# IMPACT 07 SERIES





#### **Published**

June 2024

#### **Chief Editor**

Md. Alauddin Khan, Executive Director

#### **Editors**

ANM Jubaer Khan, Deputy Director (Programme and Planning)
Md Atiqur Rahaman, Manager (Research and Documentation)
Md Janafar Islam, Assistant Manager (Research and Documentation)

#### **Published by**

Research and Documentation Department

#### **National Development Programme (NDP)**

NDP Bhaban, Bagbari, Kamarkhanda, Sirajganj-6703 Telephone: +880 9639 100600

Email: akhan@ndpbd.org

# National Development Programme (NDP)

Vision: Build a nation free of exploitation and poverty; ensure governance, equality, rights and a friendly environment for all.

Mision: NDP works towards promoting poor people's access to services for better life & livelihoods through economic development and participation utilizing their potentials.



Covered 20 Districts of Bangladesh



750,000 Project/Programme Participants



229 Offices around the country



1510 Staffs working for NDP



48 Ongoing Projects/
Programmes

29 Partners/ Donors so far



#### NDP's Journey

On January 1, 1992, Md. Alauddin Khan founded NDP alongside a group of young individuals with the goal of improving the livelihoods of Sirajganj residents impacted by the floods of the 1990s and launching a self-reliance program. Over the past 33 years, NDP has grown from its origins in Bagbari village to operating across 20 districts in Bangladesh. The organization actively collaborates with the government on various development initiatives, aligning its efforts with NDP's vision and the national Sustainable Development Plan.





Md. Abdul Mannan Integrated Agriculture Unit

# Modern Agriculture Transformed a Family's Future in Sirajganj

Md. Abdul Mannan Mondal and Hawa Begum, residents of Char Noornagar village in Sirajganj district, are a farming family with three children. Despite years of traditional farming, their efforts did not yield significant benefits. Their son pursued education and now works for a private firm in Dhaka as an electrical engineer.

One day, Hawa Begum learned about the NDP Agriculture Unit through a village meeting. Intrigued by modern farming methods and easy loan terms, she discussed with her husband and son the possibility of becoming an entrepreneur. Hawa Begum joined the Saranio Mohila Samity and secured a loan of BDT 50,000, with an additional grant of BDT 20,000 from NDP. She invested in planting a plum garden on 50 katha of land near their home.

With guidance from the NDP, she planted Bharat Sundari and Bal Sundari plum varieties, which bear fruit after 3-4 years and are in high demand due to their sweetness. The family spent BDT 52,000 on the garden and earned over BDT 2 lakh in the first year, making a profit of BDT 1.53 lakh. Her son facilitated the sale of the plums in Dhaka, ensuring smooth distribution.

Abdul Mannan now also cultivates other vegetables but acknowledges that plums offer the highest profit in a short time. His success has made him a well-known farmer in the area, inspiring others to consider fruit orchards. The production of plums in Char Noornagar is expected to grow significantly by 2024–25.





**Latifa Begum** Alokitogram Kormoshuchi

# Latifa Begum: A Journey from Despair to Prosperity

Latifa Begum, a 50-year-old resident of Charbardhul village, was once overwhelmed by the weight of depression. Her life, filled with hardships, lacked the hope and resources necessary to break free from the cycle of poverty. However, everything began to change when she joined the NDP's 'Alokita Gram Kormosuchi.'

Initially, Latifa had little knowledge about the proper methods of rearing animals, and her financial situation was dire. But through the Alokita Village Programme, she received not only two goats but also comprehensive training in goat rearing. This training was a turning point in her life.

With the skills she acquired, Latifa reared the two goats successfully. As her confidence grew, so did her herd. She soon expanded her flock to six goats, all of which she raised with the knowledge gained from the program. Selling the goats provided her with the capital to purchase a cow, a significant investment in her family's future.

Today, Latifa's cow is worth BDT 1,30,000, a testament to her hard work and the invaluable support from the Alokita Village Programme. This success has not only improved her family's financial status but also elevated her standing within the community.

Latifa Begum is now depression-free, filled with a sense of accomplishment and hope. Her journey from despair to prosperity showcases the transformative power of knowledge, support, and resilience.





