becomes a means of earning quickly a good amount of money, after paying back the credit money with interest at one time. From the beginning of buying the animals, DISA provides through its Livestock extension workers/doctors extensive training and demonstration, medical care, guidance for feeding, day-to-day care, and insurance services. Beneficiaries are required to pay back the credit money with interest at one time, cow the borrowers can easily repay the loan and interest installments regularly and soon becomes owners of the cow and the calf to support their livelihood. Considering both the activities beneficial for the borrowers, highly acceptable particularly to the poor households, convenient and manageable by DISA and the contribution of both types of activity to meet national demand and national development, DISA expanded gradually the activity during 2011-12 to 1,101 borrowers to near 4,706 animals and for borrowing and paying back in full a total credit money of Tk 108.77 million with due interest. The experience and the lessons learned, from the above mentioned pilot level activities, have inspired DISA for undertaking this Community-based Dairy and Livestock Development Project of higher scale with bigger capital. The project is designed to reach the poor households incorporating the lessons learned, on larger scale together with a market chain linkage, even equipped with facilities for larger extension.

4.4.3 Objectives of the Project

4.4.3.1 General Objective

The general objective of the project is to establish a community-based modern Dairy and Livestock Development plant together with an effective extension service for production of HYV cows, feeding and fodder based marketing of quality milk and processed milk products facilities to contribute to meet national demand of the products as well as for improvement of the nutritional status of households in the communities. The enterprise is also expected to diversify the activities of DISA including an internet of top national priority.,

4.4.3.2 Specific Objectives

The specific objectives of the project are to:

a. Integrate and involve the farmers in cattle keeping and milk producing activities providing fair price and guaranteed market for their produce thereby assist the farmers in poverty reduction and to remain free from the exploitation of the middle-men-milk traders;

c. Create job opportunities in the process of milk processing and other operations of the project as well as advancement of country's industrial and agricultural development process and in this way contribute in the poverty alleviation process of the country;

f. Involve women community in the income generating process through the practices of cattle keeping activities;

d. Ensure supply of milk and milk-origin nutritious food products in the diet of the people of all ages specially the young generation striving for knowledge to build up a healthy and nutritious nation;

e. Help gradual decrease of dependency on import of milk and milk products thereby saving country's hard earned foreign currency;

f. Contribute significantly in the national economy through the model Dairy and Livestock business

4.4.3.3 Present Status of DISA Dairy Farm

At the outset the project established the DISA Dairy Farm at Piyal Gacha, Bonara, Comilla as a demonstration dairy farm in mid-November 2012 with 5 (five) Cross Breed dairy cows with calves. In February 2013, another lot of 10 Cross Breed cows with calves was procured from Pabna area of the country. The initial emphasis was given on educating the farmers, practical aspect of dairy farming, feeding practices, cow-care and hoofsanitary practices. On the other hand to distribute HYV cows among interested farmers to increase milk production of the locality.

Taking Care of the Cows at the DISA Dairy Farm

In addition to construction of the shed for rearing cows, a Biogas Plant was installed at the premises of Dairy Farm to utilize the cow dung and producing biogas and of it A small generator was also set for electricity production by using bio gas as fuel. Bio gas plant was also used for cooking purpose. Considerable amount of cow dung was used as fuel for bio-energy, and as well as the manure. The Bio Slurry is used in the field for fodder production. The cows are being milked with automatic milk-cup machine enabling the cow to milk completely and hygienically.

a. Milk Production

A total 10,206 liters of milk were produced in the farm during the period. The milk were sold at nearby local markets and an amount of Tk.4,44,400.00 was received out of sale of milk.

b. Training

To educate farmer members of each relevant DISA Micro Credit Society a day-long training on "Management of Dairy Cows in farm" was conducted to increase production of milk and increase family income thereby. Since most of the members owned dairy cows and want to add more cows in their herds, they found this training most useful to them. This training program is a continuous one and is being conducted every month regularly. Total 283 members received this training during the period.

