

Hosne Ara

Livestock Service Provider

Village: Poschim Dhwankhali, Union: PM Khali Upazila: Cox's Bazar Sadar, District: Cox's Bazar

Hosne Ara, who is now a wife and mother of two children under the age of 8, had the unique opportunity to complete her schooling. Her father provided education for all six of his daughters, despite his low earnings as a day laborer. Hosne managed to earn her Senior School Certificate. However, after she married her husband, Jashim Uddin, at the age of 19, her life in Cox's Bazar on the fringes of the Bay of Bengal grew more challenging. In the early days of their marriage, they had a fairly acrimonious relationship due to their lack of income and any hope of a real future.

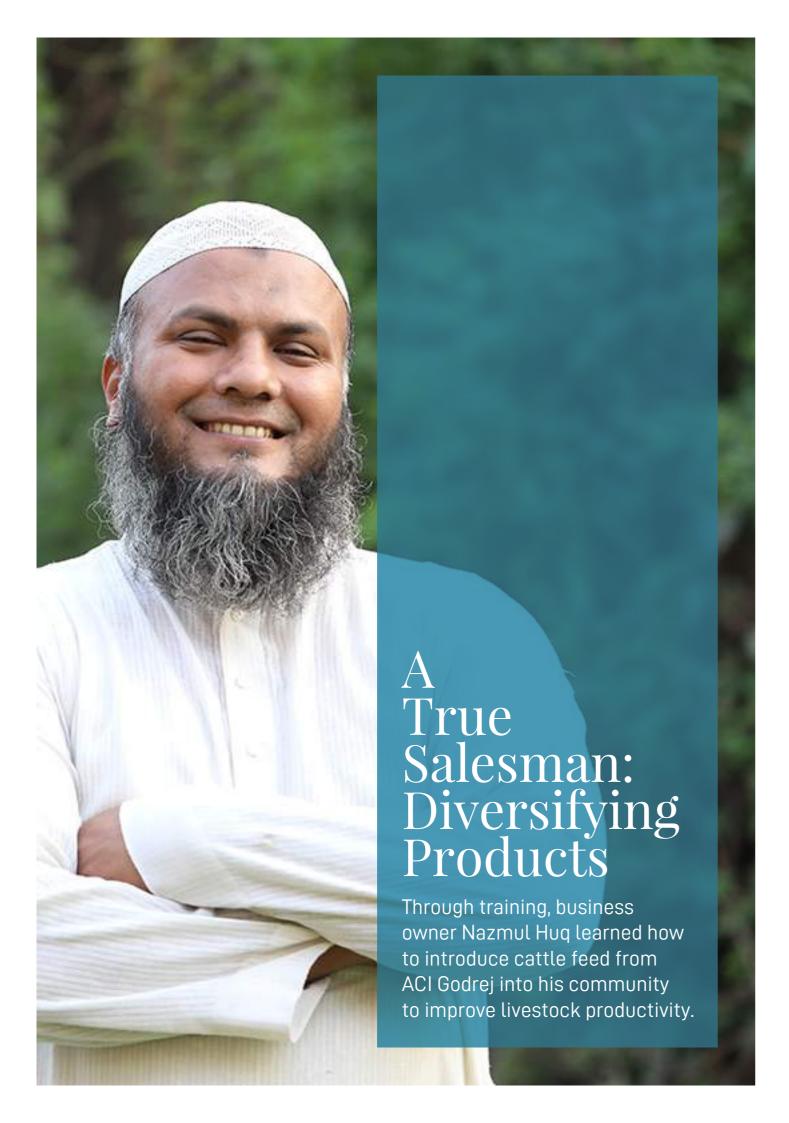
The Feed the Future Bangladesh Livestock Production for Improved Nutrition Activity began recruiting community agents where Hosne lived to carry out administrative tasks, such as registering farmers and facilitating farmer groups. Hosne had the chance to train to become a community agent, which included learning about data collection and other activities. Because of her interest in building a better future for herself, Hosne also had the chance to complete a 15-day training led by the Activity to become a livestock service provider. Hosne learned about animal health and farm management. "Initially, the people of the village were most discouraging about a woman going around doing a job which was obviously a man's," Hosne said. "They did not realize that my basic education and a willingness to learn something had brought me this far. I was relentless, but this is when Jashim stepped up in my support, and that is all that was needed! When your partner supports you fully, then the opinions of others do not matter."

"I was so helpless when I first got married, but then I realized that I had the ability to improve my situation, and, through family support and ACDI/VOCA coming at the right time, my life turned around for the better!"

Hosne Ara, Cox's Bazar

Hosne's next step was to complete a training held in Barisal to become an artificial inseminator of livestock. "I felt like this truly was the need of the area, and now I train others on veterinary issues, artificial insemination, and vaccines," Hosne said. "I used to earn in the range of BDT 4,000 to 5,000, but this has gone up to around BDT 15,000 monthly, on average. I managed to buy myself a house and have provided education and proper healthcare for my daughter in first standard and my three-year-old son." Hosne receives calls from farmers and offers expert advice. She often visits them when they need special care and instructs them on which medicines to provide. "I now have a place in the social fabric of our community, and my name is synonymous with my work," she said. Hosne Ara is a perfect example of how a dedication to learning can go a





Nazmul Huq

Cattle Feed Seller

Village: Pekua Sadar, Upazila: Pekua, District: Cox's Bazar

Nazmul Huq, a father of two daughters living in Cox's Bazar, was a dealer of rice and different kinds of oils. His wholesale business was thriving until demand started to grow. A community member suggested that he purchase high-quality cattle feed from ACI Godrej to diversify the products available at his shop. At that time, ACI Godrej, with support from the Feed the Future Livestock Production for Improved Nutrition Activity, was just starting to introduce smaller bags of cattle feed in Cox's Bazar to meet the demand of smallholder farmers in the region. Nazmul said, "I got the dealership to sell cattle feed, but this was not a very popular product, so, where sales were low, so was the level of awareness."

