



**Bangladesh Association for Sustainable Development (BASD)**  
**Project: Economic and Ecological Capacity Building for Vulnerable Women**

Supported by: **Microcredit Voor Moeders (MVM)**, the Netherlands

Reporting Period: July'22 to Dec'22

Address: Union-Koilashgonj, Laudove & Bajua, Upazila-Dacope, District-Khulna



## Introduction:

Through generous support of MVM, the Netherlands, **Economic and Ecological Capacity Building for Vulnerable Women (EECBVW)** project provided loan support to the most vulnerable women for implementation of different income generation activities (IGAs). Through such initiatives, the targeted women have been able to implement their projects and brought changes in their families that contributed towards the wellbeing of women group members in the targeted areas. Accordingly, BASD shared the progress of the project that obviously leading towards increasing of women's decision making in the families, participation in development as well as establishing women empowerment.

During this reporting period, total of **BDT=19,61,000.00/-** has been disbursed among **77 beneficiaries (women)** where the recovery rate is about 98%. Immediate after receiving loan within last 6 months, it has been noted that 64% family's daily income increased from BDT 400.00 to BDT 700.00. Their livelihoods status have been developed,



got the way of additional income, their children are regularly going to schools and having nutritious food too. Presently, very interestingly, the loanee members, together with their children and family members and their husbands are together paying time in implementing IGAs and getting the results positive. Having such loan opportunities, women members have been one of the contributors in fulfilling family needs. Very easily they are getting loan and being able to implement IGAs and turning towards happy family as well. At the same time, it has been observed the women are taking part in family decision making, work in the households with new spirit and been habituated towards hardworking in the vegetable garden, using vermi and herbal compost, used organic fertilizers in their garden and having vegetables from their own garden

## Progresses and Impacts through MVM Support:

- The MVM support created easy loan access provision for vulnerable women
- Training facilities through project opened new arena for women. Through this way, skills, capacities and confident of women has been increased. As a result, they are taking loan and repaying easily as well.
- Group members are implementing different income generation activities-IGAs with a befitting manner.

- Group members family income increased
- Children in the families are taking nutritional foods like fresh vegetables, eggs and meat
- Children interestingly going to school and continued their studies
- Increased joint decision making process in the families
- Women are taking part in family decision
- Husbands of women valued/valuing them
- Increase women dignity in the families and communities
- Family income increased
- Ensuring women empowerment in the families and communities

During the reporting period (Jul'22 to Dec'22) category wise loan disbursements are as follows:

### **Kailashgonj Union:**

During the period, the project disbursed loan in Kailashgonj union of **BDT=10,00,000.00** among 35 members for the following project categories.

- Small Business BDT : 390,000/- for 12 members
- Duck & Chicken BDT : 2,55,000.00 for 9 members
- Vegetable garden BDT : 1,60,000.00 for 8 members
- Fish Cultivation BDT : 1,95,000.00 for 6 members

### **Laudove Union:**

In Laudove, the project distributed **BDT=5,20,000.00** among 19 members for the follow project categories.

- Small Business BDT : 1,95,000.00 for 7 members
- Duck & Chicken BDT : 90,000.00 for 4 members
- Vegetable garden BDT : 1,30,000.00 for 5 members
- Fish cultivation BDT : 1,05,000.00 for 3 members

### **Bajua Union:**

In Laudove, the project distributed **BDT= 4,41,000.00** among 22 members for the follow project categories.

- Small Business BDT : 1,10,000.00 for 4 members
- Duck & Chicken BDT : 2,20,000.00 for 11 members
- Vegetable garden BDT : 70,000.00 for 5 members
- Fish cultivation BDT : 40,000.00 for 2 members

## **Change Stories of Women and Their Families**

### **Changes Story of Renuka Sardar**

Renuka Sardar, 36 years old is one of the members of Belly-2 group of Khutakhali village of Laudove union. Her husband Regan Sarder is a small business man in the locality. They have 2 daughters are presently going to school. Renuka Sardar has been known as good duck and chicken business person in the village. In the past years, Renuka passed a very hardship life with her family. She never thought that her 2 daughters will be going

to school, now they are going to school. Earlier they had to take meal 2 times a day, now they can easily take meals three time or more in a day. All these happened due to strengthening of her business through loan support from BASD. Now, Renuka can easily contribute her husband in family costs sharing. This has been very easy to maintain family needs as well.



Actually, Renuka took first loan amount of BDT 10,000.00 repaid successfully, second loan she took BDT 20,000.00 that also repaid successfully.

