

## **2.4 Seasonal Loan (SL)**

Bangladesh is an agro-based country. Most of the people here are related with agriculture. They need money in different seasons for cultivation of different crops and for farming. DISA provides loan to the farmers for cultivation of vegetables, cow fattening, etc. Up to June 2009 DISA disbursed Tk 72,5000 as loan, to the program participants.



## **2.5 Livelihood Restoration Programme (LRP)**

The group members of DISA sometimes fall into serious problem in leading their life due to damages made by natural and man-made disasters. For that reason the group members need emergency help and support. On these contexts, as post-disaster support, DISA helps its members to repair their houses, reinstallation of tube wells, reconstruction of latrines and medical support through this programme. Up to June 2009, Tk 88,3033 was disbursed.

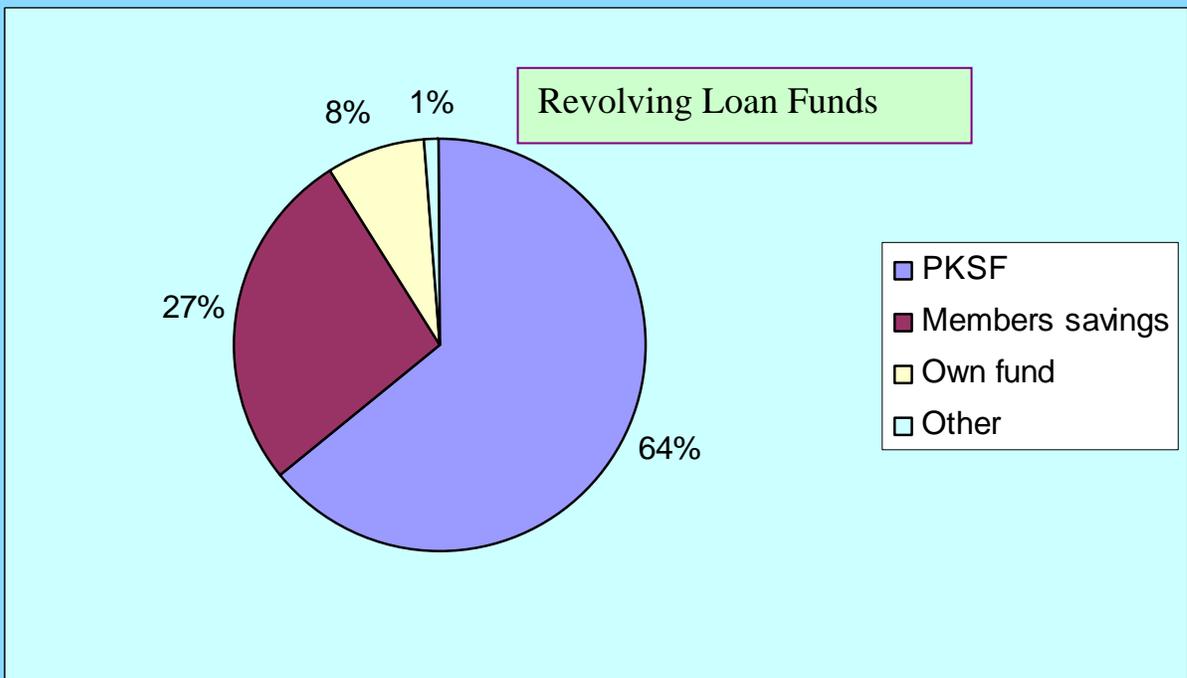
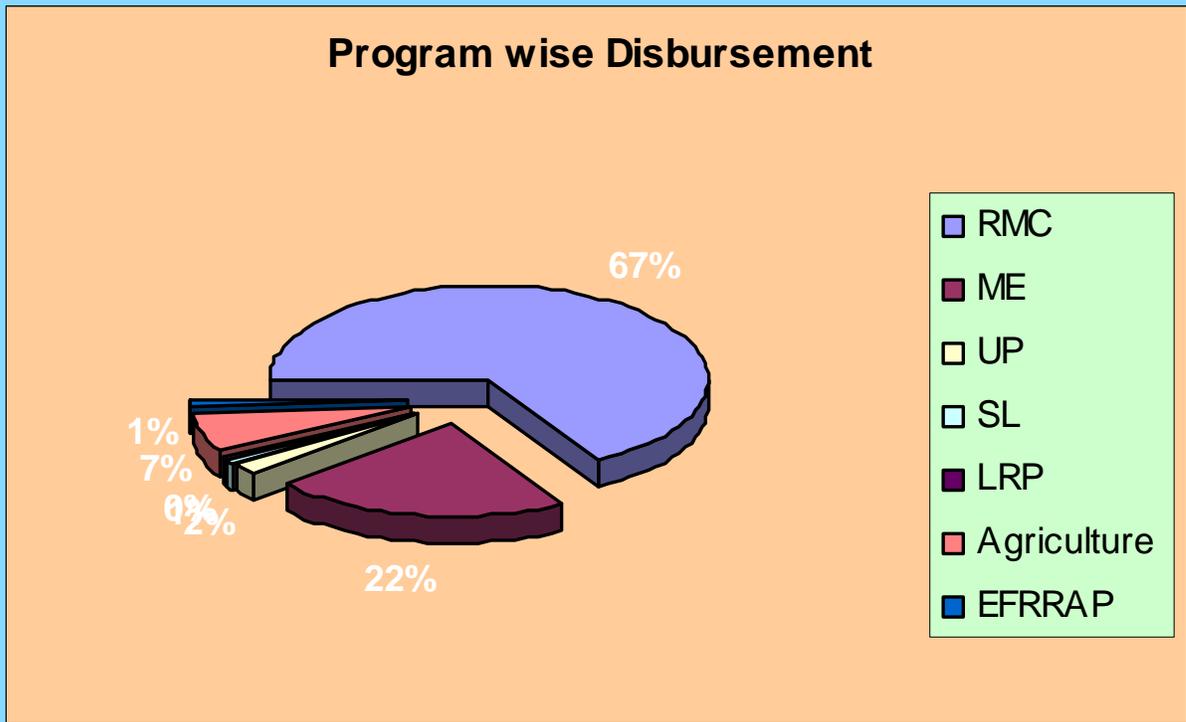
## **2.6. Emergency Flood Restoration and Recovery Assistance Program (EFRRAP)**