In 2019, ACI Godrej led a training for dealerships that Nazmul had the opportunity to attend. "I learned a lot about my work as a dealer and how to inform customers about the feed and other useful information," he said. The training provided him with a platform to interact with other dealers, retailers and farmers. As a result of these connections, a network started slowly forming, and several farmers began referring other farmers to Nazmul. He advised these farmers on beef fattening techniques, and the farmers saw noticeable changes in their cattle after using the feed that Nazmul had procured from

ACI Godrej. As word continued to spread, Nazmul steadily built more relationships, and soon 70 to 80 percent of the farmers he advised became his regular customers. He expanded his business into other villages and held vaccination programs in which he vaccinated 200-300 cows per program.

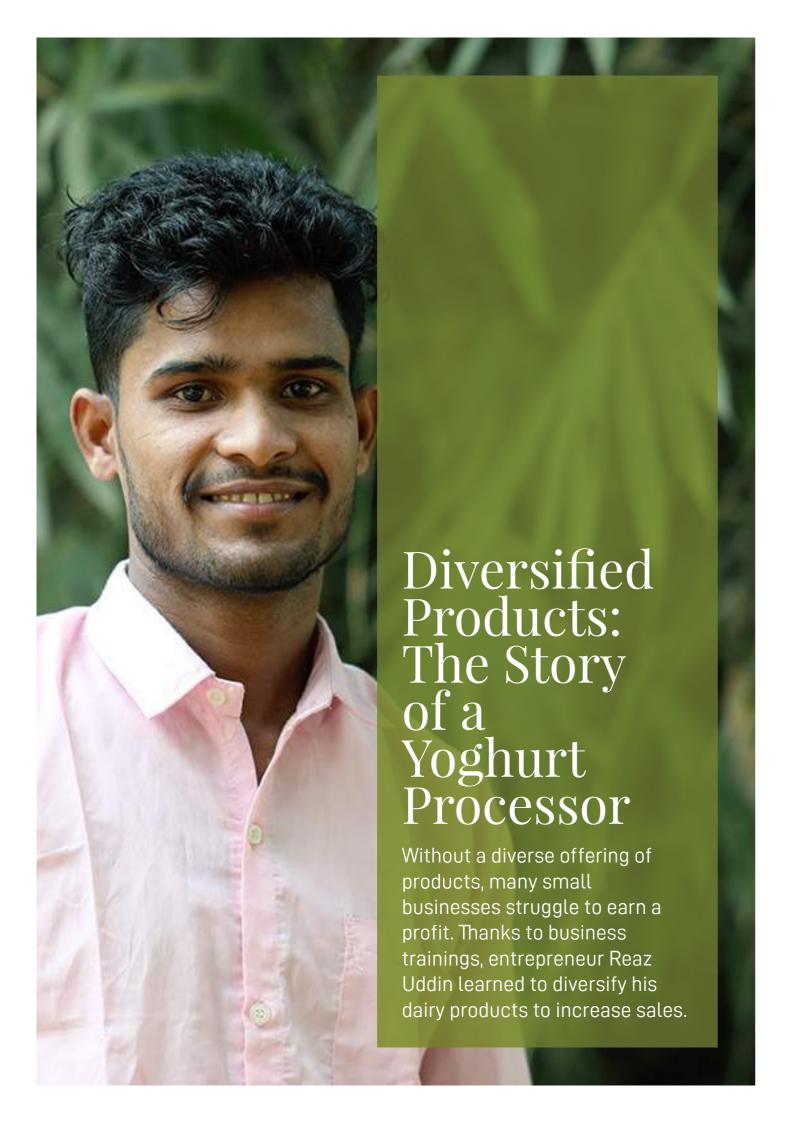
By 2020, Nazmul had purchased another showroom and was selling 20-30 tons of feed per month. He mentioned, "Eventually I would like this to be a one-stop center, where farmers can get the information they need. I will get a computer so they can watch videos and will also set up information booth. I am hoping my one-stop center will inspire more people to take up farming or for existing ones to improve themselves."

The Activity supported ACI Godrej to expand their cattle feed business in Cox's Bazar to strengthen the resilience of livestock farming clusters and introduce small feed bags. To establish a distribution channel, they enhanced the capacity of 120 dealers and retailers like Nazmul, providing them opportunities to increase revenue and build stronger connections with farmers.

"I did not lose hope when I could not meet the demands in my rice selling business but adapted and went for a variation. The idea was to use the skills I already had, and it worked in my favor!"

Nazmul Huq, Coxs Bazar





Reaz Uddin

Yoghurt Processor

Village: Noyapara; Union: PM Khali Upazila: Cox's Bazar Sadar; District: Cox's Bazar

Reaz Uddin has been making yoghurt for a while now. Initially, he would collect five to 10 kilograms of milk from various sources and process the yoghurt. But his product was not very sought after, and his sales were low. "I was earning a monthly average of about BDT 10,000 and was at a point where I felt like I was going nowhere," Reaz said.

He soon had the opportunity to complete a training through the Feed the Future Bangladesh Livestock for Improved Nutrition Activity, funded by USAID and implemented by ACDI/VOCA. Reaz also attended the Organized Nutrition Fair. Both opportunities informed him of how to measure milk quality, process dairy to achieve different results, and ensure proper hygiene practices. "I was rather clueless about a lot of the issues, event hough I was processing yoghurt regularly," he said.

Armed with his newly acquired knowledge and skills, Reaz advised other farmers on the quality of their milk, and they started taking the right measures. His involvement prompted more farmers to sell him their milk. Most importantly, sales of his yoghurt began increasing. "My products had diversified, and now I was selling fortified yoghurt as opposed to my earlier version, which had no variations," Reaz said. He began buying 40 to 50 kilograms of milk and selling about 600 containers, compared to his previous 200 to 300. With his profits, Reaz purchased two more refrigerators. He also tripled his earning to BDT 30,000 per month.

Reaz now regularly contributes to his family's expenses, helping with the groceries and school fees of his younger brother. "I am now capable of looking after my parents and siblings, and this has led me to feel empowered and hopeful that I can do more in the future!" Reaz said. "My plan is to have a shop which sells roshmalai, balushai, and all those other mouthwatering sweets, or mishtis, that people love eating."

