

# IMPACT SERIES-03



**NATIONAL DEVELOPMENT PROGRAMME - NDP**

*Dedicated towards improving livelihoods of the poor people*





## Walia Shimul Cooperative Society is an Alternative Development Model

Walia Shimul Cooperative Society Limited was formed in 1st January 2016 with only 20 members. It got registration 12th May 2016. Walia Shimul Cooperative is a registered association of women with a common interest formed and operated along democratic principles, for the purpose of economic and social interests at least costs; to its members who contribute the capital and manage the business by delegating some powers to elected management. The cooperative is operating by the 6 elected committee members who are voted by the general members. This committee operates the cooperative according to the government cooperative law.

It was very interesting that the members of cooperative had felt themselves as powerless people to change their lives. But NDP-ESL (Ensuring Sustainable Livelihoods) helped them to create powerful idea. A group of people can achieve a goal that alone cannot achieve. Now they trust that cooperative can play a strong, vibrant, and viable economic alternative role for them. At present, there are 1,014 members of 5 villages of Walia Union are saving their money regular. All of these cooperative members are NDP-ESL project members. The project organized its beneficiaries to form a cooperative so that the



project runs beyond its timeframe. This project is funded by Heifer International Bangladesh. Now Cooperative's total outstanding of Taka 67,45,100, savings is Taka 19,68,062. Cooperative distributed the loan amount among 721 members only. They all are well known about modern agriculture technology and are implementing different income generating activities by investing this money.

The cooperative has now its own land and office. Cooperative has started livestock rearing business by investing their partial savings in the goat rearing breeding center. It has also started a goat breeding center that will provide quality goat breed to its beneficiaries. There have 6 bulls and 200 goats. 4 staffs are working. The first cycle will be completed during Eid-ul-Azha 2018. Members are expecting that after deducting all costs, the business will earn 2 lac Taka net profits. Every year 3 cycles will be achieved.

Walia Shimul Cooperative is trying to play an important role in improving the standard of living of their members. Basically cooperative has been evolved to meet up the fundamental needs by their accumulated savings.

The Cooperative's vision is to promote agriculture business over the Lalpur upazila of Natore district in developing community spirit and identity as well as in poverty reduction and social development by 2030. Cooperative is working for the mobilization of resources for income generation and combating exploitation, reducing disparities, improving social conditions and gender sensitivity and sustainable processes of development all tend to make a cooperative a preferred and more socially desirable form of organization.





## Monija Overcome Failure to Start Loom Factory



It was 1999, when Monija Begom was married off with Rafiqul, a handloom labour of Chandongati village under Belkuchi Upazila in Sirajganj district. Although, the income of Rafiqul was barely enough to support the family, further financial hardship engulfed them while any one of the family members became sick. The family was often gone through this hardship. She gave birth first baby in 2001 and later on 2 more babies. The 5 members' family was living in a shabby tin-shed house settled on 7 decimals land heritage from her father-in-law. After a decade long struggle, in 2009 Monija thought, life could not be passed in this way. This would destroy not only her life but also future of her children. She planned to start a small business by setting up loom in her house. Investment was essential to execute the plan unfortunately she had no money during the time. In 2010, Monija approached to NDP to get loan from Micro-Finance Programme of NDP and received Taka 5,000 as a first loan. She had set-up a handloom in her house with the loan amount through which initiated a vision. Monija processes, extracts and spinning thread and her husband weaves cloth. Next year (2011) She set up another loom. So, in the 2nd year there were 2 looms in the factory. She employed another person to work on her weaving factory. In 2017 she took loan of Taka 180,000 from NDP. Now there are 11 looms in her factory, where 11 persons are employed. She is producing 200 pieces of sharees and gains 10-12 thousand Taka per week after deducting all costs. In pick season she can earn 15-20 thousand Taka per week. From the beginning of business start her husband helps to purchase raw materials and to sale produced sharees. On the other hand, Monija looks after all productions and to solve technical problems of factory.

Monija told, **I take care of my factory with soul like my baby.** Every staff of the factory is very well to me. They work freely here. I assist them in technical. My husband helps me always. At present, I have 1 semi pacca building, 33 decimals of cultivable land. My assets value is Taka 30 lac now. I am very happy with my family and my work. I want to give special thanks to NDP for giving me great assistance on time.