DISA started this project in 2007. EFRRAP is a special project to help the people affected by natural disasters, specially to cope with the adverse situation due to flood. Group members can take a loan from EFRRAP an amount of Tk 1,500 to 3,000. EFRRAP loan is given in emergency needs for taking precaution from disasters, during and after the disaster. Up to June 2009, DISA disbursed TK 3.0 million as EFRRAP loan.

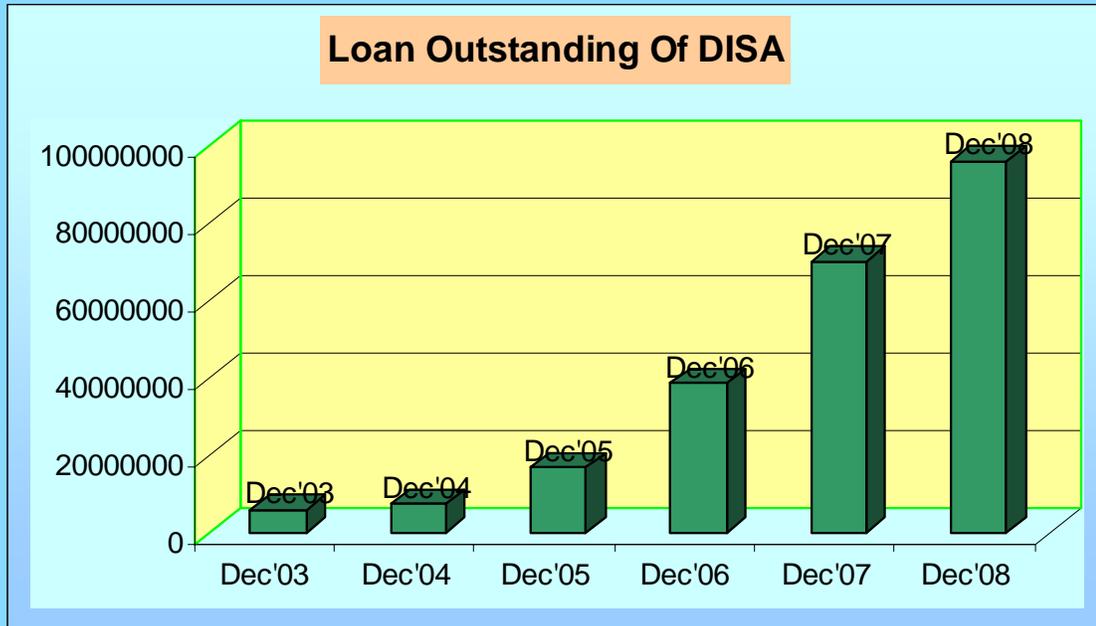
## **2.7 Agriculture Sector Micro Credit (ASM)**

DISA runs this Agriculture Sector Micro Credit (ASMC) program to provide loan in four sectors : a) agriculture loan b) Non-agriculture, c) agriculture product purchase, d) Special agriculture activity. Objective of this program is to develop the agriculture sector of our country and modernize the agriculture system. One can take a loan in an amount of Tk 5,000 to 50,000 from this program. Up to June 2009, DISA disbursed Tk 23.749 million as ASMC loan.

