had no strong shade upon their house. Shahida had to cover the children into her arms to save them from the rain water in monsoon. She was sad while saying bare truth of the bad days their family had to come across. Things are changed now. The family has won over on poverty. She has become a role model to the villagers who are proud of having her with them.



Member: Shahida, Husband: Samsul Huq
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Membership: Fokir Bari Working Women's
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Parveen

Dream-kite of Parveen-Monirul

There is a sanitary toilet and slab making factory just opposite to the Upazila Health Complex of Burichang, Comilla. We came here to collect information on the successful entrepreneur of the micro-finance institution Development Initiative for Social Advancement (DISA). The local branch manager Bashar told me, “This factory belongs to one of our member, Parveen. We must collect information and take photograph of her for your purpose of survey.” Parveen Akhter (35) and her husband Monirul came out from the factory to see Bashar.

After exchanging greetings, we told, “We have actually come to know about the background of your business, what is the present status, what kind of facilities you have received from DISA etc.” Monirul replied, “Please have some tea first and then we can talk.” We appreciated

their hospitality. Afterwards, they took us inside the factory and Parveen began to tell their story.

“Three sons, two daughters, my mother-in-law and we two - altogether our family is comprised of 8-members. We live in Jagatpur, Modhopara, Burichang of Comilla district. My husband has an experience of masonry work for 18 years. Earlier he was working with a contractor. Later he began to make ring and slab by himself. Whenever he could see the slabs of new design and type at any place, he would start to make that design in home. In addition to us, now we work with more three labors. To enlarge the business we required a support of loan. We knew that, DISA used to provide loan facilities since many days. For this I became the member of the Jagatpur Working Women group.

With the financial support of the organization, our business started to flourish gradually. We have taken 4 times loan facility from DISA. Now we have a loan of 90 thousand taka and savings of 18 thousand taka. Our income is quite satisfactory. We want to make our business bigger. By the grace of Allah, our children are continuing their study at present.” We asked, “Have you taken loan from any other institution other than DISA?” Monirul answered, “Though we have account in banks, but we have taken no loan.

“Are you satisfied with the present income?” asked again. Parveen replied; “Now we can earn around 20 thousand taka per month leaving all expenses. What can be better than that? We are happy now”. We realized that they are going forward in their business of ring and slab making with much confidence and thereby flying the dream-kite of their life. We had nothing left to know further. Thanking them Bashar ignited his bike to return before evening.

“To enlarge the business we required a support of loan. DISA used to provide loan facilities since many days. For this I became the member of the Jagatpur Working Women group. Then our business started to flourish gradually”
- Parveen

Member: Parveen, Husband: Monirul
Address: Jagatpur, Modhopara, Burichang, Comilla
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Eye-pleasing Showpieces of Sanwara at Sonargaon

Sonargaon, famous for the ancient Panam city and Folk Art Museum is just only 36 kilometer away from Dhaka. Tourists from home and abroad always list the place at their plan and accordingly they visit too. They feel happy to observe the legacy of renowned Jamindar Eshan Khan. In front of the museum lots of small craft stalls can be seen. Sanwara Begum (36) is one of those who are engaged in crafted show-pieces there. We were looking for her.

Mother of five children, she resides in Ichapara of Sonargaon Pourashava. Her husband Billal is a mason by profession. Two daughters of Sanwara are studying in Class X and only son is in Class VII in a local school. About 12

years ago, she learnt making glass and plastic made showpieces from her neighbors. Afterwards, she started her own craft business with the assistance of other family members. Sanowara has a small road-side craft item selling store in front of the Folk Art museum gate. While talking to us she said, “Besides the local products, the tourists sometimes demand for foreign products like: dolls, crystals, toy-cars, etc”.

“To meet up their requirements, we wanted to equip our store with China and other foreign made products, for which more investment was needed.” Sanwara was describing the initial status of her business. She told, “The economic condition of our family was

also not so well at that time to invest more on the business”.

Considering this situation, one day Sanwara joined the local Ichapara Working Women group of the MFI-DISA. She was determined to expand her business as such arranged loan from the organization.

“Before starting my business, I was engaged in a net bag making industry and earned only fifteen hundred taka monthly. It was a tough situation for us to maintain this large family”. Sanwara said about her past life. “However”, she informed us, “Now I can earn 20-30 thousand taka per month. After repaying all loan-installment and supporting family costs, I can also save money”. Sanwara now has 11 thousand taka savings and one lakh taka loans with DISA.

Any tourists can find local handmade crafts item like: Glass showpieces, dolls, wooden crafts, plastic cars, miniature rickshaw, pen holders etc. are available

at Sanwaras’s stall. She and her children make these products at their home. Besides, the MFI account with DISA, Sanwara also has two more accounts, one with a Bank and the second with another financial institution. She saves money regularly in these accounts. When we asked about her future plan, she promptly replied, “Within next five years, I want to setup a permanent stall in the Market, and increase the handmade new products for the customers.”