Reaz is one of the 51 local dairy processors who received product diversification training from the Activity to boost sales and strengthen connections with farmers. Riaz's story is also of how small businesses can strengthem communities. He is now a regular customer

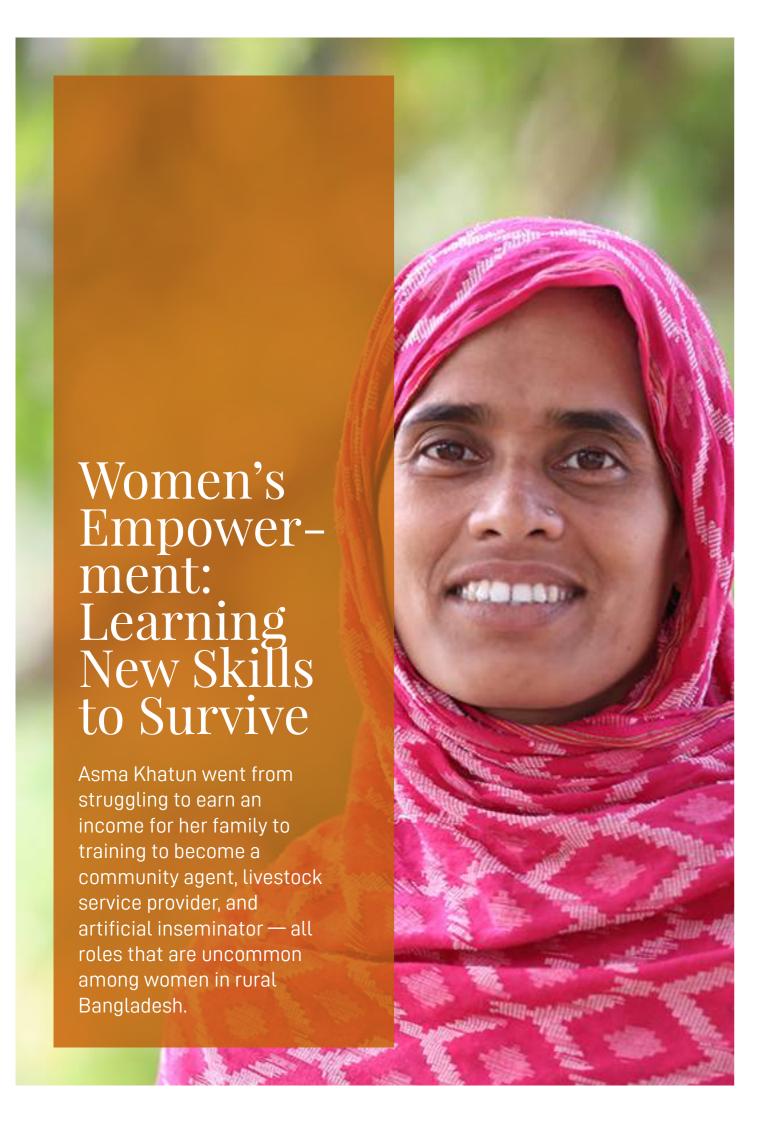
for many dairy farmers in his community, which has led to stronger business relationships within the dairy sector.

"I have a dream of expanding and trying out newer sweets.

There is no end to all that I can do, as long as I have the right spirit and I do not lose this confidence that I have acquired."

Reaz Uddin, Cox's Bazar





Asma Khatun

Livestock and Artificial Insemination Service Provider

Village: Bolla; Union: Nirbashkholla; Upazila: Jhikargacha; District: Jessore

Years ago, Asma Khatun and her family struggled due to her husband's lack of employment and little support from their families. With few other options, they decided to take out a loan from a local NGO, and Asma's husband left to work in Malaysia. This left Asma alone to figure out how to pay back the loan as well as look after her daughter. She purchased a sewing machine, but, despite receiving some financial help from her father, she could still not make ends meet. In 2018, a livestock service provider in Asma's community introduced her to the Feed the Future Bangladesh Livestock Production for Improved Nutrition Activity, funded by USAID and implemented by ACDI/VOCA. After going through the selection process, Asma received training to become a community agent.

However, her in-laws opposed her taking on this new role, and Asma had to have patience and resilience. In Bangladesh, many women work in agriculture but are not able to engage in all aspects of farming. Due to cultural norms and gender stereotypes, few female livestock service providers exist. And many female farmers lack access to livestock services because social norms prevent them from interacting with male technicians. Asma went on to complete a one-day training in farmer registration and group formation, a three-day training in family health and behavior change, a four-day training in livestock care and farm management, and a 15-day training in livestock services and disease management at Rajshahi University. In early 2020, she became a livestock service provider. Then, Asma had the chance to take part in a cattle breeding training that was the first of its kind in Bangladesh. From October to December 2020, she attended the first-ever extensive, private sector-led training on cattle breeding designed specifically for women. Led by a professor from Patuakhali Science & Technology University, this training held in Barishal allowed Asma to become an artificial inseminator

"Initially, I was involved in all sorts of tasks after being trained," Asma said. She helped structure farmer groups, arrange trainings, and even lead her own trainings for farmers in farm management. She examined pregnant cows, monitored them for worms, and provided them with artificial insemination injections

Asma said, "The Activity helped link with the [Upazila Livestock Office] on various medical issues so I could provide the farmers better service. This helped procure vaccines also. My relationships with the farmers improved, and this helped me form a strong footing and built my image amongst them."

Asma also conducted initial pregnancy examinations and began completing 20 to 22 artificial inseminations per month. She hopes to grow this number and the demand for her services, as her presence as one of the few female livestock service providers makes other women feel comfortable working by her side.