Monija is giving technical advice to her loom labor





## Krishna Demanded Education Instead of Child Marriage

While child marriage can happen to both boys and girls, in most places around the world, the practice mostly affects girls. Girls often get married because of pressure from parents and relatives, poverty and lack of alternatives.

Krishna Rani Sarker is a student of class ten. She is 15 years now. She lives with her family at Chondivog village of Deshigram union under Tarash upazila of Sirajganj district. They live on other's land. Her father Gopal Chandro Sarker is a daily labor and mother Anima Rani Sarker also works to other families.

2 years before, her parent took decision to marry of her. But it was stopped by the initiative of Krishna Rani Sarker with the facilitation of NDP. Krishna has a dream now. She wants to become a social worker. She told about herself **"I wish I didn't have to be a bride, but instead had a chance to study like other girls."**

I know about the result of child marriage from Community Empowerment in Combating Violence against Women and Girls Project, implemented by NDP. I believe that child marriage is enough to destroy a girl's dream. Else she told, my parent had



given my elder sister marriage at the age of 13 with 2 lac taka dowry. It was very sorrow to me. My elder sister is not happy now.

In telling her child marriage protection, 3/4 minutes she was silent and felt few drops of tears. Then she told. "when I asked to stop my marriage, my school helped me to communicate with NDP. NDP took immediate actions to coordinate with union chairman, local elite person, upazila administration and finally stopped".

She mentioned it was not so easy to stop my child marriage. My parents are very poor. They got offer dowry less marriage. So, they thought this chance should not spoil. I was lucky that this was not happened. Now I am continuing my study with the support of my school and upazila administration. School has given me free of tuition fees, coaching fees, examination fees and other school related fees. Upazila administration is giving me stipend. A local well-wisher is giving me education material like pen, book, khata etc. NDP has coordinated all of these facilities. I think everybody is with me. So, I do not want to go back again.







## Lotiraj Makes Happy to Hasina Begum

Lotiraj farming gives small-scale farmers an opportunity to achieve better livelihoods in the face of many challenges in agricultural livelihoods. It consists of very simple methods of farming that include reduced disturbance of the soil during land preparation, no burning of crop residues after harvest and reliance whenever possible on organic sources like compost and livestock manure for crop nutrients instead of chemical fertilizer.

Many small farmers still use traditional methods to cultivate their fields. They dig up a field on which to plant their crops. But because of drought, crop performance is always poor and yields are often very low. Many households run out of food between May to October. During this time they can able to harvest lotiraj.



Hasina Begum (40) is a house wife. But she works with her husband as a day labor. There are 5 members of their family. They live in Fulkocha under sadar upazila of Sirajganj district. They have no cultivable land. One day, Hasina Begum participated a court yard session organized by NDP agriculture programme. She knew about High Yielding Lotiraj Arum and took training to cultivate Lotiraj Arum. She herself motivated and discusses with her husband's and took seasonal crop loan Taka 15,000 from NDP's Microcredit Support Programme. By taking loan she cultivates High Yielding Lotiraj Arum in 33 decimals mortgage land in 2015. She took loan several times. At the end of the year she gained 60 thousand Taka as profit. Within 3 years she earned total about 1,50,000 Taka. He bought 2 bulls for fattening by 90,000 Taka and mortgage 50 decimals of land. Now there are about 10 farmers in surrounding areas cultivating Lotiraj Arum to see Hasina Begum's success. Hasina Begum said " Lotiraj will give me such money. I am happy to cultivate Lotiraj. **Now I do not sale me as labor.** I work with my husband in my own mortgage land. I hope by next 5 years I can save 3 lac Taka"







## Distressed Free Amina

Access to decent housing is a big issue in Bangladesh. Low Income Community Housing Support Project is giving ordinary people the chance to own a home through financial loan support with a very low interest rate @12% per annum (decline method) to develop new house or repair their house that minimize the risks of lending to low-middle income community. NDP is implementing the project, which is financed by the World Bank through PKSf. Target beneficiaries of the project are 500 in the area of Sirajganj Pourashava.

34 years Amina Begum lived in a railway slum of Sirajganj district. She has 1 daughter and 2 sons. Her husband sales dry fish door to door. Her family passed very worst life. All time she thought about their security. Any time government may break their last asset slum hut. By this time, Amina Begum started a job in loom factory. Her elder son has stopped his study and worked as labor only to raise a minimum security.

