





The Power of Unity The Power of Harmony



The Power of Unity- The Power of Harmony



As women throughout Bangladesh strive to fit into the patriarchal framework of the society, they are left with little voice or a position that garners respect. They have very limited opportunities to speak up their rights and have feeble control over their own life. The underprivileged parts of Northern Bangladesh are no exception and gender discrimination here is common. A society that gives little value to the role of women, dreams and aspirations are often lost in the everyday turmoil of rearing children and doing household chores.

Abdullapur Hindu Para is one such village where the women meekly follow this patriarchal trend. They are often uneducated and fenced in by the conventions of a

society that does not realize their value outside the realms of the home. However, a select few from within this set of women found the conviction to rise above the norms and live a better life.

CARE's Strengthening The Dairy Value Chain project (SDVC) started its operation in the area two years back. The project has since been helping extreme poor women harness their dairy management skills to produce quality milk and sell it in the market. Charubala-50 along with 29 other women (Few are from Muslim family) formed a group with a view to improve their current condition. This group was an assembly of women determined to live a dignified life. After a basic training program these women are now experts in dairy cattle management. They are now growing and selling improved grass, adopting balance



feed for their cattle, providing proper treatment, scheduling vaccination and de-worming campaign and managing their resources more effectively for the dairy development in this area. Improved practice



results to improved production and they are now producing 35 liters of milk as a whole and selling their milk to the local milk collector named Abul Kashem-41 and earning a sustainable income of around BDT 1000 individually per month. Collectively these women are contributing a good amount of milk to the market. CARE is also exploring the opportunities of linkages with private sector medicine companies and feed companies. It is now an ideal business model that is rapidly transforming the rural marketing landscapes providing women with dignified employment by increasing their income and helping the private sector companies to collect quality milk for further processing.

But this was just the beginning. Once the group was formed they began to realize the power of financial independence and decided to save some money. From the ensuing weekly group meeting they started contributing a small amount to their savings account. To organize better, they developed a committee that would look after the overall savings procedures, loan, disbursement etc. The committee leader Charubala-50 (Group leader) handles the savings register, disbursal of loans and maintains the installments and Bharati Rani-30 (Co-leader 1) is the cashier who collects the savings money and maintains the accounts and pass books of all members. In the savings register every member has an

individual record of their saving and each members has a passbook for their personal record. The group has a weekly savings scheme where they save BDT (30x10) 300/week.



After six months the group started to loan this money to members with a very minimum interest for exclusive use in dairy management or doing other dairy or livestock related business. Thus some women started making and selling Urea Molasses Block (A nutritious feed for cattle), selling feed ingredients while cultivating and selling grass to improve milk production. The other women of the village were in turn benefited by using this advanced feeding technology, as their cows gave more quality milk. Nine members have taken loan from to group to use in different income generating activities.

With the help of the group savings and the dairy cattle management, most women have removed loan burdens and now save for household expenditure. Some also started new businesses, while

others sought access to health services, investing in their children's education, household nutrition and building economic assets for future income. They have truly redefined their role in the family and society, transforming themselves into the trend setters for others to follow in the community. They now enjoy greater voice and participation in society. They have proved the power of unity as collectively these women are change makers. They rose above the drudgery of everyday life to live their dream; the dream for a better tomorrow for their children, their community. These women reached out to seek support; CARE simply helped them achieve this.



Against All Odds: Shefa's Struggle for a Better Life



Subject: Shefa-Female Collector

Against All Odds: Shefa's Struggle for a Better Life



Shefa Begum is a woman from the village of Buruj under the district of Bogra. She is well known in her community, as the lady who collects milk.

Once landless and underprivileged, Shefa Begum is now a self-reliant individual, living a socio-economically content life with the help of some expert value chain facilitation under the Strengthening the Dairy Value Chain project in CARE Bangladesh. This is evidenced in her words as she says, "I have come to a point in life, when I have the confidence to

claim that I can take up almost any challenge in life". This is her story.

Shefa is the youngest among four daughters and one son belonging to Ahmed Mia and Shathi Begum- quite a big family, exerting tremendous pressure on income and expenditure. Consequently, despite an intense desire, Shefa was unable to continue her studies after grade

three, because of her family's financial woes. "I wanted to study, and grow, and make a lot of money for my family", she told us.

With further deterioration in her family's condition, worse eventually came to worst, and Shefa was rather forcibly married at the tender age of 16. She married a young 20 year old man, a day laborer. Soon Shefa conceived two children, and the 90-100 Taka (\$1.29-1.43) per day income of her husband was not



nearly enough to cover the expenses that the family began to accrue. "It was a desperate time for us," she says, "for me personally, as I was often a victim of verbal, mental and physical abuse from my husband. Poverty had twisted our heads". Eventually, like all or most other poor families, Shefa was forced to borrow money from local loan sharks at high interests, and was caught up in a vicious cycle of loan and credit repayment.