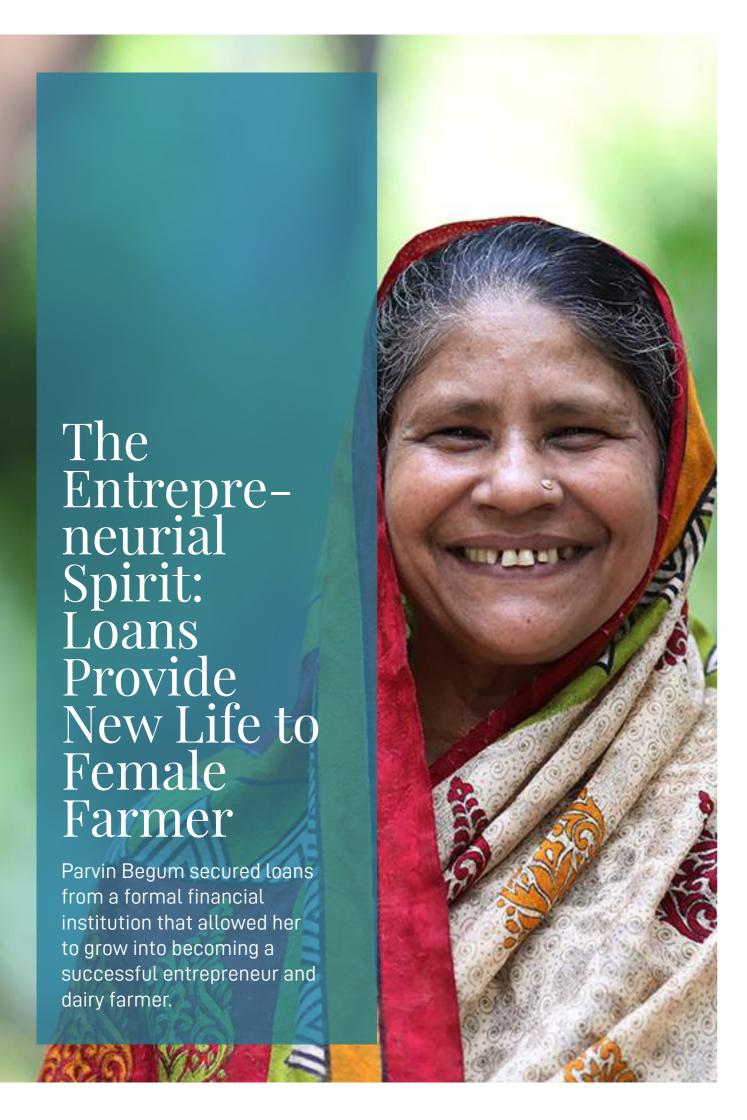
"I have experienced starvation or had half a meal in the entire day," Asma said. "Now, I not only run my own house, but my daughter in the sixth grade goes to a private tutor." Asma managed to pay back the loan of BDT 80,000 that her husband took out, as she now earns roughly BDT 20,000 per month. She purchased two additional goats for a low price of BDT 6,000, and now own six goats worth BDT 60,000. Soon, she plans to purchase a scooter and open a small pharmacy from her home. "These achievements have won me a lot of credibility with my mother-in-law and sisters-in-law," Asma said. "They now value my judgement and consider me a person they can trust for advice. I have become a respected member of my community and people treat me very well."

Asma continues to share her skills and expertise to support the livestock sector and lead by example for other women in her community.



"Since I was one of the first to enter this field of cattle service provider, it was very hard for me to build my credibility but the ACDI/VOCA led trainings gave me that confidence to reach the level I am at today"

Asma Khatun, Jessore



Parvin Begum

Livestock Farmer

Village: Kazipara; Kanthaltala; District: Jessore

While working as a truck driver, Parvin Begum's husband was often away from the family for up to a month at a time. During those months, Parvin had to look after the house, their three children, and all their finances. She struggled to earn enough income to support her family. Eventually, Parvin was able to secure a loan thanks to the Feed the Future Bangladesh Livestock Production for Improved Nutrition Activity, funded by USAID and implemented by ACDI/VOCA, and its partner, the Bangladesh SME Corporation.

With this BDT 30,000 loan, Parvin purchased a dairy cow and started milk production as a new source of income. However, she faced many challenges as a new dairy farmer because of the gap in her knowledge and the additional time burden of caring for the cow.

In 2016, with the financial and technical support of the Activity and Bangladesh SME Corporation's Jessore Palbari Branch, Parvin had the opportunity to complete training on the development of cattle livestock and nutrition. As a result, she doubled her cow's milk production, which increased her income. Parvin gained skills in how to regularly vaccinate and deworm her cow as well as how to feed it the proper livestock feed and provide it with water in a separate manger. She also learned to feed her cow right after milking it so that it would refrain from lying down, which can lead to mastitis, a dangerous inflammation of the mammary gland.

