



NDP Impact Series-01



National Development Programme-NDP

Dedicated towards improving livelihoods of the poor poeple

Micro-Finance Programme

Anna Rani makes baskets and at the same time makes future plan for a decent life, where there will be peace and security. The opportunity was paved by NDP-MF programme about 7 years ago. Now Anna and her family no longer struggle to make their daily livings, which was unmanageable with the small and irregular income of her husband.

Before the MFP, hardship gripped Anna's family. In addition to the financial problem, there was always quarrel in the family. Children were discontinued from education being unable to manage cost for schooling, as earning food was the only consideration. The small income that was making by the family was very insufficient to manage two square meals a day. Anna was desperately seeking a window to escape from such a shameful situation and searching a good income to support her five-member family.

Fortunately, Anna learnt to make bamboo and cane basket from her grand-mother. But due to lack of capital to purchase raw materials she could not use her skills properly. She approached to many person and organizations for credit but none considered her as credit-worthy due to extreme poverty. Finally NDP-MF programme came forward and provided Tk. 5,000 for the first credit.





With the money she purchased equipment and raw materials like bamboo, cane, etc and thus involved in income generation activities. Since then she received loan several times from NDP.

From that time she did not have to look back. Children were returned to school and family is food secured. Solvency comes to the family as a result of hard labour and sincerity as well as entrepreneurial attitude and thus comes peace and security in the family. She regularly pays back the loan installment from the profit she made from her business. Meanwhile, her daughter has passed SSC and son is reading in class ten. She dreams for a better life of her children, which she thinks within her reach.

The smiling face of Parvin Akhter is the expression of her present happiness, which has covered up sadness of her past. She used to live in a remote char of Sreekanthdia village of Bera upazila under Pabna District on a neighbor's land. The asset-less and landless family was struggling with poverty, even they could not manage their daily food requirements by the little income of her husband. The land owner was creating pressure to leave out from his homestead land. In such a critical situation Parvin was desperately seeking an income generating activity to support her family.

Later on Parvin was selected as a core participant of NDP-CLP-2 programme, which assisted to change the destiny of her family. With the assistance of the programme, she prepared a business plan on beef fattening and received training. The training topics include- cattle selection, rearing techniques, vaccination, diseases, feeding etc. Parvin purchased a Holstein Friesian cross breed bull using the CLP asset grant. She took care of the bull by ensuring proper housing, regular bathing, supplied rice straw, Napier grass and concentrated feeds etc. Moreover, never she missed to ensure regular de-worming



and routine vaccination, that was most important to make a healthy cattle. Only after rearing couple of months the small bull became a giant bull. It was not only making the bull bigger but also at the same time making her dream larger. In last Eid-ul-Azha she sold the bull at Tk 45,500. With profit money she bought 3 decimals of homestead lands and with rest amount she purchased another small bull.

Parvin has already shifted her home to the new homestead. She has decorated the homestead by planting different types of trees including guava, lemon, jujube, papaya, Neem etc. Space was created at homestead to cultivate year round vegetables. She makes compost from cow-dung and uses it in her vegetable garden. Likewise, she has taken basic training on poultry rearing and vaccination. She, after few months, started to earn average Tk. 1,800 a month.

With the support of CLP-2, Parvin and her family's status of consumption of nutritional foods like- eggs, meat and different types of vegetables has increased remarkably. The family now takes three meals a day with full satisfaction. They are now aware about the use of safe water, sanitation and hygiene. Parvin is trying to establish their daughter with higher education which was out of imagining at some days before. She is much happy in family life and very much pleased to engage with NDP-CLP activities.