Mst Najma Begum Livestock Unit

## Najma Transformed Her Livestock and Life

Najma Begum, a resident of Padampal, embarked on her journey towards self-sufficiency by participating in the NDP's Credit Program and Integrated Agriculture Unit, specifically in the livestock sector. Initially, she took a loan of 30,000 rupees to start her small-scale livestock business. With her determination, she expanded her business by borrowing 50,000 rupees, then 70,000 rupees, and eventually, 2 lakh rupees.

Before engaging with the NDP programs, Najma's earnings were modest, with an income of around 50,000 taka from rearing cows. She lived in a tin-roofed house, which reflected her economic struggles. However, with the financial and technical support she received—totaling 3 lakh 50 thousand rupees—Najma managed to transform her life.

Through NDP's assistance, Najma not only expanded her cow-rearing business but also ventured into raising chickens, further diversifying her income sources. Her newfound financial stability enabled her to replace her tin house with a sturdy brick one, symbolizing her improved standard of living.

Reflecting on her journey, Najma shares, "I have been able to change the wheel of fortune through the NDP's loan program and integrated agriculture unit (livestock sector)." Today, Najma stands as a beacon of success in her community, demonstrating how targeted financial support and capacity-building initiatives can empower individuals to rise above poverty and achieve independence.





#### RMTP and Local Entrepreneurs Sets New Standards for Safe Production

In response to the growing demand for frozen meat, particularly driven by an increase in workplace participation, single-family households, and the need for safe, convenient food options, the meat industry in Bangladesh has faced significant challenges. Traditional markets, where animals are often slaughtered without proper hygiene or government oversight, contribute to the spread of infectious diseases and environmental pollution. In Sirajganj Sadar Upazila, for instance, none of the 30 slaughter sites adhere to basic hygiene regulations, exacerbating these issues.

To address these concerns, the "Safe Meat and Dairy Products Market Development" sub-project under the Rural Microenterprise Transformation Project (RMTP), implemented by IFAD and PKSF, has partnered with local entrepreneur Abul Kalam Azad. With the support of RMTP, Azad established the Mama Bhagne Agro meat processing plant in Shilanda, Sirajganj. This state-of-the-art facility complies with Halal and health regulations, operating under the strict supervision of the District Animal Resources Department. Mama Bhagne Agro collaborates with 1,200 local farmers through a contract farming system, ensuring that every step from cattle rearing to meat processing meets stringent safety standards. The plant processes approximately 1,000 kg of meat daily, catering to both local consumers and large institutional buyers.

Despite its success, the plant faces challenges in expanding its reach due to the lack of frozen transport facilities. With a total investment of 57 lakh taka, including a 10 lakh taka grant from the subproject, Mama Bhagne Agro stands as a testament to the potential for safe, sustainable meat production in Bangladesh. Entrepreneur Azad expresses his pride in providing safe meat to consumers, attributing his success to the unwavering support and guidance of the RMTP project.





## A Tale of Strength, Perseverance, and Self-Reliance

Jalal Uddin Sarkar and his wife lived a modest life in Shikarpur village, Gurdaspur Upazila, Natore. With no land of their own, they struggled to survive on the income from his wife's weaving and sewing. Despite their financial difficulties, they managed to marry off their two daughters. However, their lives took a tragic turn when their younger daughter, a victim of domestic violence, returned home with her young son.

In 2018, the National Development Program (NDP) provided a lifeline for the family, granting Jalal 100,000 taka for rehabilitation. He wisely invested in a milk cow, which quickly became the family's primary source of income, producing eight to ten liters of milk daily. This steady income allowed them to save 400 taka per month with a local NGO, and their financial situation began to improve.

Tragically, Jalal passed away in 2021, plunging the family into crisis once again. However, the Samriddhi Ward Committee ensured that Jalal's assets were transferred to his wife, Rizia Khatun. Determined to support her family, Rizia sold the cow for 150,000 taka and used the funds to open a grocery store in her home.

Her grocery business thrived, enabling her to purchase 1.5 decimals of land. Today, Rizia's total assets are valued at 230,000 taka, and she continues to save money each month. Her resilience and hard work have earned her respect in the community, and she remains grateful to the NDP for giving her the tools to achieve self-reliance. Rizia's story is one of empowerment, perseverance, and success against the odds.





# A Success Story of Resilience and Community Support

Hazera Begum, a 32-year-old resident of Olipur village in Ullapara upazila, Sirajganj district, faced considerable hardships. Her husband, Alamgir Hossain, worked as a farmer, but without any land of his own, he was forced to cultivate others' fields. Work was inconsistent, with Alamgir struggling to find employment for 10 to 12 days each month, making it difficult to provide for their two sons.