Amina began savings and in 2007 bought 9 decimals of land at Janpur under Sirajganj Pourashava with 2 other relatives. The land was very low. After 5 years she raised her land to other's home level. In 2014 Amina made a hut to live there. She tried to get loan but no financial institution shown interest to provide her loan on housing purpose. She thought for making a semi-pacca





Amina lived here before 2 years

building by 2025. 3 years later in 2017, she had 1,30,000 Taka. But it needs to minimum 4 lac Taka. Low Income Community Housing Support Programme had come ahead to provide financial support in March 2017. Amina agreed to take the loan. She took as loan for housing 2,50,000 Taka She started to make her house. At the end of the year 2017, she completed her house with a cost of 4,00,000 Taka The house has 4 bed rooms, 1 kitchen room and 1 bathroom with toilet.

Although Amina was a hard worker but dream did not come on time. She stopped study of her elder son to materialize the dream quick. Unfortunately, she did not get that what she wanted. LICHSP assisted to fulfill her dream. Her son starts to go school again. They are happy family now.

**Amina has got housing security before 8 years of her planning.**







## Sheikh Farid Gets Back His Family

Farid and Shahana, this couple has been married for 12 years, and they share two children, ages 3 and 10. They fell in love and got married young and had children. In 2003, Farid joined a private company and every month he saved 3 thousands taka. He deposited his money into bank. Within 5 years, he became owner of Taka 2,00,000 and bought 5 decimals of land in the name of his wife and settled there. Rest amount deposited into wife's bank account.

Farid fulfilled the role of doting husband and father while he worked long hours to provide for his family. Every earning he deposited to his wife. By this time, his wife bought another piece of land in her name. About ten years later of his marriage, he had been fallen in mental problem but he had no money for treatment. Shahana cheated with him. She did not want to spend savings money for her husband's treatment. Farid was tired of being seen her role as just a wife. His wife was also tired of being seen of their family financial situation. Shahana sent her husband to Farid's widow mother's. Sheikh Farid (32) is a very poor man. He lives at Barakandi village of Roydoulotpur union under Kamarkhand upazila of Sirajganj district. He leads a simple life depends on his wife's income. He has 2 children. But of their family members are happy now.

Mother took responsibilities of Farid's treatment. After 6 months Farid became cure. Then Farid came back to his wife. But Shahana clearly informed to all that, she could not continue with Farid. Farid got shock. Over again, Farid tried to come back his home but Shahana wanted divorce. Farid, moved from door to door to solve the problem. One day, he found a volunteer of Gender & Rights Programme of NDP. He shared all to him. NDP communicated with Shahana and tried to mutual with them. Initially Shahana did not agree. But NDP's continue counseling with her. Shahana agreed to sit together in a meeting. After meeting Shahana decided to continue live together with Farid. They started a new life. 10 years daughter and 3 years son got security to lead a better life.







## No Barrier Could Stop Nila

Nila Khatun admitted into college from high school in 2017. Many teachers at the school who didn't think she would be able to go on to higher education. They thought her disability would prevent her from being successful. Nila proved them wrong when she admitted into college. In fact, Nila is not disabled, she is differently able. The differently able Nila Khatun successfully passed Dakhil Examination in 2017 writing with her leg that has created curiosity all over the country. People are coming her home to see and interviewing her. Overcoming disability she has created an example for all, especially to the disabled children 'how to challenge disability'. Nila Khatun is a 17 years old girl of Charbordhul village under Jhaoil Union of Karmakhanda Upazila of Sirajganj district. Her father Md. Osman Gani and mother Shahinur Begom was poor fellow having disabled daughter. The society used to neglect Nila, so did her family members. NDP's disability & development program changed their attitude towards Nila and encouraged them to admit Nila to school. The family is one of the target household of NDP's disability and development program. The households became target family in 2010 and received scholarship support 12,000 Taka from NDP. From the



project activities they knew that education to disable children is not charity for them but rights. They knew about support and facilities for the children with disability. The courage of Nila, support of parents and advice of NDP's program staff work behind her success. Nila keeps continue her education, despite derogative voice and attitudes from different quarters. She has conquered her physical disability and successfully passed Dakhil Examination. She has secured more marks than other classmates. Nila has admitted to Kamarkhada Fajil Madrasha in Alim 1st year.