Disaster Risk Reduction

'Flood is not a curse but a blessing when you could properly use its advantages' this has made reality for Mr Shahid Jamal, a poor peasant of Sirajgonj. Flood is a common phenomenon in Sirajgonj district like many other districts of Bangladesh. Due to climate change, intensity and frequency of it would be increasing in coming days. Thus, it is essential to learn to live with flood through enhancing resilience and capacity. Like many other farmers, Jamal has gained the above traits. Every year he cultivates rice on his small piece of land, which he has inherited from his ancestors. Agriculture is the basic livelihood source of Jamal. Unfortunately, most of years, he could not reap good crops, as the crops damaged by either flood or drought. The disaster had thrown black shadow on the family. Access to knowledge and

technology on flood and drought tolerant rice varieties has removed the shadow and shown a ray of light. Under the 'enhance resilient capacity of the community people in DRR' project created the opportunity to have the access to knowledge and technology to the farmers of Sirajgonj including Jamal. Jamal started to cultivate BR-51 rice variety in rainy season, as flood tolerant rice variety and BR- 34 as a drought tolerant variety. He received seeds and training from the project as input support. It was observed that despite of having seven days under the water paddy fields was not spoiled and the harvest was found good. Jamal also established demonstration plot of flood tolerant rice variety to motivate other people. Seeing his success, more and more farmers have become enthusiastic to the technology. Jamal has the rice seed. He gives seeds and advice to the nearby interested farmers to cultivate flood tolerant and drought tolerant rice variety.

Now 'Jamal' is a name of an intelligent farmer who is followed by other local farmers for his success. He is no more a poor farmer; much more better off than 3 years ago. He has defeated his poverty, as he could meet needs of his family and sends his children to school. Jamal says 'I love to give advice to my fellow farmers. I teach them about the technology as well as give them seed. I feel proud and better when I could help to others'. The financial wheel of Jamal is moving positively and his family no longer struggles with economic crisis.





Food Security for Ultra Poor Nutrition

Yeastin is now a healthy and cute baby. But only a few months ago he was so lean, thin and pale that his family and neighbors had given up hope for his health recovery. His initial weight and MUAC (mid-upper arm circumference) was found to be 4.40 kg and 103 mm respectively. Now Yeasin's weight is 6.5 kg and his MUAC is 122 mm. This success came after a joint effort and collaboration of GO-NGO under the FSUP-N project implemented by NDP.

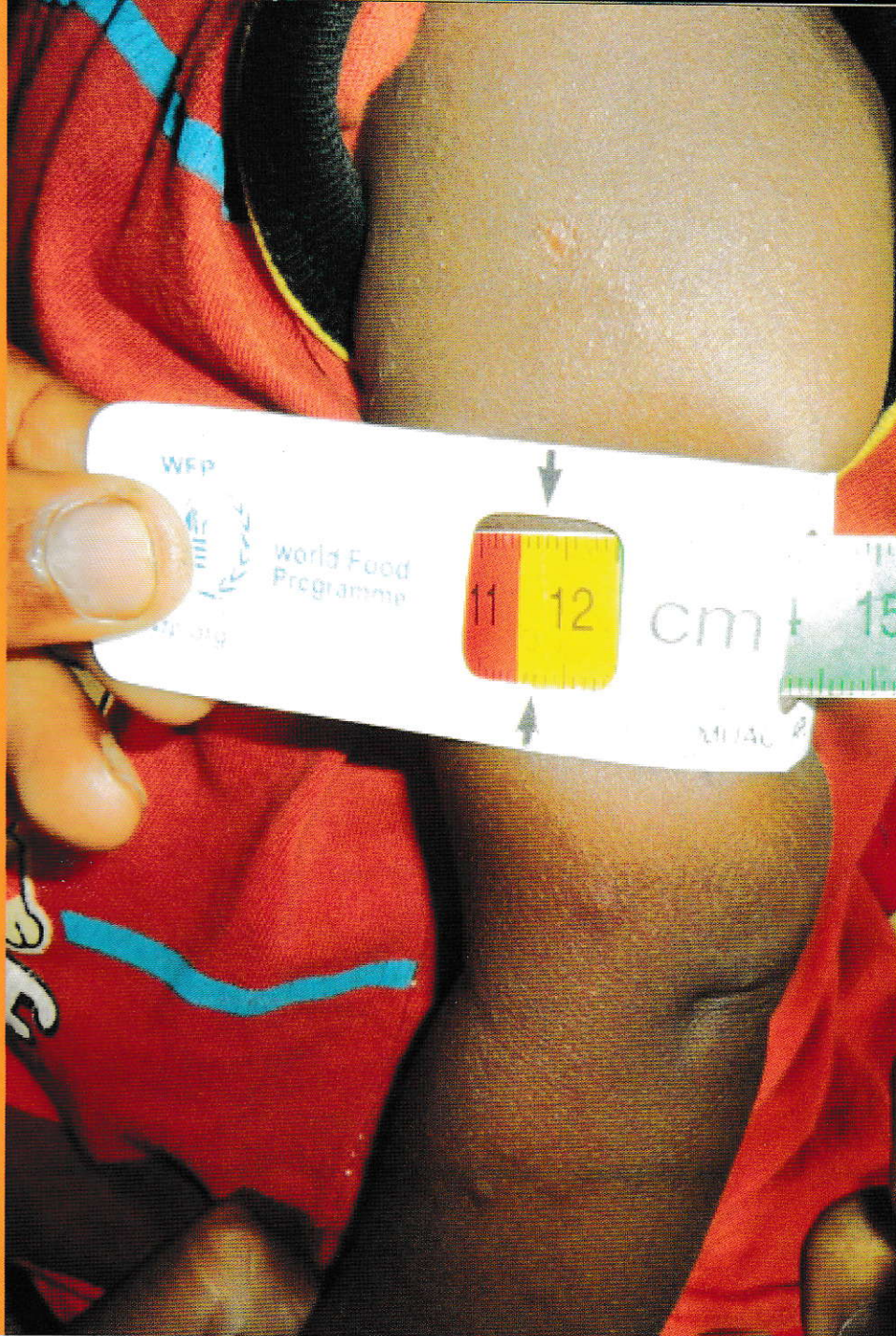
Yeastin, a child of 13 months old, is living on an isolated village of Sirajganj. As an inhabitant of a geographically vulnerable area and being a child of a poor family, he was so pale and was looking underweight and below age than his actual weight and age should be. His parents considered this situation as unrecoverable. His family believed that it was his congenital problem and never will it be cured. His parents said "we met doctors in a number of times for Yeasin but didn't get any fruitful result."