In late 2020, a neighbor informed Hazera about the BD Safe Beef and Goat Meat project run by NDP. Seeing an opportunity, Hazera decided to join. Through the project, she received a Covid-19 allowance, along with training in raising goats and chickens. This training equipped her with the knowledge and skills she needed to start her own small farm. With a Tk 5,000 allowance and a Tk 20,000 loan provided by the project—interest-free—Hazera began her venture into livestock farming. She started rearing goats and chickens, which quickly brought financial stability to her family. The success of her small farm was a turning point, allowing them to rise out of the financial strain they had been enduring.

The project, supported by Heifer International, also introduced cooperative societies to the community. Hazera's husband, Alamgir, benefited from this initiative by renting a power tiller from the Titus cooperative. This significantly boosted his monthly income to Tk 30,000, further stabilizing the family's financial situation.

Grateful for the support, Hazera reflects, "Allah provides everything, but I wish NDP and Heifer well because they guided us to the golden days of our lives." Her journey from struggle to stability is a testament to the power of community support and perseverance.





# Layzu is now a role model in her village

Most. Layzu Akter, a 25-year-old resident of Kharuerpar village in Ranigonj Union, Chilmari Upazila, Kurigram district, struggled to provide for her family. With four members, including two daughters, her husband's meager income as an agricultural day laborer often left them without enough food. Education for her elder son was also out of reach before she became involved with the BRAZH project.

In 2018, Layzu was selected as a participant in the BRAZH project. She received three rounds of disaster management training and three cash supports of BDT 4,500 each through Forecast-based Financing (FbF). With this training and financial assistance, Layzu and her family successfully mitigated the impact of the floods in 2019 and 2020, minimizing asset losses and suffering. During the 2020 floods, her husband lost his daily wage work for 20 days, leading to a significant income shortfall. Fortunately, the project's climate risk insurance covered the wage loss, providing her family with a payout of BDT 2,700, which helped them recover quickly. In March 2021, Layzu was selected again for the SLP component of the BRAZH project. She received entrepreneurship and skill development training in beef fattening, along with a cash grant of BDT 15,000 and a subsistence allowance of BDT 3,000 for six months. With this support and a loan from NGO ASA, Layzu started her beef fattening business, completing three cycles and earning a net profit of BDT 81,880. She also mortgaged nine decimals of land for crop cultivation.

Expanding her ventures, Layzu began mushroom production, pigeon rearing, vermi-compost production, hydroponic fodder cultivation, and goat rearing. Her monthly income from these activities now totals BDT 7,700. Layzu's success has made her family resilient, ensuring food security, education for her daughters, and access to healthcare. She also shares her knowledge with others, contributing to her community's development.





# Bimala's Success Story in the Face of Adversity

Ghughumari is a village on the banks of the Brahmaputra river. The river floods every year, destroying homes and lives. Bimala's family lost everything to the floods, becoming helpless refugees. It became hard for her father to provide food, and with many daughters, her parents were worried. In 2002, when Bimala was just 13, her parents married her to Shahidul, the eldest son of Jalaluddin from Dr. Khauria village. Bimala's new life started well, and within six years, she had two sons and a daughter.

Bimala shared that both her father's house and her in-laws' house were affected by floods, forcing them to sell their livestock at low prices. They became destitute and sought shelter in a neighbor's house, starting over with nothing but the open sky above them. In early 2021, workers from the National Development Program (NDP) came to their village. They informed the villagers about the Extended Community Climate Change Project-Flood (ECCCP-Flood) funded by the Palli Karma-Sahayak Foundation (PKSF). Bimala joined the project through a survey. In 2022, with the project's help, her house was elevated. She took a loan to buy old tin and built a house on higher ground. The NDP workers also trained her in goat and sheep husbandry and provided a lifted goat house.

Using the training, Bimala started raising goats and sheep. Her livestock thrived, and she paid off her debts with the money from selling them. Now, she has 9 goats and 4 sheep, and she has planted vegetables, fruits, and trees around her elevated house. The new house and goat shelter brought new opportunities for her.Bimala, who once faced hunger, now dreams of a happy and prosperous future for her children. She has enrolled them in school, hoping they will grow up educated and successful human being.