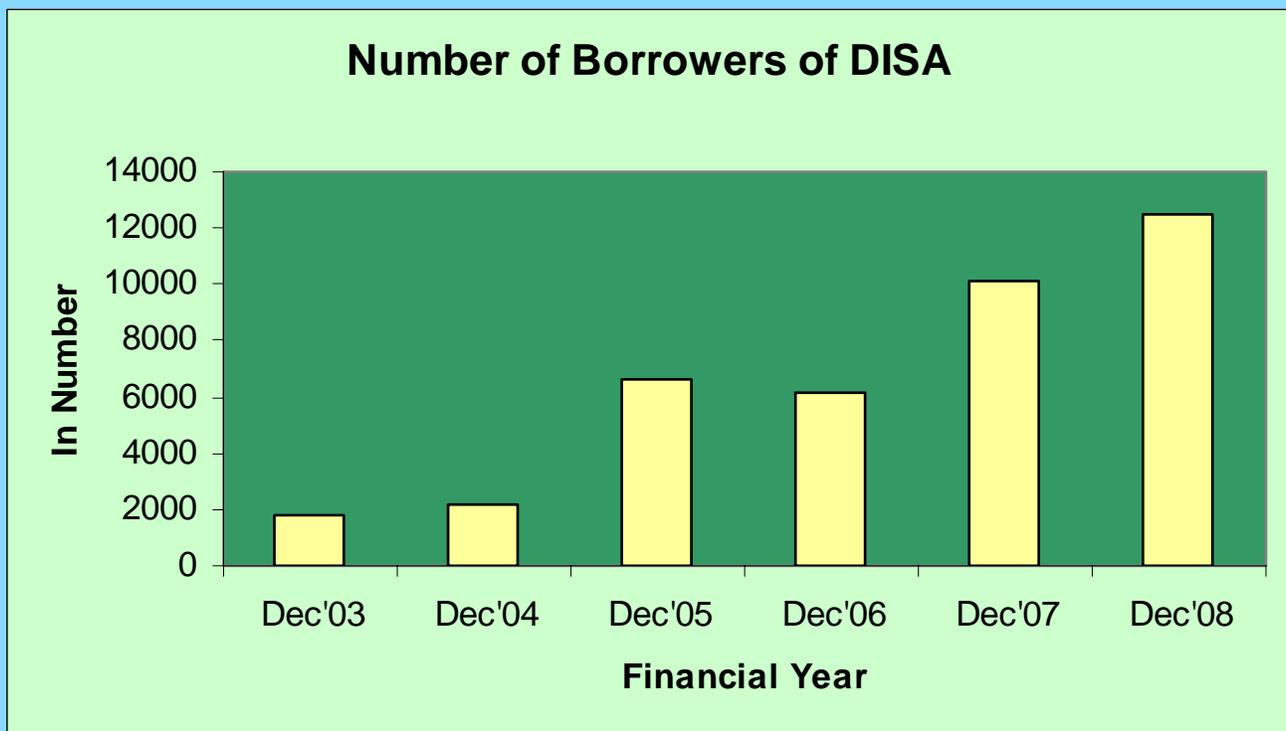
## Graphical Presentation of Loan Disbursement, 2008-2009



As of June 2009, total cumulative amount of loan disbursed by DISA amounts to Tk 60.05 crore. In the year 2004, DISA could disburse only Tk. 3.16 crore. This shows an increase of Tk 56.88 crore over time. The average annual growth rate was 56.52%. The trend in increase is shown in the following graph.