Community Nutrition Volunteers (CNV) of the FSUP-N project identified Yeasin in their regular community screening activity for identification of malnourished person. He was found to be suffering from severe

acute malnutrition (SAM). He was first sent to nearby Community Clinic and later on referred to the Sadar Hospital. The project assisted to setup facilities for SAM management at the Hospital. Afterwards, counseling to Yeasin's parents by FSUP-N project, he was admitted to the hospital. He was kept close observation by the project nutritionist and ensured proper treatment. ACF was providing technical support to the project.

"It was really a great day for us, when we reached to our home after completing the full treatment from hospital. The neighbors were astonished to see the health improvement of Yeasin, as he was looking so fresh. Everyone was asking how we had made impossible to possible!" told his parents. Yeasin was improved from severe acute malnutrition (SAM) to moderate acute malnutrition (MAM). He was also given WSB++ to take the food as supplementary feeding as a strategy of MAM management, which has helped Yeasin to be fully cured from malnutrition.

The sign of malnourishment on Yeasin's face has totally vanished. Now he looks bright, vibrant and energetic. He does not irritate his family members any more. His parents have started to cultivate vegetables, planted fruit trees and rearing poultry that would be the continuous and sustainable source of nutritious food, which were supported by the project also. The success has invigorated many other families in the area.



Gender Action Learning System

Khushi Khatun is an inhabitant of a remote village called Konabari of Jhaoil union under Kamarkhanda upazila of Sirajgonj district. The Bengali word 'Khushi' means pleased. Unfortunately, being married in a very poor family and tortured by his in-laws, she was never pleased at all. She was married off in a joint-family that consists of 7 members. Before GALS, Khushi had no dream, living in absolute poverty, and frequently physically assaulted by her husband. Owning something of her own was a rare dream. She was considered just an outsider by her in-laws family. She had no dream, even three years ago and there was no one to show how to make a dream. Three years later Khushi has a 'dream' of a good family; having some asset and a good relation with her husband and in-laws. Gender Action Learning System (GALS) tools was a catalyst to fabricate her dream and pave a way to materialize it.