# Healthy Children Are the Future of Tomorrow

Sonia, a housewife from a very poor family, lived a life of struggle and uncertainty in Chakla Union. Her husband, a humble autovan driver, provided for their family, which included their young son and daughter. With no knowledge about family planning, child care, or health practices, Sonia faced the daunting challenge of motherhood with trepidation. Her fears were compounded by the experiences of seeing other women suffer during childbirth.

In 2013, the NDP-Prosperity Program began its work in Chakla Union, offering a lifeline to families like Sonia's. Through various initiatives, including health camps, static clinics, and yard meetings, the program provided essential health services, counseling, and support to the community. Sonia actively participated in these activities, attending satellite clinics and yard meetings, where she received guidance on maternal health and child care.

The program's impact was profound. With regular checkups, counseling, and access to iron and calcium pills, Sonia's health improved significantly. She safely gave birth to her first child in February 2021 and her second in December 2023. The once fearful and uncertain mother became a symbol of hope and health in her community. Thanks to the NDP-Prosperity Program, maternal mortality in Chakla Union dropped to zero, and families like Sonia's experienced better health and financial stability.

Reflecting on her journey, Sonia expressed her gratitude, stating, "A healthy child and a healthy mother are the future of our nation. I am forever thankful to the NDP for giving me the knowledge and support to raise a healthy family."





## Stitching a Brighter Future: Hamida's Path to Self-Sufficiency

Hamida Islam, a 30-year-old resident of Mirpur Haidar Para in Sirajganj municipality, has faced numerous challenges throughout her life. Growing up in a low-income family as the eldest of four siblings, she witnessed her parents' daily struggles, with her father working as a van driver to make ends meet. At a young age, her family arranged her marriage. In 2010, while in the class 10, she married for the first time, but the marriage was short-lived. In 2011, she remarried Shohel Rana, a CNG driver from the same village. Despite their combined efforts, financial difficulties persisted, yet Hamida remained hopeful for a better future.

Having learned sewing in the class 7, Hamida's skills remained unused due to a lack of resources. In 2012, a chance meeting with an NDP official at a village gathering changed her life. Through the NDP's support, she received additional training and a sewing machine. Hamida began working from home and even trained local women, empowering them to achieve self-sufficiency. She later sold her savings and gold ornaments to open a tailoring shop in Mirpur, which thrived until the COVID-19 pandemic in 2020 forced her to close it.

Struggling once again, Hamida found hope when the NDP selected her as a beneficiary of their Enhance Resilience towards COVID and Consequences (ERCC) project. With business recovery training and financial assistance of BDT 5,200, she reopened her shop and expanded her training program. Today, Hamida earns between BDT 5,000 and 6,000 per month and credits the NDP for helping her rebuild her life and achieve resilience.





#### **Empowerment Through Entrepreneurship: Parveen Transformed Her Life**

Parveen Aktar grew up in a family burdened by poverty. Despite her love for learning, she could only study until the 5th grade before being married off. Her life continued to be a struggle, both in her own family and in her husband's, who also faced severe financial difficulties. Her husband, a butcher, earned a meager income, forcing their family of four to live in a small mud room at her mother's house. Life seemed bleak until she joined the VGD project during the 2021-2022 cycle.

Through the Integrated Community VGD (ICVGD) program, Parveen received training in human development, entrepreneurship, and trade. This training ignited a spark in her. She realized that she could take control of her life and change her family's circumstances. With the upcoming Eid market in mind, Parveen decided to start a clothing business.

Initially, her husband resisted the idea, fearing that societal respect would be lost if a woman engaged in business. But Parveen's determination eventually convinced him. She borrowed Rs. 14,000, combining Rs. 4,000 from their savings and Rs. 10,000 from a neighbor. Parveen then traveled to Ullyapara, purchased clothes, and began selling them in neighboring villages. Within a week, she earned Rs. 8,000, marking the first time she felt a sense of peace and empowerment.

Parveen credits the ICVGD project for opening her mind to courage and intelligence. "I am proud and honored to be a member of ICVGD. NDP training has given me the strength to pursue my dreams. Please pray for my success as an entrepreneur," says Parveen, now filled with hope and determination. Her journey from poverty to entrepreneurship is a testament to the power of resilience and the right support.