Just when her life and the lives of her children and her husband were winding down in to the depths of despare, SDVC began to work in Shefa's village, from the year 2010. The overall goal of the project was to improve the incomes and livelihood conditions of thousands of marginalized smallholding and landless milk farmers in Bangladesh, by incorporating them into a strengthened dairy value chain. As a major part of project interventions, SDVC began to



mobilize milk farmers into milk farming groups- Shefa was included, after extensive community consultation, as an active member of this group. Since Shefa had no cows, she agreed enthusiastically to first undergo training, and then serve commercially as a milk collector for this group.

It should be mentioned here at this point that SDVC facilitates improved milk production, collection,

aggregation and sales to private sector milk processors as well as to shops in the informal economy. Milk collection is a crucial step in the chain, and Shefa began to perform her duties to great satisfaction as a milk collector for the Buruj Milk Collector group.

Shefa began collecting milk from July 2010. With the assistance of her group leader, she used to collect 10 to 15 liters of milk per day from 8 to 9 producers in one group, and began supplying the milk to Milk Vita chilling plant- owned by a private sector company. In time, Shefa became an expert at her job, and now she is able to collect 50 to 60 liters of milk per day the three milk producing groups- and her income is around 100-120 Taka per day (\$1.42-1.71), which was merely 20-25 Taka (\$0.28-0.35) when she began. She now earns as much as 3,600 Taka per month, which has more than doubled her family's income.

At work, Shefa is not just a milk collector anymore. Her job has significantly expanded, and she plays a vital role in raising awareness amongst poor milk producers regarding the intricacies of



quality milk production and improved farm management. Her enthusiasm and hard work has contributed to improving milk productivity in the region, a clear indication of which lies in the fact that many new families are now taking up cow rearing.

At home, Shefa has helped her family overcome the shackles of poverty. She has successfully repaid all her loans, and is now able to provide a balanced diet to her children and her husband, three times a day! Her children too are now going to school and Shefa is confident that they can continue to do so as the milk business is expanding. "Day by day my dignity and respect within the family, amongst my husband and my children is increasing", says Shefa. She wants to present a beautiful new life to her children, which she is determined to keep free from poverty, ignorance, social exclusion, and all that she had to suffer. Under the guidance of SDVC, Shefa is slowly but surely, heading towards socioeconomic emancipation and some measure of empowerment. "My husband now consults me before spending money," claims Shefa, "isn't that something?"





Finally the dignity defined...



Subject: Doulotunnesa- Female Milk Collector

Finally the dignity defined!

After listening to her tragic story, I asked her "How did you managed to survive from this distressful situation" she smiled and replied, "All these happened because of my dignity which I was after and all my hard work to overcome my misery and achieve the impossible aspiration of life" This was the reply from Doulotunnesa (37), a woman from the Mahmuder para village under Rangpur District.



Most Doulotunnesa (37) is a milk collector of Mahmuder producing Para milk marketing group which was formed by CARE's Strengthening The Dairy Value Chain (SDVC) project back in 2009. She is living with her physically challenged husband named Md. Kashem Mian (50) who was once a farmer who used to lease land and grow crops for living. They have two sons and a daughter; named Shajjadul (16) and Mominul

(9) and daughter Sifatun (15) who was a victim of child marriage due to the poorness of the family. 10 years back, everything was on order and though the income of the family was poor but they were living a good life. The income of her husband was good enough to feed the family but soon the bliss of their family blown away when Kashem Mian, the husband of Doulotunnesa

became paralyzed and had to put himself down on the bed forever. The distress Doulotunnesa's life just begins. She invested almost all their economical resources to get improved treatment but everything goes in vain. After all the tryout the only thing left was a small house to live and a dairy cow. Soon a happy family transformed in to an extreme poor and cursed one. At that time it was even difficult to arrange 3 squire meals a day. Sensing the



afterward desolation and set their self free from hunger they wed their only daughter named Sifatun who was only 15 with a man of 27. But that was not enough. She and her husband make a decision that their elder son will go for the city to find a job and send money for them. Soon

after the marriage of their daughter they send their son to the capital city where he work in a readymade garment factory for a very little amount. Things were wobbly but some how manageable thereafter. But it was very difficult for a woman like her to maintain the family of her own.



After several years of hardship and misery she finds a light of hope when CARE's Strengthening The Dairy Value chain project formed two groups with a view to improve the production and increase the income of the dairy cattle of group members. She joins the group and received training. But it was a hitch for the group members to sell their milk to market. Doulotunnesa come forward take to the responsibility. Group fixes ed

that she will buy the milk from the group @ BDT 35 per liter and sell to the market @ BDT 38-40 per liter. Care helps her to explore the linkage for selling the milk to some hotels in local bazaar and she starts to collect the milk from the group. Soon she discovers that she is making enough money to properly feed the family.