The GALS consists of couple of tools like- gender justice diamond, empowerment circle, success ladder, vision journey, problem solving tree, etc that are very much appropriate for illiterate women, like Khushi, where all the exercises are practiced in drawing picture. A plan was also made by drawing pictures. Khushi received a 3-days training on GALS, where she developed her dream and prepared a work-plan to fulfill her dream. The dream had 3 parts, i.e. having skills of





her own, having asset of her own and good relation with her husband. Mentoring support including orientation and linkage building with service providers both public and private were provided by the project through holding regular meetings.

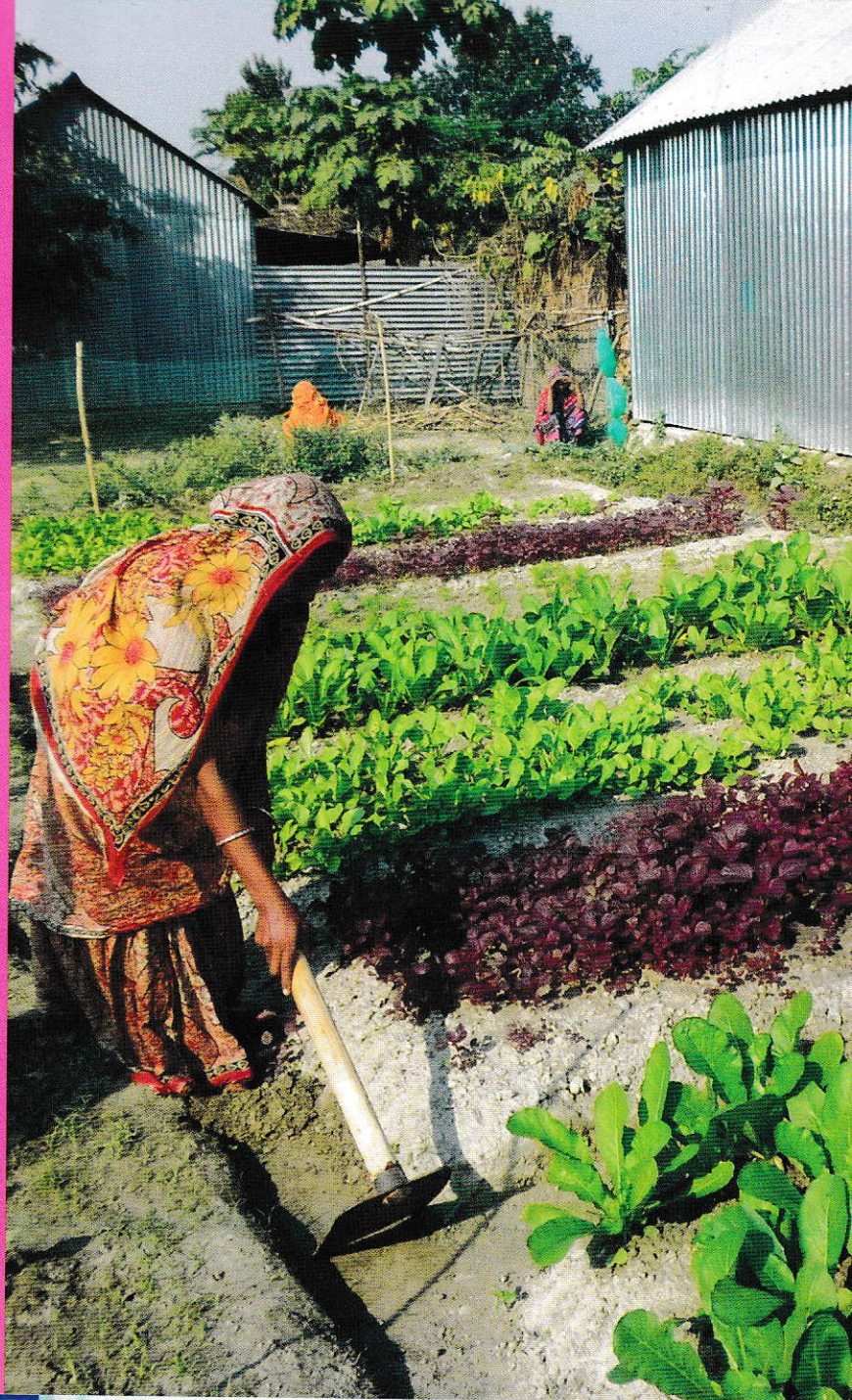
Khusi shared her dream with her husband. Her husband started to assist her, not from the beginning but in a certain stage of the project, when he received orientation on the same from the project. She started with rearing cow by taking loan. Later on she opened a grocery shop and became owner of it. Gradually she had enlarged her grocery shop. Now she can money with her and spend according to her needs. Her husband does not interfere, as she counsels with her husband and jointly plans for their future well-being. She gladly greets customers, communicate with retailers, goes to markets, which she could not do earlier. Recently she purchased a refrigerator by taking Tk. 30,000 as loan from NDP. Khusi has gained confidence, motivation and inspiration from GALS that promoted to forget the past, change the present and develop the future.