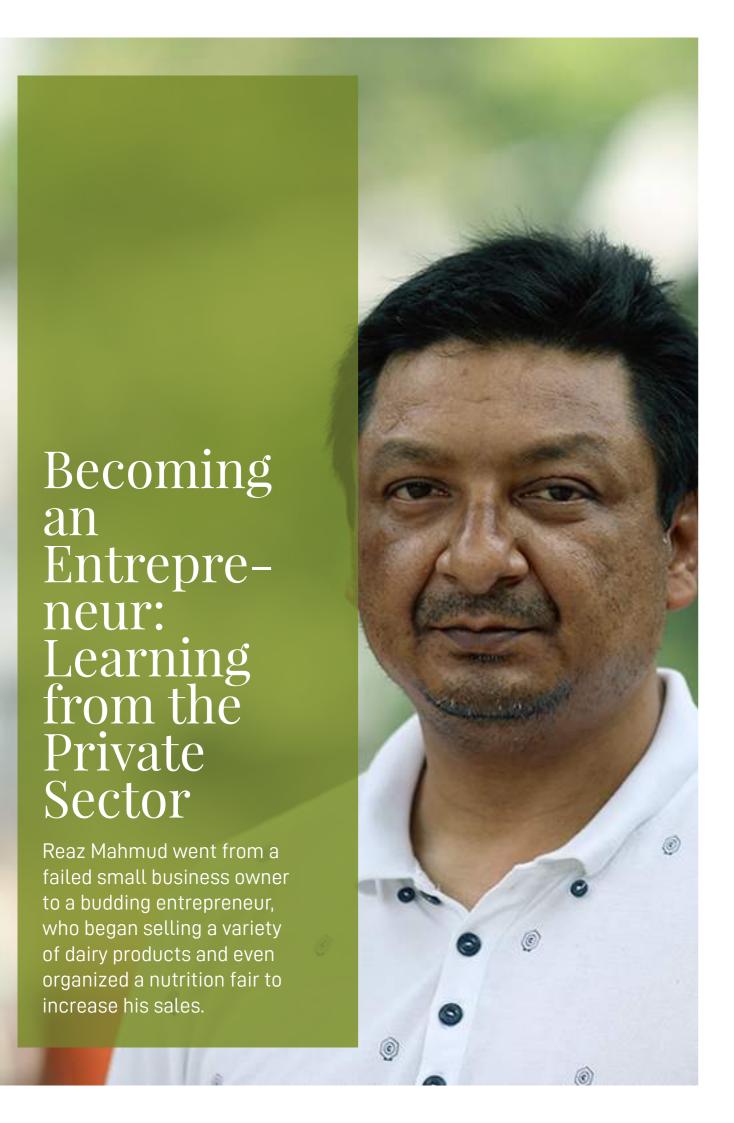
Buoyed by her newfound knowledge and confidence, Parvin secured additional loans and became the first female livestock farmer supported by the Livestock and Nutrition Activity to receive a loan from a formal financial institution. These additional loans totaling BDT 130,000 allowed Parvin to expand her farm. Currently, she owns three cows that produce about 45 liters of milk per day.

Parvin has contacted several buyers — mainly shops that sell sweets — to sell her milk to in Jessore. This new income has allowed her to pay for her children's school fees. Parvin dreams of one day owning up to 100 cows, so that she can create jobs and hire people from her village. Parvin has also inspired many people in her community to take up farming and plays an important role in caring for her family.

"We are proud of our mother because she worked really hard, and we could manage to study!"

Hosne Ara, Cox's Bazar





Reaz Mahmud

Dairy Processor

Village: Puraton Koshba, Jessore Sadar, District: Jessore

Reaz Mahmud took over his family's business selling cloth after the sudden passing of his father. However, in 2012, he was forced to file for bankruptcy, and Reaz decided to start a new venture as a dairy farmer. He began selling the milk his cows produced in packets and earning about BDT 20,000 to 25,000 per month. Reaz was doing well for himself, so he gradually increased his farm size and formed a farm association. In 2014, he opened his own shop where he sold clarified butter, sweets, yoghurt, and milk in packets all produced by his own cows. The shop, however, experienced losses due to its poor location, which was not easily accessible. This, along with other issues, forced Reaz to close the shop and reopen it in a better location.

This time, Reaz's shop fared better because he also had the support of the Feed the Future Bangladesh Livestock Production for Improved Nutrition Activity, funded by USAID and implemented by ACDI/VOCA. Reaz had the opportunity to be one of the milk processors taken on a technical training visit by the Activity to a company in Cumilla called Matrubhumi.

During this visit, Reaz and the others saw how the company produced their varieties of milk products. The visit also gave Reaz the chance to learn about the challenges the company faced, which gave him a good idea of how to tackle his own issues back home. The Activity team also showed Reaz how to diversify his products by beginning to make and sell cheese. Together, Reaz collaborated with the team to organize a nutrition fair in Jessore, where Reaz sold a wide range products to various buyers.

Reaz now earns about BDT 150,000 per month through the sale of his milk products. This nearly five-fold increase in his income is a result of his visit to Comilla and the trainings he completed. The Livestock and Nutrition Activity enabled Reaz to acquire new expertise and boost his entrepreneurial skills.

"I tried to branch out of the family business but could not find success until I received this help from the Activity. I am so happy that things worked out for me in this way."

Reaz Mahmud, Jessore

Adversity: The Story of a Fodder

Facing Gender

Entrepre-

Through training, Ruksana Khatun learned how to not

only grow fodder to feed her own cows but also to sell it

high-quality fodder to keep their livestock healthy and

to other farmers as

neur

productive.

Ruksana Khatun

Fodder Entrepreneur

Village: Lebutala; Upazila: Jessore Sadar

District: Jessore

Ruksana Khatun, is a mother of two boys and a fodder trader from the village of Lebutala. After marrying her husband, Hafizur, who earned a low income as a daily laborer, the pair struggled to make ends meet. To help support her family, Ruksana made a huge effort to buy a calf and started rearing it. She later bred that cow, which had two additional calves. Despite this success, Ruksana still needed support as a new livestock owner. Through the Feed the Future Bangladesh Livestock Production for Improved Nutrition Activity, funded by USAID and implemented by ACDI/VOCA. Rukana completed three separate livestock trainings.

The first training covered profitable cow rearing. The second training covered nutrition. And the third training covered advanced fodder cultivation and trading techniques in collaboration with the Bangladesh Livestock Research Institute. These trainings helped Ruksana develop into a more astute businessperson, and Ruksana's future grew clear.

Frist, she planted Pakchang grass on 18 percent of her land. Once her cows were fed, she sold the remaining grass to farmers nearby as fodder for their livestock. Ruksana then acquired more land through a mortgage and cultivated grass on 35 percent of that land. Though her mortgage cost about BDT 100,000. Ruksana earned about BDT 2,000 to 2,500 daily selling selling 200 to 250 handfuls of grass as fodder.