Nila thinks that the success comes to her life due to the support of NDP. Her parents obviously helped her but the support provided by NDP encouraged Nila and her parents that paved the way to her success. She wants to advocate for rights of the disable children's education and spread her learnings among others.



Nila is preparing her homework





## Cataract Surgery has Transformed Sobura's Life

Rural elderly poor have little or no access to eye care facilities that are by and large available only in urban centers. Elderly people face a number of specific challenges when it comes to cataract surgery. Due to their age they often have other eye-related illnesses and medical conditions that could influence the outcome of surgery.

Sobura Begum (65) had cataracts in both eyes. She lives in a small village Bagbari in Kamarkhanda Upazila of Sirajganj district. Sobura got married when (1969) she was only 14 years. Her husband was also 19 years. Although she was adolescent then but very energetic and looked after her family alone. Her husband was day labor but led a very happy life with her. Unfortunately after 30 years Sobura had problem in her eyes. She could not see anything then well. She could not help her family. As her family was poor and her husband was also older, so they had problem. Misunderstanding had increased between them. Her husband was started to behave badly with her and did not want to pay for treatment. Later on she took divorce from her husband in 2009 and came back to her brothers' house. Her brothers were also very poor. But they gave her a room to live. The room was not enough to live. There was no light, no window. It was a hut. Sobura had nothing to do. She had no money, no land and no energy. She could not move without other's help. She needed an assistant to do anything. Her sister-in-law looked after her. Sometimes they felt irritating. Sobura thought that her life was end here.

By this time, 5 years had been passed. NDP informed about her and called for cataract surgery. She answered that she had no money. NDP managed all costs of her surgery in 2015. Her brothers' family thought she might have passed away. But when they contacted the hospital, the doctor assured them her eyesight could be cured and she would live a normal life. When her bandages were removed, Sobura's sight is still a little blurry, but a few days later she was able to see clearly. Sobura was cured and can see everything, says her brother. "Before the surgery, one of her eyes looked small. But both eyes look equal now. Sobura is now completely self-dependent. She is not neglected to others. Her brothers are happy now".

Sobura is lucky: if she hadn't had surgery by the time, her sight may have never fully recovered. But NDP is happy to help her that sobura's life has been transformed.

**"Sobura is self-dependent and can do anything on his own."**



Sobura is showing something to her grandchild





## Super Successes Who Overcame Failure



Ratan Ali (40) is an impressive successful entrepreneur because of his hardship labor and strong will, but also because of his emphatic comeback from an almost irrecoverable failure. Ratan found success in his 32s when ENRICH became a massive empire, but when he was 25-31s, he did not take any support from his family or others.

Day labor Ramjan Ali's son Ratan Ali is a man of Majhpara village of Gurudaspur Upazila under Natore district. His father had only 20 decimals of land for living. Ratan Ali has 3 more brothers and 1 sister but after Ramjan Ali death, no brother wanted to take responsibilities of the family. Unfortunately only elder brother would earn then but separated. So, rest of the family members' has no other way to survive without depending on second brother Ratan Ali. He took all accountabilities of their family. He started his job as paid labor but it was very hard to financially manage of their family. He led his life by borrowing. Once a time he realized that his loan had increased. At this time, he married and got 50,000 Taka from his father in law for business. But his moneylender had created pressure for paying their loan. He paid 30,000 Taka to them and kept only 20,000 Taka. But it was a very little amount to start a business. So, he took decision for changing his luck to go to abroad. Again, he took loan 2,00,000 Taka and went to Saudi Arabia. But unfortunately he did not find any good job. He faced a very hard life during stayed in Saudi Arabia. Somehow he saved a little amount till 2002 and came back to home. Returning home, he paid his all loan with interest.





Once more, he started job as day labor. By this time, 7 years were over. Over again, he thought to start a business but lack of money and he could not start his business. One day, he went to enterprise development officer of ENRICH program of NDP-PKSF.