Food Security for Ultra Poor

Food is now available for all members of the Roushona family in sufficient quantities on a consistent basis. The family has conquered poverty and has improved food security. Roushona Rani is one, among the many other project participants of Food Security for Ultra Poor (FSUP) Project of NDP-WFP-EC, who have been able to make 'food insecurity' as a recent past memory.

Before FSUP, Roushona was no alternative but to live with her father, as her husband divorced her due to dowry. Later on her father also died. One of her brother was physically disabled and another was ill seriously. The family had no cultivable land as well. In such a grave situation, Roshona and her family only ate once or twice a day. Often they had to skip meals for days when she could not manage work. They could not always afford to buy rice from the market and sometimes received donated rice from local government support. Roushona had nothing but hope.

In 2009, Roushona joined with FSUP as one of a 'project participants' and received entrepreneurship development training. She made a business plan, which was basically had her 'dream





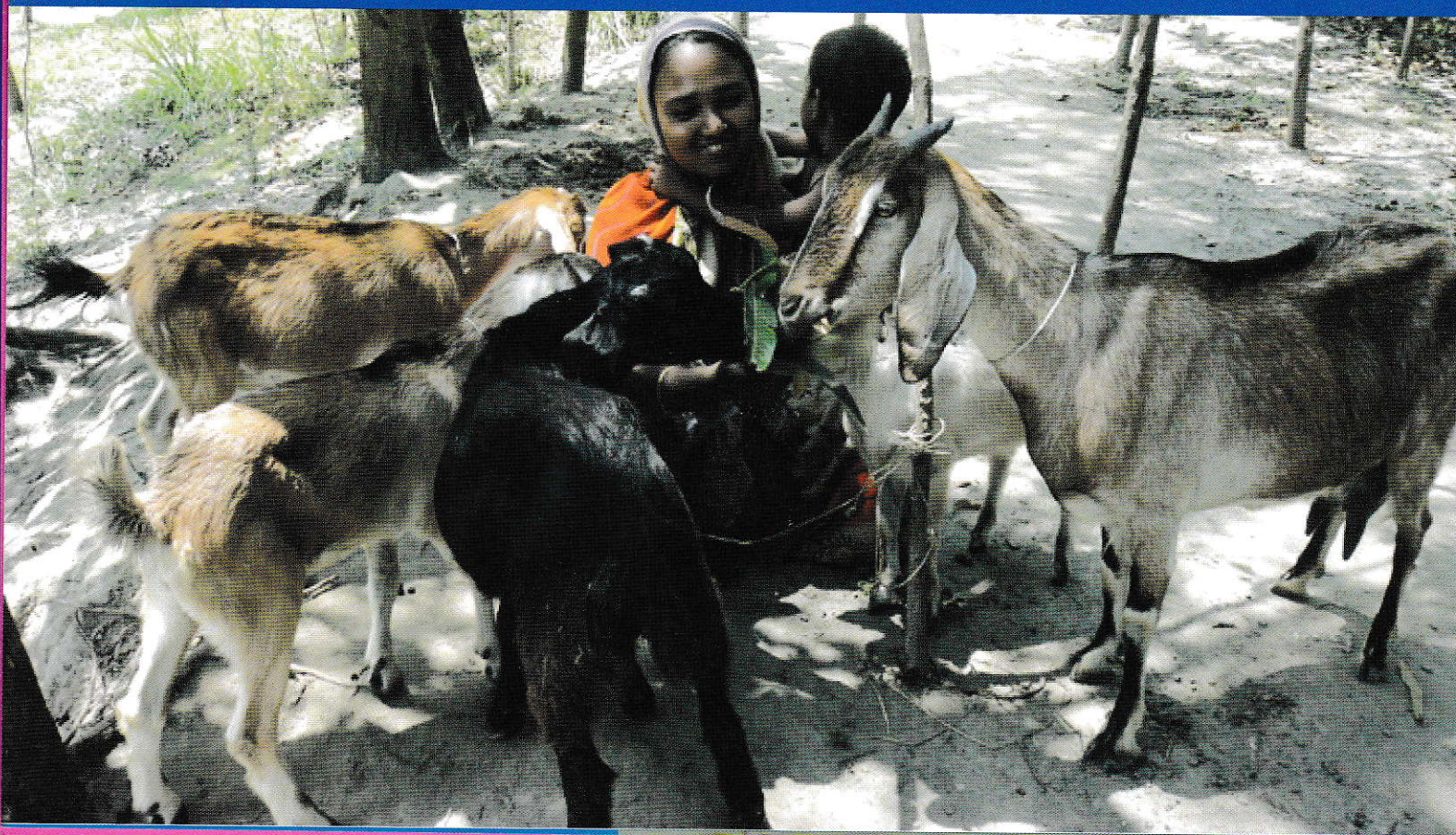
plan'. FSUP helped to implement and materialized her plan through providing training, asset grant and monthly subsistence allowance. She bought two goats and a sewing machine using the asset transfer grant. She, then, decided to sell goats after rearing for profit. Moreover, she earned about Tk.70-100 per day from tailoring. In 2011, she had taken rent a shop and commenced tailoring business commercially in the Baghbari market. Just three months later, she bought another new sewing machine by the profit gained from business. She employed one employee to assist her in managing her business which is getting bigger day by day.

Roushona has opened a saving account in Grameen Bank. Since mid 2011 she has been depositing Tk.500 every month. Now she is a successful entrepreneur. She is now a symbol of 'courage and hope'. Her horizon has expanded and sitting in her tailoring shop, she loves to pass busy days cordially greeting her customers.