We could not continue our discussion with Sanwara because there was a rush of customers in front of her stall. She has to sale products to them now, so no time left there to talk. Sanwara wants to go far with her dreams establishing herself as an example to other rural women who wishes to work in parallel with the male for developing their own enterprises. DISA always feels pride to continue its support to the hardworking women like Sanwara.

Within next five years, I wish to setup a permanent stall in the Market, and increase the handmade new products for the customers
- Sanwara

Sattya

Colorful tale of a scarf shop

Sattya Chandra Naha (35) has a shop of fabrics and scarf in the Sharif Market which is situated at Devidwar, Comilla. Various colors and shades of Scarves and fabrics like red, pink, blue etc. in different eye-catching designs are found at his shop. When we reached there, he was very busy in selling products to the customers with bargain. There was a rush also. But few years back, the shop was not that attractive as of today. Sattya Naha entered into the business through the initiative of his father. He had not that much responsibility so long his father was alive. But after the death of his father, this business, the only means of livelihood to them was not well enough to support the family. “We were facing financial crisis every day”, Sattya told us about his past.

“When father died, it seems to me that I’ve been alone in the vast world, that I am not enough matured then, how I would be able to run the shop?”

- Sattya Chandra Naha

He further said, “When my father died, it seemed to me that I am alone in the vast world. I was not enough matured then to run the shop entirely by myself. Moreover, father did not put enough money in the basket of business, which was also a big problem to support capital for investment in business. You know, without capital there is no business.” We agreed with him.

Sattya Naha lives with his wife and two children at Shantibari, Devidwar. Whatever be the size of his family, the income from the business could not coup up with the expenditure, he informed us. As such, in August, 2013 he discussed with the local secretary of Devidwar working men group of (MFI) DISA. Disclosing his critical situation to them he asked for a suggestion to get rid of that unbearable status. The secretary was experienced personnel in this field. Patting at the shoulder, he told, “Don’t be so much worried, Sattya. Every human being has to face this sort of adverse time in life once or in many occasions. The people who fights, they become winner. You have got a shop and you are a skilled worker, DISA will provide you the necessary loan facility to make over your business. Now you are to be calm, brave and passionate with steady efforts.” The secretary assured Sattya Chandra. Sattya got encouraged to recover faith upon him-self, and got admitted as a member in the DISA group.

The moment he got a loan for the first time amounting to one lakh taka from

(MFI) DISA, he jumped on with a new zeal and vigor. Soon by virtue of his hard work and honesty he could earn a satisfactory profit margin at the end of first year from the business. Repaying off the past loan, Sattya applied for next loan to DISA asking bigger amount. He got it and all invested in the business. His monthly profit reached to 25 thousand from 7-8 thousand taka. Happy Sattya utilized loan facility of DISA for the four times in total in last three years. His current amount of loan is about 90 thousand taka and savings in the DISA account is 24 thousand. Investment in the shop at present is about 4-5 lakh taka.

In the competitive market of the globalized world, fabrics of latest designs and styles are to be kept in the shop for all the year round to satisfy customers’ need. Otherwise the business can’t be sustainable with financial success for a long period. “The month of Ramadan was about to come next, If I would have not got the loan facility at that time of the year, nothing can save my shop from ruining. By the grace of almighty, I am now completely able to increase my business with the help of DISA”. Sattya Chandra remarked with contentment.

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Membership: Devidwar Bazar Male Group,
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Rina

Stitching dreams on Zamdani

“Sir, want to purchase Zamdani? We have various embroidered and colored Zamdani collection”, a boy aged 8-10 asked us. With me, there was Akhtar, the local Manager of DISA micro-finance as a companion. The boy was eager to take us to a Zamdani shop. Presenting a soft smile, I asked the boy, “Hello young man, can you tell us, where is the house of Rina and Habib?” Looking directly at my eyes he enquired, “Is that the Rina aunt of Molla Bari?” I confirmed. He told then, “Please follow me”. Without any further talk, we abide by the command.

We are here at Sonargaon Zamdani Palli, the heart of Dhakaiya Zamdani Sarees. These Zamdani (a typical handmade embroidered Saree) are popular in the world for centuries due to gorgeous and eye catching designs of those. Our mission is to talk to Rina, a reputed Zamdani maker in the area.

⚡️ Now we have eight labors and can produce 20-30 sarees per month. Economically, we are solvent now and wish to continue higher education for our children ⚡️

- Rina

Each and every house of this village have got their own Zamdani making looms. Anybody can see that all the members living in the houses here are busy for cutting stings, or coloring cloths, stitching Zamdani or any other related jobs. When we reached in front of a tin shed building, a woman aged around 40 came in front of us. Akhter indicated, “She is our DISA member Rina and famous here for making Zamdani”. Rina and her husband greeted us and arranged our sitting. We detailed them the reason for the visit.

“Apa, we know that you are doing wonderful job in Zamdani making. Today we are here to listen to your stories. Something like- how you started the business, the way you are managing sell, what is your future plan etc.” Rina and her husband exchanged their look for a twinkle of an eye and then without any hesitation Rina started telling us their stories of joys and sorrows.