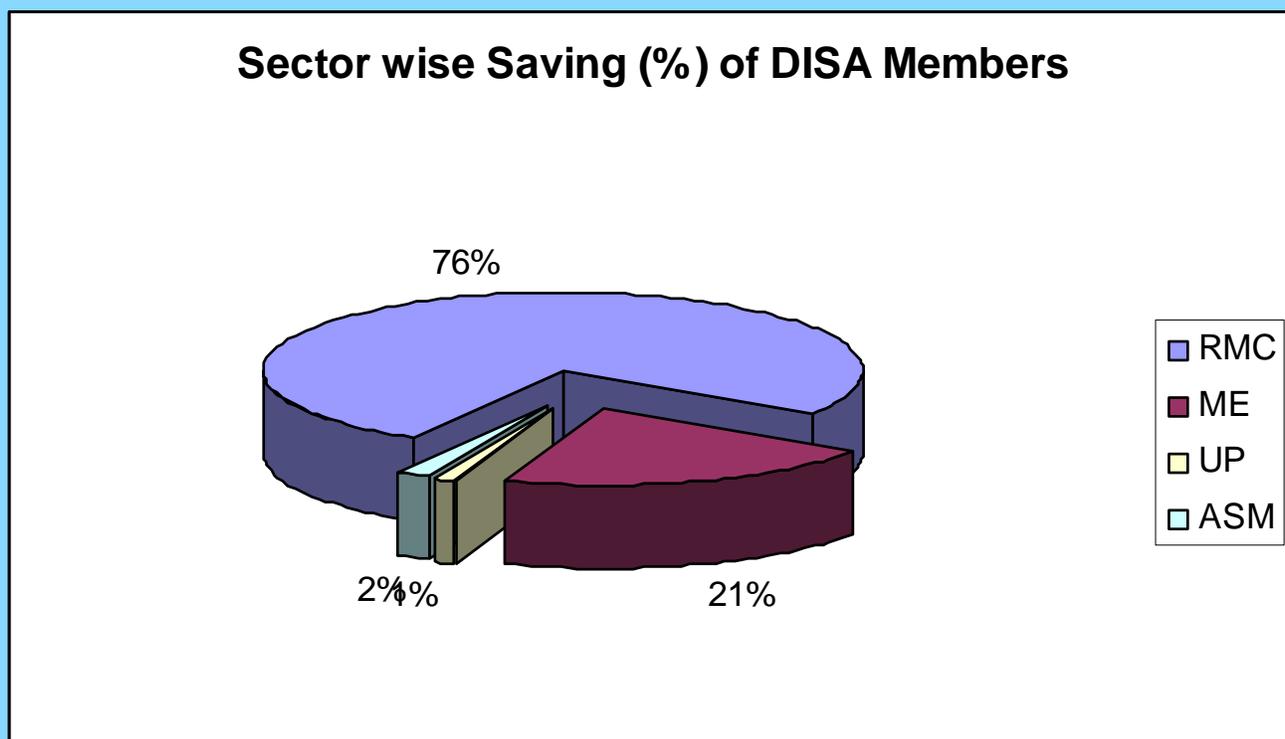


As of June 30, 2004 DISA's micro credit borrower was 2,173 persons only. But in June 2009 the number of borrowers increased to 15,762. The trend in increase is shown below.



## Savings of DISA- Members

DISA maintains two types of saving programs namely General and Special. The General saving is minimum Tk 10 per week for each member of RMC. They are also allowed to deposit their special savings. Members can withdraw their savings whenever they are willing. DISA has been successfully operating both the general and the special saving programs for last 16 years. Withdrawing the savings save the poor during unexpected situations. On the other hand, saving mobilization also helps the Organization (DISA) to be sustainable, because it is also used as the revolving loan fund.



## Security and Welfare Fund

The special feature of DISA micro finance program is security and welfare fund. Every member deposits Tk 50 during loan receipt and get benefit of TK. 5,000, if the member dies during the loan period. If the husband dies, his family gets Tk 3,000. The ultra-poor members do not have to pay the initial Tk 50 to get the loan.

# Case Story of a DISA Beneficiary

## Roksana's Dream Fulfilled

Roksana is a mother of six children. Her husband barely earns an amount of income, which is enough to meet her family's livelihood. Hence there was lot of crises in their family. Roksana always had a dream to do some income earning activity to raise their family income and send their children to school. But her dream remained unfulfilled, because she could not start any such activity for want of money. Than she heard about the activities of DISA and she joined the Chelora Karmajibi Mahila Samity, which is operated by DISA. After few week's work as a member, she applied for Rural Micro Credit (RMC) loan. She got Tk 3,000. From that money she started making hand gloves for industrial use. Since then, she did not need to look behind. Now her business is an issues of discussion and appreciation in their village as a success story. She took nine times RMC loan and replayed the weekly installment regularly. Few month earlier, she took Tk 80,000 as Micro Enterprise (ME) loan, which helped her to run her business very smoothly by this time, she received a high level of success. She now earns Tk 8,000 to 10,000 per month. She can now maintain her family much better. Her three children go to school regularly. Her eldest daughter has recently been married to a young man, who is employed in an industry. Roksana is very grateful to DISA for showing her the way to fulfill her dream in life.