Ratan Ali stated that; ENRICH program enterprise development officer told him about the service of the program and assisted to reach NDP's branch manager of Kachikata Gurudaspur Branch. Ratan took 50,000 Taka first and started sanitary business with 1 employee in 2009. He earned 7/8 thousand taka per month. His family is going better than previous. He save some money and paid the entire loan. After that, he took 1 lac taka for expanding his business with 3 employees in 2012. Monthly earnings had increased 3 times. He saved 3,00,000 Taka and built a 3 room's semi brick building in 2015. After 2 years, he expanded his business with 5 employees. Now his business asset is about Taka 4 lac. His 2 children and wife are very happy now. Both children are going to school regularly. When we asked him about his present situation he said- **"My labor and ENRICH-NDP's assistance bring me here. I do not want to see back. I want to go ahead. All thanks goes to Almighty Allah".**





## Rakib Finds His Perfect Job

Rakib comes from Baoitara village of Soydabaad union under Sirajganj district. His family consists of six members. The family lives in utter poverty with a temporary shelter over their head. His family's only source of income is daily wage of Rakib's father. Since childhood he saw his father and mother were working hard on fields to support the family. Being the eldest among the siblings he was desperate to do something economic to help his family and to provide better education to his brothers and sisters. But, it was very difficult to continue their education without any decent job. His father engaged him as a worker in a CNG workshop in February 2016.

He left his education and started working CNG workshop against 50 Taka and lunch per day. Family was passing days with financial trouble. After 3 months, one day Md. Hafizur Rahman, technical officer of Ujjibito Project knew that a 14 years' boy worked CNG workshop and his mother is a member of Ujjibito project and microfinance programme. Hafizur Rahman talked with Rakib's mother and informed about him. Then technical officer went to Rakib's father to enroll Rakib to a 90 training course on motor cycle repairing. When Rakib's father agreed then he admitted in the training course.

He was an introvert but once the training started he enjoyed it and was transformed completely into a confident and expressive young man. Soon after the completion of the training he was replaced with his previous job. Workshop owner tested his



performance and recruited him as a permanent worker with extra Taka 2,000 than before. By this time, he participated in the examination under Vocational Board in July 2016 and he successfully passed the examination and got a certificate in September 2016.

Within a short span of time (September 2016) he earned additional 2 thousand Taka (now he gets 8,000 Taka) when he shown successful certificate to his boss. Rakib is not only enjoying success in his career he is also extending helping hand to other youth like him and has emerged as a role model for his community and other candidates.

Now Rakib leads a happy life because he can provide better financial support to his family. The family has two cattle and tin shed house of two rooms'. Other brothers and sisters are going to school regularly. He is also continuing his vocational study. His dream is to be a successful workshop owner.







## Khadija Awarded as Jayeeta

6 years ago when Khadija was reading in class eight. Then she got married with her late elder sister's husband Abul Kalam (35). It was happened on request of her parents when Khadija's sister died in an accident to leave 3 children. Now she lives with her husband at Char Jajuria village in Ghorjan union under Chauhali Upazila of Sirajganj district. Abul Kalam was landless and ultra-poor man and works as a day labor. Khadija's study stopped and she was very disappointed for study break.

In a new family, she found a new job. She took all the responsibilities of the 3 children as well as household tasks. Over again, she took serious decision that she would not give birth any child due to present 3 children. It was not so easy to take that decision. But she did.

What happened in her life, later she tried to take forward the family. But bad luck. River erosion pushed them back 2 times. They lost everything. All over again, they shifted house to another place and tried to revive their life.



Khadiza got VGD Card for the period of January 2015 to December 2016 from Ghorjan union parishad. She got 30 kg fortified rice in every month. Observing her situation, **Investment Component for Vulnerable Group Development (ICVGD) project** selected her as beneficiary. Project facilitated different Income Generating Activities (IGA), entrepreneurship development, bull fattening, goat rearing and many other trainings. She expressed her interest in bull fattening. The project gave her 3 days long bull fattening skill development training and 15,000 Taka as grant. She purchased a bull by Taka 19000 (ICVGD project grant Taka 15000 + own Taka 4000) in August 2015. As skilled worker she looked after her bull. She gained unbelievable profit Taka 32,500 after completing 3 cycles.

Khadiza thought that she would disseminate her success story among other ultra-poor. She formed a self-help knowledge management group with 26 ICVGD members. She led the group and met in every fortnight. Khadija implemented every decision of group meeting and communicated with the group members, ICVGD staff and others service providers for any support.

