

**Rubi Begum** (55) is one of the 78,522 National Development Programme-NDP borrowers who are running a dairy farm, supplying milk not just to Shazadpur Upazila of Sirajganj Districts, but to the whole country through the largest Milk Producer of Bangladesh 'Milk vita'. She gets about 10 mounds milk per day from her 55 cows. Including calf she has 135 cows now.



Rubi, like many women in Bangladesh, married a day labor Momtaz. At that time they had nothing. Selling ornaments Rubi purchased a cow. She sold milk, bought another cow, raised calves, sold them, and eventually started leasing and then purchasing land for her husband and sons to cultivate. She took Micro finance loan several times from different Micro-Financing Organizations but she was not satisfied by their service.

In 2011 she joined with Hasna Hena group of NDP and received 1,00,000 taka loan. Her business expanded gradually and her loan ceiling increased every year. Second term she took 2,00,000 taka, third term 3,00,000 taka, fourth term 4,00,000 Taka, fifth terms 5,00,000 taka and sixth term she took 10,00,000 taka on September, 2015. She regularly pays back the loan installment from the profit she made from her business. In NDP, she saves 5,000 taka per month. She is now the owner of 10 Acres of agricultural land. All her grandsons and granddaughters are school going now. She plays a vital role in decision making of her family. Now she lives a happy and prestigious life. NDP's efforts is reaching almost 79 thousand borrowers in Bangladesh today and giving them access to credit and hope.