"Initially, I used to cut grass with my bare hands and a sickle, which would take time," Ruksana said. "But then, with the increase in income, I bought a machine for BDT 16,000. I would

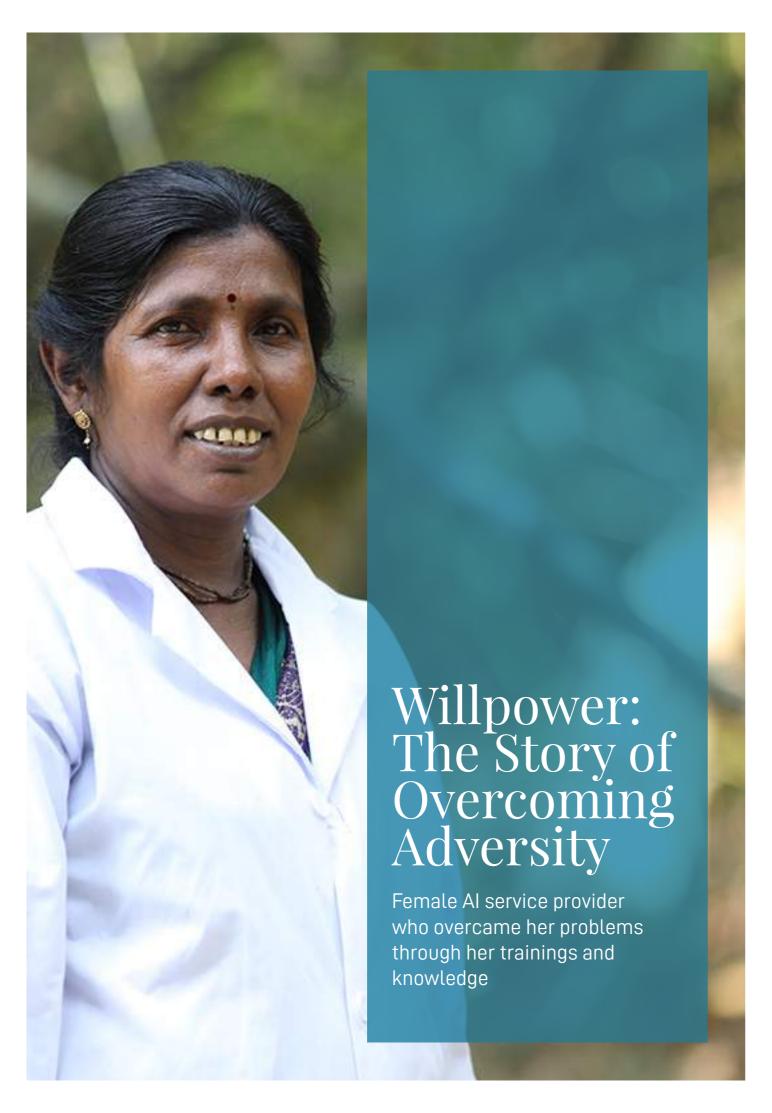
"I am not accountable to my husband for anything, as he trusts me with the budgeting and lets me make major decisions. This responsibility gives me an additional feeling of empowerment."

also rented it out to people. My fodder has helped many increase their cows' milk production, which earned me a lot of admiration and respect from my community members." Ruksana's efforts were even lauded by government officials from the local animal welfare hospital. "They also offered help if I want to increase my plot size," she said.

Ruksana Khatun, Jessore

Ruksana has been an inspiration for the women in her community, many of whom have now joined in this work where they had initially been apprehensive because of the social norms of rural Bangladesh. Ruksana currently grows fodder on 42 percent of her land and earns roughly BDT 40,000 per month.





Dipali Biswas

Al Service Provider

Village: Gabtoli, Union: Shoubhna, Upazila: Dumuria, District: Khulna

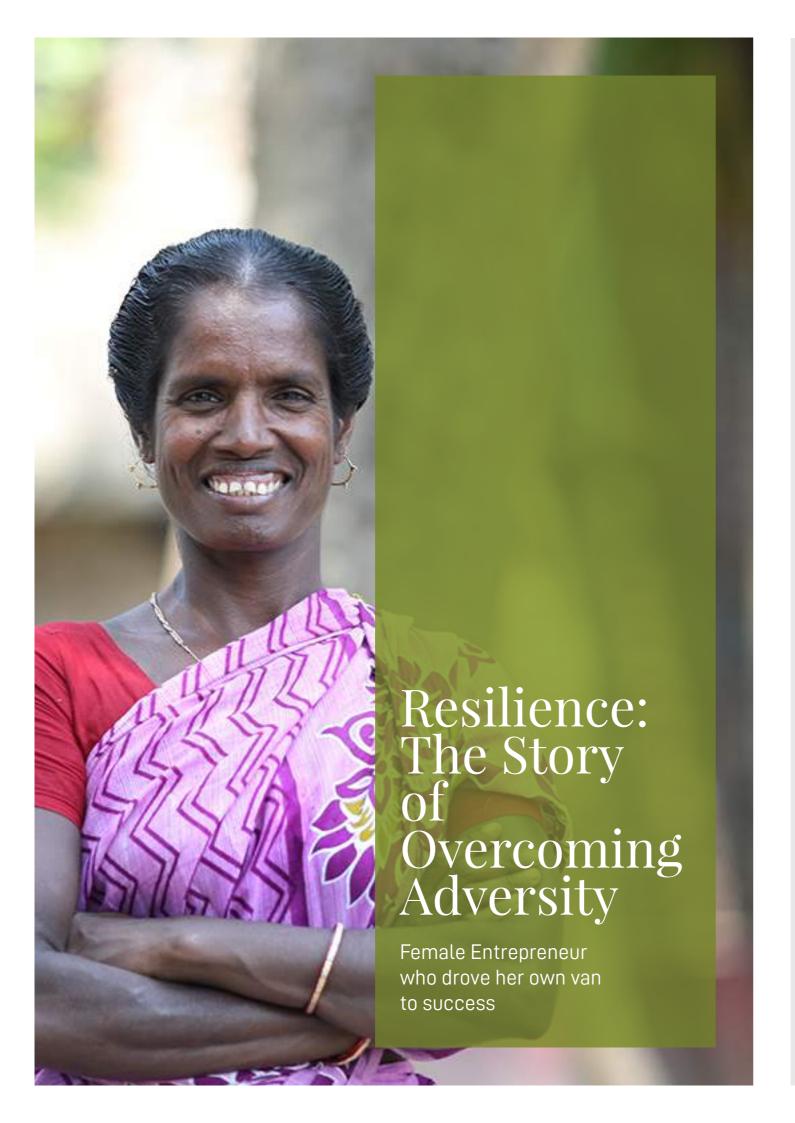
Dipali is a widow with a son who studies and works part-time in a grocery store. Dipali works as a livestock service provider, performs artificial insemination through BRAC's Al program, and manages the house. She used to work on someone's field, and after her husband died, she could not manage three meals a day. In 2017, Dipali became a community agent for the Feed the Future Bangladesh Livestock Production for Improved Nutrition Activity. "I did not care whether the job was hard or easy, my only goal was to somehow run the family. I received a training on livestock farm management from the Activity. They noticed my enthusiasm and sent me to the Department of Veterinary and Animal Science at the University of Rajshahi to gain theoretical and practical knowledge on livestock needs and appropriate animal care. Later, I was sent to a 50 day training by BRAC on artificial insemination." Deepali is now a regular AI service provider for cows and goats. She did not have a regular or steady income before, but now she makes around BDT 12,000-15,000 per month. She is also getting help around the house, as her son handles the household chores while she is away. He does all of the cooking, cleaning and caring for the cows, which is a lot of work. "However, this help is what allows me to complete my tasks on time, and I am grateful to be able to contribute to my household."



