

Case study under the Micro-finance Program

A story of a dairy farm owner's

It is the story of Nasima Begum, the poor housewife of Islampur village of Munsiganj district, spent a miserable life along with her 3 children as his husband is a day laborer and was unable to cope up with the daily demands with his little income. Nasima always worried about his children's health and education. One day in 2007, she attend a meeting organized by "Surjamukhi Mahila Samitee" affiliation of 'EC Bangladesh' Munsirhat Branch which was held in the household premises of Saleha Apa. Nasima was listened the meeting discussion and inspired to admitted into the Samitee. She came to know from the Credit Officer and the Team Leader about the whole procedure of admission into the Samitee. She deposited 20 tk. in each week regularly in this Samitee.



Due to her hard working and confidence, now Nasima is a successful dairy farmer and she can contribute her earnings for the betterment of her children.

After giving two months regular deposit she proposed a loan of 40,000 tk. for purchasing a cow. Her loan was approved in the next Samitee meeting. She received the loan amount (36,000 tk.) from EC Bangladesh Munshirhat Branch and she purchased a cow (36,000 tk.) along with a cow-calf. She paid the entire loan installment regularly by selling the milk in their local market. In 2008, she re-applied for a loan of 50,000 tk. from this organization. Organization provided Nasima a loan of 50,000 tk. for second time. In third time Nasima received 70,000 tk. loan from EC Bangladesh. She purchased another cow from this loan money and profit earned from milk selling.

Her husband, Shahbuddin received training from local Animal Planning Authority through the financial support of EC Bangladesh in 2012. After receiving this training, Nasima Begum received another loan of 200,000 tk. (29-09-2012) from EC Bangladesh and she purchased another three cows from that loan money and her own income. She received another 300,000 tk. loans (20-09-2014) from EC Bangladesh and purchased another 4 cows. Now the total numbers of cows are increased at 12 and it turned into a huge dairy farm. Due to her hard working and confidence, now Nasima is a successful dairy farmer and she can contribute her earnings for the betterment of her children. Shahbuddin, her husband doesn't works as a day laborer now a days.

Nasima Begum is a model of self reliant for rest of the neighboring villages. Due to the hard work of Nasima Begum and her husband with technical & financial support of EC Bangladesh, Nasima Begum and her family become a self-reliant and independent family.

EC Bangladesh helped me to dream a new future in my life - Mitu

"I got married at the age of 19. I was passing an enjoyable life with my beloved husband Moynal Bepari. He was very talkative and loved me very much. He had a biscuit bakery business where about 5 people worked as the day laborer. Everyday, he used to share with me the issues relevant to our business after he came back from outside. But now he can share nothing to me because he is not alive. I let him in the grave before 7 years ago. Due to suffering with cancer my husband got died.

After his death I was struggling with my family and business. I had to spend lot of money for my husband's medical expenditure. Once, my business got huge crisis with financial inability and even it was going to be stopped. It was very complicated to maintain my family expenditures. I was thinking what should be done by me and in the meantime I got information about EC Bangladesh. I communicated with this organization and applied for a loan. They sanctioned a loan amount of Tk. 50,000. only from EC Bangladesh Munshirhat Branch. I appointed some of our old workers and started my business again.



The loan from EC Bangladesh helped me to dream a new future in my life. I deposited my installment to EC timely and once upon a time I got the loan amount of Tk. 300,000 at a time. I appointed some new workers again. Thus I enlarged my business day by day with the financial help of EC Bangladesh. I have no comment about EC Bangladesh just can say great. I wish good future of this organization.

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Now almost 28 workers are working in my factory. I pay a total amount of Tk. 150,000 as salary to my workers. I earn a very good amount of money from my business. In the mean time I ensured a good environment and education for my children. Three of my children are going to be educated. I purchased 100 decimal lands in my residence area. I want to see more success in my future."