Khadiza created a new idea that she would form a Sangathan(organization). She discussed with 2 ICVGD group members and finally formed a group name **"Jamuna Nari Unnayan Sangathan (JNUS)"**. She held the cashier of this organization. The participants of this organization are very pleased on Khadiza's leadership. She took initiative to register her group from Department of Womem (DWA) Affairs. DWA gave the registration as well as selected her as a social development worker of UWAO, Chauhali. She is aware about health-hygiene, nutrition, disaster preparedness and response, human rights, women empowerment, homestead gardening, bull fattening etc. The neighbors of Khadiza take suggestions from her. Many of them get success.

In 2016, Chouhali Upazila Women Affairs selected Khadija as Jayeeta seeing her struggle and success. She feels proud. She hopes that her child will be higher educated. **Khadiza says that ICVGD project encouraged and changed her mind set up.**

CVGD is a pilot project jointly developed and implemented by Bangladesh Government (MoWCA/DWA) and UN WFP, funded by the China Government, and UKAID and cooperated by National Development Programme (NDP) to demonstrate the potential integration of promotional safety net approaches into existing systems to assist ultra-poor women to sustainably lift themselves and their families out of extreme poverty.







## Market Facilitation Enhanced Cultivation Skills of Khadija

Khadija got high yield of maize by following the market facilitation activities in 2017-18 she cultivated one bigha's maize by following modern cultivation technique and got 35 mounds of maize where she gain profit of Taka 16500. In this season she cultivated two bigha maize and two bighas rice by following and using modern technique and quality inputs. She expects high yield. She took Taka 40000 loan for purchasing cattle. Khadija is able to spend money to ensure her child education and thinking to purchase a boat for her husband. She gives thanks to the M4C and AICs that gave her skill and encourage.

Khadija lives with her husband in Dogasi char of Kawakhola union of Sirajganj sadar upazila. She has two sons. Khadija and her children could not maintain normal life due to irregular and insufficient income of her husband. Every year her husband had to go for outside for searching work. He stays there for six months and works in the brick field as daily labor. Khadija has 5 bigha own land which is less fertile and sandy as result they cultivate blackgram only and get low yield. Some time they had to skip meals and could not fulfill their basic needs. They were always facing different types of difficulties and suffering. In this situation Khadija found M4C which helped to overcome the poverty.

In 2016 M4C starts working in the Kawakhola char and Khadija participates in the different market facilitation activities (FM, FCP and FFD) and learn how to produce high yield of maize, rice and chili. This year she cultivates 1 bigha maize by following the modern cultivation technique and using quality inputs. She gets 35 mounds of maize where she makes profit of Taka 21,000. Khadija was encouraged by the previous production. In 2017, she cultivated two bigha of maize, two bigha of rice and purchased cattle by taking Taka 40,000 loan from NDP. She is expecting high yields of her crops and high market price from the cattle.





## **Bagum becomes Fight against Hunger**

Bagum (40) is a housewife of Barodunail village of Rupbati Union under Shahjadpur Upazila of Sirajganj District. Her husband died one year ago. She has two sons. Her husband was a shop keeper. After the death of her husband, she was in vulnerable condition and fully closed her petty shop and stopped the study of two kids. She started to work as a maid in different houses. There she could earn money to purchase a little rice. She could not afford vegetables, fish, eggs or meat, and the family only eats once or twice a day. She was selected by NDP-SHOUHARDO-III as poor participant and got IGA off-farm skill training and 3,000 Taka inputs support to re-start the shop. Few days later she got loan Taka 10,000 from local microfinance institution NDP to expand her business. Now her present business investment amount is Taka 25,000 and daily selling is Taka 2,500-3,000 and profit is Taka 400-500 per day. At present her two sons are going to school (one in class ten & another is class eight). She has repaired her home, having installed hygiene latrine and bought some durable goods for the family. She also saves money for her sons in future. She expressed towards this kind gesture with the support of NDP-SHOUHARDO-III program. Now she is able to survive independently and getting employment opportunities to live with dignity.



## Success Does Not Follow a Time Clock



Society where genius is often equated with youth, and child prodigies are upheld for all to marvel at, we often forget about those equally amazing individuals whose accomplishments came later in life.