SHOUHARDO II Program

Josna's family was tapped in the poverty circle. It was something unimaginable for her to escape from this inhuman situation. 25 years ago, river erosion forced them to move out of their home to Bosontapur Village of Bera Upazila. Since then she was living at neighbor's land in her shabby house. Her husband was a day labor, while Josna had no work. Thus it was extremely difficult to meet basic needs of the family. Comprehensive Homestead Development (CHD) has assisted to break the poverty circle.

In 2011, Josna was enlisted as beneficiary as CHD occupational group under the NDP-SHOUHARDO Program supported by CARE/USAID. The basic idea of the CHD was to ensure proper use of homestead land and IGA to increase family income. Josna prepared a plan to use her homestead land by planting fruit trees, cultivating vegetables and rearing goats. The program provided seed, saplings and cash as well as training and technical support. The wheel of Josna's fate started to change due to his hard labor and entrepreneurial attitude.



By October 2013, she became owner of 11 goats. During last Eid-ul-Azha she sold 4 of the goats by Tk.32, 000. She also earned from vegetable cultivation. As her income was rising, she planned to invest further and purchased a cow. Her income as well as savings started to increase significantly. Meanwhile, she built a new house. The socio-economic condition of the family has been improved significantly. Now all the family members are aware of personal health, hygiene and sanitation. In addition, she has become more skilled and conscious about the management of the total economic activities as well as wellbeing of the family members. Villagers are being inspired by her success. Josna becomes a model example in poverty alleviation. "Now with the kindness of Allah and support from the SHOUHARDO II, we are in a good situation" Josna pronounces.