**Most. Rujina Akter** Mother & Child Benefit Programme (MCBP)

## Most. Rujina Akter: A Journey Towards a Brighter Future

Most. Rujina Akter, a 23-year-old resident of Purba Kochua in Nohali Union, Gangachara Upazilla, is a shining example of how the Mother and Child Benefit Programme can transform lives. Implemented by the Department of Women Affairs (MoWCA) with technical support from the World Food Programme (WFP), this program, in partnership with the National Development Programme (NDP) as the field-level cooperative partner, has been a lifeline for Rujina and her family. Rujina married Md. Abdul Jabbar, a fertilizer seller, in 2017. The couple lives in a household of seven, including Jabbar's extended family. Due to her husband's modest income, they struggled to afford nutritious food, living in extreme poverty.

In mid-2022, while pregnant with her second child, Rujina learned about the maternity allowance through a community announcement. She applied at the Union Parishad and soon after, Mukta Begum, a women development worker, introduced her to courtyard sessions focused on maternal and child health.

Starting in November 2023, Rujina began receiving the maternity allowance and attended the sessions regularly. The knowledge she gained empowered her to make informed decisions about her health and nutrition during pregnancy. This was a stark contrast to her first pregnancy, where a lack of nutritional awareness led to her first child being born with a low birth weight and ongoing health issues.

However, thanks to the program's support, Rujina's second child, born on April 16, 2023, weighed a healthy 3.5 kg. Overjoyed, Rujina expressed her gratitude: "My family and I are very thankful to the government of Bangladesh and the World Food Program. I am also grateful to the NDP family and Mukta Begum, who stood by me with courage, information, and advice."





#### Banya's Journey from Hardship to Hope through Education

Banya, a 13-year-old from Baradhul village in Sirajganj district, faced extreme hardships after losing her father at age eight. Her mother, Ambia, worked as a maid, but the family's poverty persisted. Banya and her younger brother were raised by their grandmother.

Due to financial constraints and societal norms that often deprive girls of education, Banya's schooling stopped after class 05, while her brother continued his studies. Child marriage is also a common issue in remote area, further preventing girls from pursuing education. Despite her strong desire to study, Banya's family could not support her.

In this difficult situation, Banya's determination caught the attention of the Community Based Climate Resilience and Women's Empowerment Project (CREA), supported by the Manusher Jonno Foundation (MJF) and funded by Swedish Sida. The youth group in her village highlighted her plight, leading to collective efforts by local community members, including Mamata, Ayub Ali and Md Aynal Hossain, to secure her admission to Gachchapari Alhaj Mujirul Haque High School.

The project provided Banya with money for school uniforms and shoes. Joining the school made Banya extremely happy, as it allowed her to pursue her dream of education. Involvement in the CREA project made her aware of her rights, boosted her confidence and inspired her to become self-reliant. Her family's attitude also changed positively.

Banya now hopes to support her family and inspire other girls to stay in school. She feels proud and grateful to be part of the project, which has given her the opportunity to continue her education and strive for a better future.





#### **Shohel Rana Overcame Adversity with Skill and Determination**

At 27, Shohel Rana has navigated a life filled with challenges. As the eldest of six, he felt a deep responsibility to support his family when his father's income from a foot-driven van could no longer suffice. After completing just the fifth grade, Shohel left school to weave towels in Panchlia, working under various owners to contribute to the family's income.

As the years passed, the pressure mounted, especially after Shohel got married and became a father. Realizing his income was insufficient to support his growing family, Shohel sought out new opportunities and discovered welding. He joined the NDP RAISE project, where he apprenticed under Faridul Islam, a skilled craftsman in Panchlia Bazar. Over six months, Shohel not only learned welding and fabrication but also developed crucial life skills such as communication, negotiation, and emotional intelligence.

With this newfound knowledge, Shohel opened his own engineering workshop in Panchlia Bazar, with initial funding from his wife. His leadership and dedication enabled him to employ three others, and his business quickly gained traction. Today, Shohel earns between BDT 25,000 and 28,000 per month, finally achieving financial stability for his family.

Shohel is deeply grateful for the NDP RAISE project, believing that such initiatives are vital for empowering young people with technical skills and combating unemployment. Looking ahead, he plans to secure a loan to purchase more raw materials and take on larger projects, with dreams of expanding his business and creating even more jobs. Shohel's journey is a powerful example of resilience and the impact of opportunity. As he continues to build his business, he dreams of providing a comfortable life for his family and making a lasting contribution to his community.

#### Sister Concern of NDP







## **Development Partners of NDP**



# National Development Programme (NDP)

NDP Bhaban, Bagbari, Kamarkhanda, Sirajganj-6703

Telephone: +880 9639 100600

Email: akhan@ndpbd.org