“We did not have any opportunity to learn Zamdani making from family, like many others doing here traditionally. Just 12 years ago my husband started to learn Zamdani making from Kazibari as labor. Learning the trade in two years, he started the business with only one machine. At the beginning, I used to help him with coloring and cutting stings, arranging equipment etc. Gradually, I also learnt making Zamdani. When our business flourished, we put six machines and engaged 8 skilled labors from outside.

Now we can produce 7-8 Zamdani Sarees per week. Four years back we were in deep economic crisis to continue the business. At that time, I talked with our neighbor Shahidaapa and joined the local MFI- DISA’s Borogaon working women group. I started savings with them and took 10,000 taka as loan from them. Gradually, my loan amount increased to taka 60,000 and got the opportunity for invest more in our business. In the selling process, we regularly sell our products at Demra haat and sometimes the traders collect those from our home with cash. Now we have eight labors and can produce 20-30 Sarees per month. Economically, we are solvent now and wish to continue higher education for our children.

Rina showed some of her products to us. The prices were ranging from 5,000 to 50,000 taka. Hard work, creativity and dreams of Rina & her husband were seemingly visible through the attractive designs and color of these embroidery Zamdani Sarees.

Member: Rina Begum, Husband: Habibur
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Kulsuma



Good days of Kulsuma come back in Maize and Potato cultivation

Kulsuma got married at her very early age. Due to extreme poverty, her father didn't want to keep his growing girl to be in their home. She could not go further with education after primary level of class five. Marriage with Liton, a three wheeler auto-rickshaw driver at Comilla city, did not change the fate. Tyranny of poverty followed Kulsuma from father's home to Liton's house.

After paying off the daily rent of three wheeler to the owner, the balance income of Liton was not enough to maintain the family comfortably. In this situation Liton remembered that at the time of marriage Kulsuma's father agreed to give money so that he can buy a three-wheeler in future. As such Liton wanted Kulsuma brings the money now so that he buys at-least a second-hand three wheeler. Economic condition of Kulsuna's father was remaining the same and it was not possible the poor man to arrange money as desired by the son-in-law. Liton did not give up hope. He was impressing for money again and again but without any result. As such, Kulsuma had no way but to consume ill words from her husband many a time for her father's failure. She was in a fix.

We were listening to Kulsuma of Mridhabari village, Chandina, Comilla, mother of a girl and a boy. The children were standing by her side putting their hands around her. Kulsuma served us tea and started telling her story.

There were only four members in Kulsuma's family. She used to send her children to the BRAC School, but she had always the desire to get them admitted in a better school to have better education by them. The income was not supporting to go for materializing her desire. The

family who live their lives with hardship in arranging food, thought of children's education with additional financial burden is nothing but completely a day-dream. Without the ancestral home, they had no other property. But Kulsuma had believed on the idea that, dreams of affluent fortune are always made, not automatically come. She saw many of her villagers were investing the loan facility from the micro-finance institution in different sector.

Some were doing winter vegetables, maize, wheat or potato and some were undertaking activities from cattle-keeping & dairy to fisheries in small scale. Most of them earned profit in their businesses and increased family income.

Inspired Kulsuma one day met the secretary of local Tatera Working Women group of (MFI) "DISA". With a patience hearing and thereby considering her total condition, the secretary gave her suggestion for launching wheat-potato cultivation. She also explained to Kulsuma all about the loan facility. Adding a soft smile on the face, Kulsuma told us, "after meeting sisters/madams of "DISA", trust me, my confidence level rose to such an extent...that I can't tell you. I was convinced during the time, the state of doing something, has really come to me at last."

She moved sincerely with honest planning. “Discussed about everything with my husband, he agreed with my desire. After all he was not a bad man.” Kulsuma started laughing with contentment.

At first she took some land in lease from a neighbor. With her little savings and loan from DISA, she invested around Tk. 15,000,00 for maize & potato cultivation. In spite of having less profit at the first harvest, she paid off the first installment and as such, DISA allowed loan to her again to expand the business. Afterward her monthly profit reached 25 thousand taka in addition to maintain all other expenses. With relentless hard work and perseverance her 3 years of small business, she has now got a permanent shape and worry-free stage. In the process, she had to take 3 times loan facility from DISA. Right at this moment her total land property is about 8.5 ganda and she can now save money in the bank every month.

“I am thinking that I will be taking another loan for buying a brand new CNG auto-rickshaw for the

father of my children. Moreover, I will definitely get admitted the children in a good school when they will grow up a little more.” Kulsuma told about her future dream.

Industry is the key to success, this proverb could be realized when we watch Kulsuma. Many of these villagers can get encouragement and inspiration to see her in the way of taking step to fulfill their dreams too. DISA has been helping such persons who believe that the development of the society and the state solely depend on the self-development.

Member: Kulsuma Begum, Husband: Liton
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Two decades DISA has been working at rural areas in Bangladesh for encouraging industrious, potential small entrepreneur and expanding new sectors.