"I am so proud of the fact that my son, inspired by my hard work, helps out with the household chores and assists me as much as he can!" Dipali Biswas, Khulna







Osima Mondol

Milk Collector, Dairy Processor

Village: Sovna, Union: Sovna Upazila: Dumuria, District: Khulna

Osima has been selling milk for the past 13 years. As a young widow, she was already a female entrepreneur, driving her own van to collect milk from 24 households, producing approximately 90 litres of milk. Osima would collect milk that had already been milked by the owners, so she never had to consider the quality of the milk as she was simply a collector, and would later sell it in the local sweet shops. "People were a little apprehensive at first because they were surprised to see a woman in a van, but I did not pay attention to their reactions," shared Osima, In 2017, she received a technical training from the Feed the Future Bangladesh Livestock Production for Improved Nutrition Activity on hygienic milking, milk collection, preservation, and processing as well as the importance of good quality milk. She then educated 300 farmers about the importance of hygiene in ten batches. "I advised them on how to wash their hands before milking and how to store the milk in a clean pot. I used to lose a lot of milk due to spoilage or a lack of care, but now my percentage of spoilage is almost negligible,' said Osima. She also tests the milk before collecting it with a test kit to ensure its quality. Osima had previously kept her records in a very haphazard manner, writing down farmers' milk

calculations on the wall or on a piece of paper. The mode of payment and amount varied daily, making this a highly unreliable and informal method of calculating expenses. This haphazard method of recording expenses also included advance payments to farmers, but after the training, she learned how to keep her accounts in order and avoid mistakes by following a more formalized method. She also shared this method with the farmers so that they could both benefit from accurate calculations. This particular aspect of her training gave her more confidence in running her shop. "I realized that the trainings were providing me with new skills, so I decided to branch out and explore

more opportunities."

In 2021, Osima opened a shop in the Gabtoli market of her Shoubna union with the primary goal of employing her only son, thereby making him independent and self reliant. If the liquid milk does not sell at the market, she can always bring it back and turn it into sweets. Osima had no intention of wasting anything. It is the only sweet shop in the tiny village, and after finishing all of her other responsibilities, Osima sits in the shop and personally prepares the sweets. The lockdown caused a significant drop in sales, so she is often left with unsold items, but Osima has not let this dampen her spirits. She plans on expanding the shop, selling more milk and above all, getting her son married so he can truly live his own life.

> "People now use me as a model example of someone who fought against the odds to overcome problems. I often find it hard to believe that I actually achieved all this!" Osima Mondol, Khulna





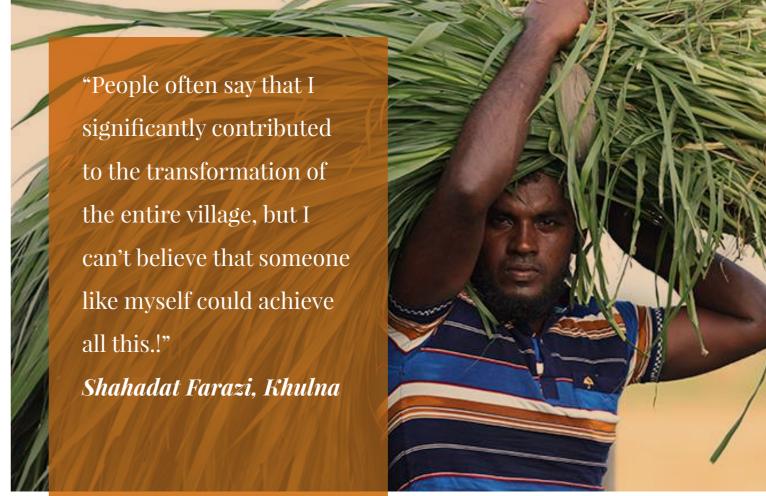
Shahadat Farazi

Fodder Entrepreneur

Village: Amtala, Union: Gangarampur, Upazila: Batiaghata, District: Khulna

Shahadat has a daughter in the third grade. He was a farmer who also grew fodder for cattle. He somehow managed to keep his household running, but he often ran into financial troubles. shortages. He mostly raised local cows, but he had never come across cross-bred cows raised with modern practices and technologies. Today, Farazi is the only person in the Aamtali village of Gangarampur Union who is trained in high-quality fodder production. In 2017, Shahadat got involved with the Feed the Future Bangladesh Livestock Production for Improved Nutrition Activity through the community agent; he was already looking for ways to diversify and improve his livestock management practices through a modern and technological method. He received three trainings on the importance of proper feeding with high-quality fodder and livestock nutrition and management. Shahadat was the first in the area to cultivate a high-yielding fodder variety. He purchased a small calf at the start of the training. He now has six cross-bred cows. He has sold fodder cuttings to 15 farmers so far. Previously, it was difficult to imagine fodder being available to feed cross-bred cows as no one in the

village owned such cows, but these cows are now a common sight in many houses. Moreover, fodder such as Napier and Pakchong grow on government-designated sites regularly. "It is difficult for me to believe that I could be an inspiration to so many people in my community. Suddenly, there are a lot of people rearing cows in my area because they saw how well I am doing," a beaming Shahadat. He now earns BDT 20,000-25,000 per month from selling milk and fodder. Shahadat shared, "I want to increase my farm size, and hope to have more cows and grow more fodder." Based on his expertise in growing fodder, he aspires to be a high-end farmer one day. Shahadat's success is dependent on more than just being a good farmer. He dug a mini-dyke in his agricultural land, where he farms Tilapia fish and other other nutritious crops to feed his family, and has earned approximately BDT 15,000 from selling his fish so far. Shahadat's story demonstrates how Bangladesh progresses through small initiatives that have a large oveall impact.