c. Fodder Production

The project hired 36 decimal of land for a period of one year subject to renewal at the expiry every year for production of Fodder Crops. On cultivation of different verities of fodder crops, 18 mt of green fodder for the dairy animals was produced.

d. Survey

To implement Visions and Missions of the project a survey was undertaken to identify farmers in the village who are keeping milk, and to organize Milk Producer's Sada Dal (white Group) at village level. This survey covered 05 upazilas of Comilla district and 02 upazilas of Chandpur district and 01 upazila of Munshiganj district. In the above upazilas 51 villages were surveyed covering a total 1,702 farm families owning a total of 5,015 number of dairy cows and producing 6,013 liter milk per day.

e. Preparation of Bye Laws

A Bye Law was prepared containing Rules and Regulations for controlling the activities of the village level farmers organization to be called as Milk Producer's Sada Dal (Group). This bid will act as the focal point for Dairy and Livestock Development activities in the working areas of the project.

f. Farmers Organization

Since the later months of the financial year 2012-13, the farmers organizations wondering presented in a total of 11 Milk Producers Sada Dal were organized and 147 farmers were enrolled as members in these "Sada Dal" during the reporting period.

g. Manpower

The project started its work with 02 Dairy Development Officers, 03 Dairy Farm workers and a Project Manager. At the later part of the year 01 Dairy Development Assistant joined the project.

h. Procurement of Dairy Machinery

Suppliers from home and abroad were contacted to procure Dairy Machineries, These included local suppliers representing foreign manufacturers and the foreign manufacturers/suppliers. Some of them submitted their offer as per DISA requirements. These offers are now under review.

4.5 Rural Housing

Rural Housing Project of DISA was started in 2003 with the help of a Housing Fund of the Government of Bangladesh through the Bangladesh Bank. The Project was implemented in Chandina and Barura Upzilas of Comilla district. Under this project, the poor people in the rural areas were provided with housing facilities on easy terms and just enough for the families. Till date, 180 houses have been distributed among the members. In house built under specific measurement with its adequate for their accommodation. The houses are provided with refurbished soft condition loan. Each member got maximum Tk 27,500 as loan under this project.

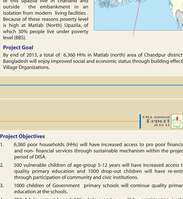
A House made under the DISA Housing Project

DISA has a plan to expand this program to other upazilas of Comilla, Chandpur and Brahmanbaria districts. This is a long term loan. Borrowers have to pay this loan in six years with 5% interest. Borrowers built these houses following a set model fixed by the housing fund. The rural housing project has created great enthusiasm among the homeless people of the area.

4.6 Handicrafts

Under the Project of Handicrafts, Nakshi Kantha is embroidered quilts, bedspreads, wall hangings, and pillow covers made by artists in rural Bangladesh. Nakshi Kantha is a folk art that has been passed down through generations of Bangladeshi families. Village women have been stitching these beautiful creations on it with the colorful cotions. It takes three or four months to make a nakshi katha for a woman. The embroidered designs of Nakshi Kantha originated in the traditional art of Alpana, «Kaulida». Rice drawings made for worship and celebration.

DISA tried to help these village women to make this traditional art as a better income generating activity by which they can earn some amount for their families. So DISA started this handicraft project for helping the village poor women to make them self-dependent without any investment.



DISA provides village women every thing they need to make a Nakshi Kantha. The inputs included new cloth, cotton and also the design for a new kantha. Village women took the design cloth and colorful cotions and stitch the kantha. Women get taka 1400 to 1800 for one Nakshi Kantha. They also made bedcover pillow cover also. In this way the can earn some money and can contribute in their family.

DISA started its work the Nakshi kantha project in Barlod area. There are more than 50 women works in this project. They need near about one month to make a kantha and they earn in average 1400-1500 taka for every kantha. They work in their houses and also at the DISA's training center at Barlod.