Abdul Jabbar is the senior citizen of Soyagobindo village under Sirajganj town. 70 years old Abdul Jabbar cannot do any kind of heavy work due to his physical weakness. Despite that, he had to bear all the burden of the family. Although, he had 9 members large family but only younger son and daughter live with him and others are separated for their own family. None of the children look after or support him. The 70 years old man had to fight for his survival. The younger son is 18 years and younger daughter is 8 years old. Due to poverty he had to stop his daughter's education and had sent his son to work in a local street food shop (Chatpotir Dokan). He used to earn Taka 200 per day, which was the main income of the family. Being members of the Probin Kallayan Karmachuchi Abdul Jabbar used to come office regularly, sit with other fellow members, discuss, watch TV, and share life stories. Trouble starts in mind when returns to home thinking about family expenditure and needs. The program provides health care supports like diabetic test, primary health checkup, medicine support etc and provides interest free loan to the disadvantaged members to initiate income generation activities. Abdul Jabbar motivated to talk with other members and program staff, starts to think and explore what to do? At the initial stage he thought to have an own street food shop, where he and his son can work together. Fortunately, the employer of his son wanted to sale his Chatpoti Van. Abdul Jabbar decided to purchase the Van. Later on he purchased the Chatpoti Van by taking loan Taka 10,000 from NDP. He starts the business that changes his life. He earns Taka 500 - 700 per day from the shop and now an independent man. He recalls that being an old man I was neglected by family and society. I had lost my moral courage for leading a decent life. But the Probin Kallayan Karmachuchi has changed my idea that **"the world will be a better place if we help each other"**. Now I know about my rights and dignity.

Abdul Jabbar also recalls "there were days when had no money in his pocket. But now he earns and support his family and buy medicine when requires. Now I can spend money for my daughter's education. The work is suitable for me. Now I am happy with my family. May almighty keep me alive unto the completion of my daughter's education".





## Khakchara and Damdama Declared as Child Marriage Free Villages

Child marriage is a global issue and no country, religion or culture is immune. In absolute numbers, Bangladesh is out of five countries with highest rates of child marriage over the world and more than 50% of girls are married by 18. Most of them are still children, unprepared to bear either the burden of marital responsibility or childbearing. Early marriages, early childbearing, prematurely born underweight infants and complications during pregnancy and childbirth are not uncommon. Most of the girls who are married off early seldom get an education.

A very remote area of Bera upazila under Pabna district, Khakchara and Damdama which are now free from curse of child marriage. In March 2017 Chakla Union Parishad Chairman, local elected bodies, local elites bodies, villagers' and school teachers together declared **"Khakchara and Damdama as Child marriage free villages"**. During this ceremony many schools and madrasa students, adolescent girls and boys, youths were present. As a symbol of child marriage free village they installed a signboard in front of the entrance point of the two villages by writing **"Child Marriage Free Villages"**. In the ceremony Union Parishad chairman Md Faruk Hossain said, **NDP-ENRICH** project is playing a very important role for adolescent girls and boys as well as for the society to protect child marriage. Now boys, girls and youths are busy with different cultural activities, sports and income generating activities by the facilitation of the project. Eve teasing is also stopped because of the awareness of the adolescents and youths about their career and bad impact of the sufferer.

Since 2013 **NDP-ENRICH** project has been working in Chakla union to aware adolescent girls and boys about child marriage impact, personal hygiene, usefulness of girls' education and technical education for youths' as well as income generating activities. Now girls and boys are informed about their career, effect of child marriage, child marriage protection. As a result, 20 adolescent girls have formed a "Kishori Club" to strengthen their activities and for organizing awareness program among school girls about bad impact of child marriage, personal hygiene etc. On the other hand 35 youths have formed **"Youth Group"** to organize different types of activities like rally, seminar, court yard session etc. Every youth is committed by own self to protect child marriage of their communities by facilitating with community leaders, imam as well as their own families.





### Prepared by

**Dr. ABM Shazzad Hossain**

Planning & Resource Mobilization

**Molla Abdullah Al Mehdi**

Manager- Research & Documentation

NDP Bhaban, Bagbari, Shahid Nagar

Kamarkhanda, Sirajganj-6703

Tel : 0751-63870-71, Fax : +88-0751-63877

E-mail : akhan\_ndp@yahoo.com

web: www.ndpbd.org

### Editor

**Md. Auuddin Khan**

Executive Director

Published: July 2018

Published By: Research and Documentation Cell  
**National Development Programme-NDP**