She describes, "I was a conventional village woman and have limited access to out home activities or social connections. Previously my life was so miserable. My husband is physically challenges and the only income source of the family was a cow which produced low quantity of

milk to maintain the family. But now after starting this milk collection business I am now able to properly maintain my family. I can now sleep well at night and don't have a nightmare of how I will feed my family tomorrow. This is the life I was dreaming for so long"

Currently she is linked with the local milk market. Collecting milk from two producers groups. She is collecting 25 liters of milk @ BDT 35 from the group per day and selling the milk @ BDT 40 in the market. From the milk collection



she is now earning BDT 3750 (US \$52)per month. Moreover after learning proper dairy cattle management the milk production of her cows rises from 1 liter to 2 liters per day. From both

selling her cow's milk and collecting and selling milk form the group she is now earning BDT 6150 (US \$85) per month.

Doulotunnesa is a woman who never sensed the possibilities of outside world. And now she is thinking about a future of her own and her children. She said, "Now I am enjoying an upgraded social status and better a way of living and I want to live even better in future. I can now send my youngest son to school and feed and cloth the family. I have a plan to expand my business by getting introduced with new community for more collection and increasing number of cows I have and maintain a good family status"

Like Doulotunnesa there are lots of women who have great potentials to overcome their distress by breaking the cycle of poverty and gender inequality and make their life better. She has greater voice, and often helps other members in the community to make key decisions. We are working closely to help them to address and achieve their goal.



She dreamed, She Unleashed!



Subject: Shefali Parvin- Feed Seller

She dreamed, She Unleashed!

Women in the most part of the Bangladesh are compelled under the domination of men driven society. They are socially and economically neglected and have very limited opportunity to commune with the outside world. There is very limited scope for them to explore their potential because of their underprivileged position in the society.



Sehfali Parvin (42) is one of those women who lives in a small village named Chokmisha under Parbotipur Upazila of Dinajpur District with her husband Moniul Islam (50) and her daughters Johora (23) and Shilpi (15). As usual like many other potential women in the country she was also deprived from getting proper education and respect in her family and the society. She used work 16 hours a day 7 days a week to fulfill the demand of her family. As she was a mother of two daughters she often had to maintain her family with incurring minimum house hold cost

so that the family could save some money for the future of their daughters. They have two dairy cows at home but due to improper management the cows were unproductive. There was no additional income to feed the cow to improve the condition. Her husband was a farmer and had very inadequate income to properly feed and cloth the family. So argue with her husband was a daily issue. After arranging the marriage of their elder daughter and costing a lot in that event the thing even got worse. But unlike many other women in the village she did one thing very exceptional. She joins care's Strengthening The Dairy Value Chain project and evolved her self as a cattle feed seller in her area.

At first when she joins the group the group was unaware about the proper feeding management of their cattle to improve the health condition and increase the production of milk. CARE came forward to solve the problem. After arranging trainings and a series of learning sessions the group came to know about how proper feeding can change the health condition and increase the milk production of their cattle. The group soon realized how a little investment can change the amount of milk production in return. But alike other remote areas improved cattle feed were not available in their community and that was the scope Shefali staring at. With consulting her husband and having the money she saved from selling of milk she starts a small venture of cattle feed selling with a primary investment of only BDT 1600 (US \$22). At the initial stage she used to sell 50 KGs of cattle feed per month @ BDT 15/KG and was earning income of BDT 750 (US \$11). Soon the sells grows up and she starts to sell 175 KGs per month and generate a earning of BDT 2625 (US \$36) per month. That was a remarkable addition to her family income and soon her husband starts to realize her value in the family. Not only has her family the whole society started to value her. Most of the group members are now buying feed from her and values her

recommendation of feed intake for their cattle. The group members also seek her suggestion regarding some family related issues as well.

As Shefali describes, "As I am now earning, my family can spend more on food, household nutrition, health and education for my children. They are all truly proudly of what I have achieved and they now believe that there is much more I can further achieve"

Shefali is now dreaming for a brighter picture. She wants to expand her business even more by getting a feed dealership license to start her business as a major feed seller in her area. She believes that the feed selling business is not only benefiting her, it is also helping the village people to increase their milk production and ensuring the reproduction of their dairy cattle. So it



is playing a vital economical role for her and for the village people. Care is also exploring market linkage opportunities for her by linking her with major private sectors that produce branded cattle feeds in the country.

Shefali's belief was the key to the extraordinary improvement that has taken place in her life. She is a good example of women empowerment in her community which is the examples for others to follow. There are other Shefalis still residing in the villages of North and North-West Bangladesh. We aims to give them a chance to grow themselves as dynamic individuals, fit for the challenges in life.