Disability & Development

Abdul Latif was not born as a visually impaired. Although he was born in a poor family but his childhood, juvenile and youth was joyful. He used to play with friends and classmates and participate in annual school sports competition.

When he was a robust young man, committed to form his dreamy life, was seriously attacked by Optic Atrophy and became visually impaired. His dream was broken down, lost all motivation, inspiration and confidence, and depression grasps him. Financial crisis of his family in one hand, and inability to move for work on other hand, incessantly ingurgitate him. In such a critical moment, he was identified by CBR project of NDP supported by Sights Savers. With the support of this project, he was diagnosed by Ophthalmologist in Sirajganj BNSB Eye Hospital. It was unfortunate, but true, that Latif lost his vision forever.



Later on, Latif received 3 months long orientation on DLS (daily living skills). He became member of self-help group that was formed with PWDs, where he was taught to be self-reliant. With the support of the project he was trained to walk alone by using white cane and to work in bamboo based products making, to earn a livelihood. Life started to improve as he could move and work, which was unthinkable before. Now he can travel anywhere including markets to sell his bamboo products. Gradually, his income has increased as skill and productivity increased. In the mean time, he has expanded his business by taking loan from Grameen Bank.

Abdul Latif is now an active member of a DPO (disable people's organization); a upazila based organization, who advocate for the rights of PWDs. Thus he advocates, not only for him, but also for all PWDs, for their rights and entitlements. He is basically a mentor for the fellow PWDs.



Bulbuli's husband Zamal will go to market to sale vegetable for that reason, they are preparing. Bulbuli and her husband have just returned from field harvesting vegetables. At least 4 days a week they used to sale vegetable that they have grown in their land. Cultivation of vegetable has changed their life. 'Bulbuli' is a name of a Bangladeshi traditional bird. But Mrs. Bulbuli Begum, a lady of 35, is the resident of Koyagari village of Vanderbari Union in Dhunat Upazila under Bogra District. She is the mother of a daughter and 2 sons. Being a landless poor, the family was unable to produce as well as consume vegetables. As a result, all the family members were malnourished.

Bulbuli says 'life has become much easier today. When you have money in your hand, instantly you forget your hardship. Being a woman it is difficult to manage a vegetable firm but when the family member's help in that time all become possible. To be successful in life, there is no alternative of hard work, but you have to work on the right field. To deliver hard-work, obviously you need to pose a good health. Only a healthy person can deliver hard-work. To be hard worker you need to be healthier. Healthier does not mean you should be bulky and fleshy; rather you need to be disease free. To be healthier you need to consume good food. Vegetable is the good food for the poor. Regular consumption of vegetable and maintain of hygiene are the key to gain a good health and to be healthier. Happiness comes when you have good health and income to mitigate minimum standard of life. Now I am happy because my family members are healthy and I can mitigate minimum requirements of my family'.

Her family became the beneficiary of the "Improved Nutrients Intake through Crop Variety and Supplements" project implemented by NDP with the assistance of Shiree/DFID in 3 Unions of Dhunot Upazila. The project basically supported the 'monga' (seasonal scarcity of employment) affected people to improve their economic





situation through 'improvement of nutrition and income generation'. The project promoted vegetable cultivation as a mean that serves both the purposes of improvement of nutrition and income generation which ultimately eradicate extreme poverty.

Initially Bulbuli cultivated 6 decimals of land with the support of the project. But later on she cultivated 16 decimals and 56 decimal of land during the 2nd and 3rd year respectively. She spent Tk. 105,000 to take lease the 56 decimals of land and cultivated vegetables. It helps them to be food secure household. Now the family poses several productive assets, value of which at the present market price, would be Tk. 176,250. The productive assets include 56 decimals of land, 3 goats, 16 ducks and 15 chickens. It is the result of 3 years hard work. Bulbuli says 'my husband listen to me, we make decision together. I keep all the accounts and keep money with me. I have lot of freedom. I need technical assistance but I have phone number of SAAO and LAO. We are fortunate that, now we do not need to visit community clinics, because our children do not get sick'.



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