Roksana making hand gloves in her small enterprise

## Chapter 3: Social Development Programs

### 1. Education Program

With the financial and technical support from BRAC , DISA started in 2001 an educational program for the drop-out and deprived children of the age of 8-10 years in Chandina and Debedwer upzilas under Comilla district. At first the program was started with 150 students in 5 schools in 5 villages. The students comprise of 70% girls and 30% boys. There is only one teacher in each school of single class and a Program Organizer to supervise 10 schools. Schooling time is 4 hours every day and 6 days in a week. The Program organizer has to visit every school twice in a week. Students draw pictures with pencils coloured by natural things like leaf, flower, lime, etc. As co-curriculum activities the students participate in dancing, singing, story telling .The children enjoy their learning in their schools, for which drop out is found very seldom.



### Starting and completion date

Number of education centers	Starting date	completion Date	Students who completed their course		
			Boys	girl	Total
5	07-06-2001	12-01-2004	40	110	150
5	31-03-2002	06-01-2005	40	109	149
5	25-03-2004	09-01-2007	40	110	150
5	22-02-2005	08-01-2008	40	109	149
Total			100	438	598

## Working area of the program

Chandina Pauroshava, Barura, Dhamti, Karonkhal, Mizkhar, Atbarpur and Barkoit.

### Present situation:

Now there are 300 students (150 in class two, 150 in class three) in 10 schools in 5 upzillas. Hopefully, 150 students will be completing their study in these schools by December 2009.

Number of education centers	Starting date	completion Date	Students who completed their course		
			Boys	girl	Total
5	07-03-2007	---	40	110	150
5	18-03-2008	---	40	109	149

## 2. Scholarship Program

An educated person can contribute more for increasing per capita income and for social development of the country. DISA helps financially to the children of the poor members for continuing their study through the scholarship program. DISA gives scholarship to the students of class one to ten in amounts of Tk 100 or 200 per student per month. This scholarship is given from the DISA's Security and Welfare Fund'. Every month DISA gives scholarship to 77 poor students which needs an amount of Tk 8,900.00 per month for the students. In this way the DISA tries to help the deprived people to improve their fortune through educational support for their children. Up to June' 09 Tk 1,66,000 has been provided as scholarship to 77 students.

### 3. ALOGHAR

ALOGHAR program of DISA was started initially as a Child Rights Center in the year 2003 with the financial support of UCEP, Bangladesh and Save the Children Sweden-Denmark. ALOGHAR means 'light house' providing library service to the community people. Aloghar disseminates knowledge and information to the society to enhance the knowledge of the community people for the development of the society.

Since December 1996, DISA has been operating "Aloghar" in an improved separate place. It has now built up an Aloghar Supporter Group to generate fund for Aloghar's development.



Present Services of Aloghar:

- \* Library Service for every day
- \* News papers daily, weekly, monthly and magazines, collections
- \* Books lending services free of cost
- \* Scholarship support for group members, children and poor students
- \* Child Rights Advocacy
- \* Internet and E-mail services for information collection

#### **Financial Support to Aloghar**

In the year 2009, Aloghar accumulated Tk 93,660 to run the program. Out of the amount, the Support Group donated Tk 5,450, the staff donor group of DISA contributed Tk. 44,210 and Save the Children Sweden -Denmark contributed Tk. 40,000.

## **Rules and Policy for Lending Books**

Aloghar does not require any fee or service charge to become a member and borrowing books or journals from the library. For becoming a member of 'Aloghar' the rules are very simple. He/She has to fill-up a form and attach one passport size and one stamp size photograph. After becoming a member, one can borrow one book for a week. The member is responsible to return the book in due time. At present 441 members are enrolled as Aloghar Member.

## **Aloghar Supporter Group**

Aloghar creates a Supporter Group, in which anybody can be a member and can donate Tk 365 in a year (Tk 1 per day) for the welfare of the library. At present 17 members are regularly contributing donations for Aloghar as Supporter Group Members.

## **Staff Donor Group**

All the staff of DISA, nearly 135 in number, also donate @ Tk 1 every day for Aloghar. Now in Aloghar there are nearly 3,000 books, 17 magazines, 10 daily newspapers and a computer with internet connection for the use of general people. Aloghar remains open everyday from 9:00 to 20:00 hrs.

## **DISA's Future Plan About ALOGHAR**

- \* Extension of library services.
- \* Skill development training for women and children.
- \* Job placement service.
- \* Extensive child right advocacy.
- \* Information technology support center.
- \* Scholarship program.