4.7 SAKTI Project

Introduction

DISA has become a partner of STROMME FOUNDATION to run the project "Social Advancement through Knowledge and Technical Interventions-SAKTI". A Memorandum of Understanding (MOU) was signed between DISA and Stromme Foundation for running the first phase of the project from 2011 – 2013 in Matlab area of Chandpur District in Bangladesh.

The project focuses on two major component activities namely (a) Micro-credit for socio-economic empowerment of rural people and (b) Education for pre-primary children, quality primary education and adolescent development.

Project Geographical Area

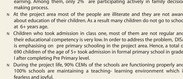
Geographical location of the project area is comparatively more disaster and poverty prone than other neighboring areas. The mighty river Meghna flows by the western side of the upazila. Its tributaries and the branches of the Dhanagoda river flow and surrounded by an embankment but the communities living outside the embankment are losing their cultivable land as well as homestead every year. Cultivable land and roads in these outside areas remain under water for about 06 months of a year. Many of the communities living in the embankment during the period Above 30% (12,2928 as per BBS) people of this upazila live in charland and suffer from the consequences of isolation from modern living facilities. Because of these reasons poverty level is high at Matlab (North) Upazila, of which 30% people live under poverty level (BBS).

Project Goal

By end of 2013, a total of 6,360 HHs in Matlab (north) area of Chandpur district of Bangladesh will enjoy improved social and economic status through building effective Village Organizations.

Project Objectives

- 6,360 poor households (94%) will have increased access to pro poor financial and non financial services through sustainable mechanism within the project period of DISA.
- 500 vulnerable children of age-group 5-12 years will have increased access to quality primary education and 1000 drop-out children will have re-entry through participation of community and civic institutions.
- 1000 children of Government primary schools will continue quality primary education at the schools.
- 700 Adolescent girls and 300 adolescent boys will be participating in the development process by acquiring life skills and income earning capacity.



Children are in the Class room of Pre-primary Education Center under SAKTI Project Village Intervention

The project has comprehensive activities in two main components like Education and Micro-credit.

In the education component, three major thematic areas: Empowering Adolescents, Quality primary Education, Pre-primary education. Major activities organized under four thematic areas are as follows:

A. Empowering Adolescent	B. Quality Primary Education
Shonglap Girls Center running IOT formation General IGA Training Special IGA Training	Drop out children from primary school to back to school Child friendly school environment improvement Aware School Management Committee
C. Pre-primary education	**D. Economic Development**
Early Child Development (ECD)/ Elementary education	Micro finance Enterprise development and marketing

Some of the Results Achieved till now through the SAKTI Project are as follows:

- At the project area in Chandpur district most of the adolescent are deprived of their rights at their family as well as their society and affected on various forms.
- During the project period adolescent girls took 81 year long life education and skill training as well as IGA training on various trades.
- 1000 adolescent graduated in their life skill issues and now they are engaged in IGA for their financial empowerment.
- Among these graduate adolescents, 88% adolescent are skilled in 12 shonglap issues and they are practicing those healthily in their private life and in enhancing their monthly income.
- About 17% adolescent have their own IGA trades and earn Tk. 300 to 1500 per month. But only 5% of them have been able to have their own control over the income earning. Rest of the 95% are participating actively in family decision making process.
- At the project area most of the people are illiterate and they are not aware about education of their children. As a result many children do not school at 6+ years age.
- Children who took admission in class one, most of them are not regular and their educational competency is very low. In order to address the problem, DISA is emphasizing on pre primary schooling in the project area. Hence, a total of 690 children of the age of 5+ took admission in formal primary school in grade-1 after completing the Primary level.
- During the project life, 90% CEMs of the schools are functioning properly and 100% CEMs are maintaining a teaching- learning environment which is fearless and joyful.
- There are many formal primary schools in different areas of Chandpur district. Many of them were established under political consideration and quality of education at those school are very poor. But 569 students of formal primary schools under the project are getting better quality opportunity for their education.