Accordingly she took BDT 30,000.00, 40,000.00 repaid and took fifth loan BDT 50,000.00 for duck and chicken rearing which is running at present. With an estimate, it has been known that earlier their monthly family income was BDT 11,000.00 but at present their monthly income stood at BDT 19,000.00

Now, smiling Renuka dreams to make her family 'educated'. Her husband value her decision. Children are happy with study at home and school. At present she has more than 200 ducks under her rearing.

### **Hardworking Swopna is success now**

Swopna Das, 35 of village Sener Math under Bajua Union is a member of Mohana Mohila Samity. Her husband Pabitra Das is a small level contractor in the area. They have one girl of aged 11 going to school. Before joining in Mohana group, Swopna had to face problem is bearing family needs and costs due to uncertain income of her husband. It was not possible for them in taking nutritious food and meet up of education costs of their child that is because of no regular income sources in the family.



Suddenly, one of the neighbors came to her house and inform to join with a women group to be facilitated by BASD. Then she became the member of Mohana Group supported by MVM. She further participated training and learn on how to rear duck and chicken and how to expand the business of duck and chicken. Accordingly, she took loan of BDT 20,000.00 then repaid frequently because she purchased duck and chicken, got eggs and huge number of baby duck and chicken. She started selling eggs and baby duck to the villagers. She found the way on how to earn money. She repaid full loan amount on earlier period. Accordingly she again took third loan of BDT 40,000.00. She purchased more baby duck, chicken and goat and expanded her project in bigger portfolio. Presently she has more than 200 ducks and chickens. She shares her learning and technique to other member in the village. Now, she earn BDT 9000.00 to 10,000 in a month.

## Success Story of Moushumi Biswas

Moushumi Biswas (34) is a member of Shapla Women Group from the village Laudove, Union- Laudove, Upazila- Dacope, Dist.- Khulna. She is known as local level coconut businessman. Her husband Ripon Biswas is a day laborer in the agriculture field. It is very hard to maintain family needs with this uncertain income. They have one daughter in the family reads in class 5. Most of the time they cannot take food three times a day even cannot take nutritious food. She further joined in Shapla Women Group, attended capacity building training and took loan the 3<sup>rd</sup> loan of BDT 25,000.00 which transformed her life by expanding her coconut business. Her husband intentionally engaged with her in business and they can earn monthly income of BDT 12,000.00 which was earlier BDT 5,000.00.



Now, their child is being able to take nutritious food including eggs, vegetables and meat. Earlier husband did not value her decision but now the days have been changed. Ripon Biswas always ask her concern in family decision and discussion on child education and development.

### Lesson learned:

- Learned from the members that training before loan is very effective.
- While talking with the members, it has been observed that most of the members utilized their learning what they learned from the training during implementation of income generation activities (IGAs). This has been possible since the project provided training to the members before loan support. This has been learnt that training support is very helpful for them for proper implementation of IGAs as well.
- One of the members of Mohona Group named Swopna Das said, “I am very happy for such loan support that I am now able to implement my work at home, now I am being able to busy with work and started repaying loan successfully.” Through this comments, it has been learned that earlier this vulnerable members had no opportunities for accessing loan easily and they could not utilize their leisure period. Now they are spending time in household working using loan money.
- While visiting project area, it has been known from the group members that investing loan for specific purpose help in repaying loan easily. They said, if they take loan for cow rearing, they should obviously invest for cow rearing not to spend the money in another purpose. The project learned that, members should invest money for what purpose they took loan so that it is easier to repayment the loan.

### Challenges:

- Due to salinity in water in the area, members faced difficulties in vegetable production and even seedlings.
- Due to drought (during the reporting period), the members faced crisis of drinking water. Even the water tank is very limited for preserving rain water based on their needs. Due to less raining, vegetables could not grow well. This situation also hampered in rearing of duck, chicken and goat for appropriate rearing for such scarcity of rain as well.

- Livelihoods become challenging due to Ukraine conflict in terms of price hike of all sorts of commodities.

**Conclusion:**

Loan support for vulnerable mother is very helpful and effective in terms of implementation of their intended income generation activities (IGAs). Through group formation under the banner of MVM support, members are regularly attending group meetings, depositing savings, taking loans, discussing various issues, having interaction with other group members has been very supporting for the women.

Earlier the members had no training opportunities, no loan opportunities and they did nothing in their leisure period. Now, they are being very busy since they are implementing different IGAs at their household level, earning some extra money, contributing family needs, sharing with their husbands and children, having some sort of nutritious foods with children really indicate the wellbeing of group members in the communities as well. Members always express their gratefulness to MVM and BASD for such generous support.