Tapoty Adhikari

Farmer, Fodder Entrepreneur

Village: Baratia, Union: Atlia, Upazila: Dumuria

District: Khulna

Tapoty is a mother of two young daughters, and her husband owns a sweet shop. When she started her married life in 2010, she came across a cross-bred Tapoty's journey as a cattle producer. In the past 11 years, she has sold cows worth BDT 1 million. She also runs a small shrimp and dry shrimp farm on an area of about 3 hectares. She was rearing cows before meeting a community agent and getting involved in the Feed the Future Bangladesh Livestock Production for Improved Nutrition Activity in 2020. She received two trainings from the Activity where she learned about improving livestock production through proper feeding and specialized care. She also learned the importance of providing high-quality fodder to cows in order to improve their overall health. Tapoty now rears better breeds of cows, and she currently has four calves and four cross-bred cows. Throughout the day, she sells 45 liters of milk to the Akij Chilling Centre through milk collectors. She also cultivates fodder, but her most significant contribution as a diversified livestock entrepreneur came when she discovered how to use left-over cow dung. Despite the fact that she was using the cow dung as organic fertilizer for her shrimp farm and as fuel in the house, there was still an abundance of cow lying around. Tapoty realized this was not a waste but a resource, so she purchased a bio-digester from Activity partner ATEC International Ltd., that helps in manure management, produces clean gas for cooking, and saves her many hours of housework.

Tapoty is a full-fledged livestock entrepreneur who has recently purchased a mini truck for BDT 600,000 to transport goods. She sells the milk to the milk collectors and fodder to other farmers, thereby contributing in their rearing of good quality cows. She now earns BDT 20,000 and BDT 30,000 more per month. Her story has inspired others living in the community in livestock rearing. Tapoty has especially encouraged women to join her in her efforts to produce organic fertilizer using bio-digesters. Her vision and resourcefulness give hope to the farming infrastructure of the nation as a whole.

"My family now regularly helps me and they trust my judgement and advice on important matters. It seems like I found a new life within my old one as a more empowered woman"

Tapoty Adhikari, Khulna





Md. Kamrul Hasan

Lead Farmer and Local Processor

Village: Palashpole, District: Satkhira

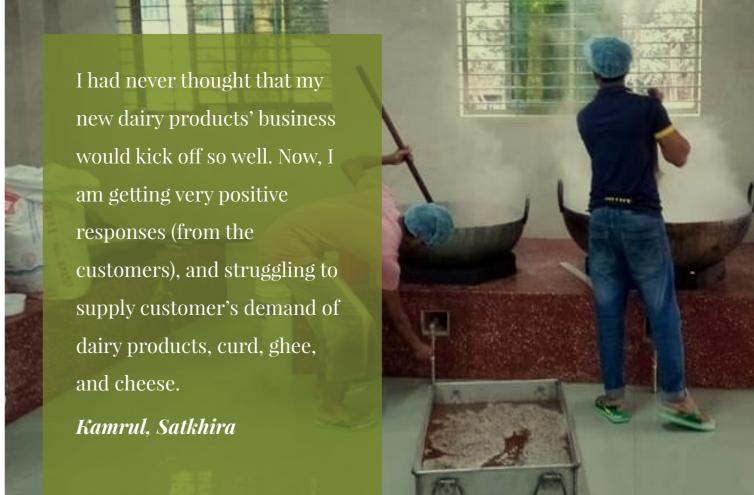
Md. Kamrul Hasan, of the Satkhira District, once a dismayed dairy farmer is now an emerging businessman of southwest Bangladesh. Kamrul, a law graduate from a middle-class family in Satkhira started his own business as a dairy farm owner. Family members and neighbors disdain him for abandoning his legal career to start a dairy farm on their ancestral land. At the beginning, Kamrul was very enthusiastic and invested all of his savings. However, he initially struggled due to the low price of milk in the local market. After becoming frustrated with the dairy farming, Kamrul decided to bring a significant change in his farming business.

Meanwhile, he was introduced to the Feed the Future Bangladesh Livestock Production for Improved Nutrition Activity volunteers and staff, who educated him on the various aspects of milk processing that can significantly increase the value of his production. As a result of the involvement with the Activity, he received a five-day training in value added dairy processing. Upon receiving the training in 2017, he established

a milk processing factory at his home in Satkhira, along with a retail shop to sell dairy products to customers.

From the beginning of his new venture, Kamrul remained competitive and maintained quality standards for all products with catchy packaging and presentation of the product at retail shop as well as maintaining strong supervision at the dairy farm. During the early days of his 'Jayhoun dairy shop', he could sell about \$100 per day, which has recently increased to about \$550. Kamrul now processes 350 to 400 liters of milk per day collected from a network of small holder farmers trained by the Activity. His own farm provides 40 percent of his daily milk requirements. The remainder are collected from the nearby farmers of the Activity.

Kamrul's ambition is to continue introducing innovative dairy products based on local tastes and customer preferences. He plans to open a number of franchise shops in other distrcits in the southwest.



Acquiring new Skills: The Story of Making the best of a new Skill learned One-Stop Service center for all kinds of livestock related services

Md. Yunus Ali

LSP, Silage Seller, One Stop Service Center

Village: Batra, Union: Jalalabad, Upazila: Kalaroa, District: Satkhira

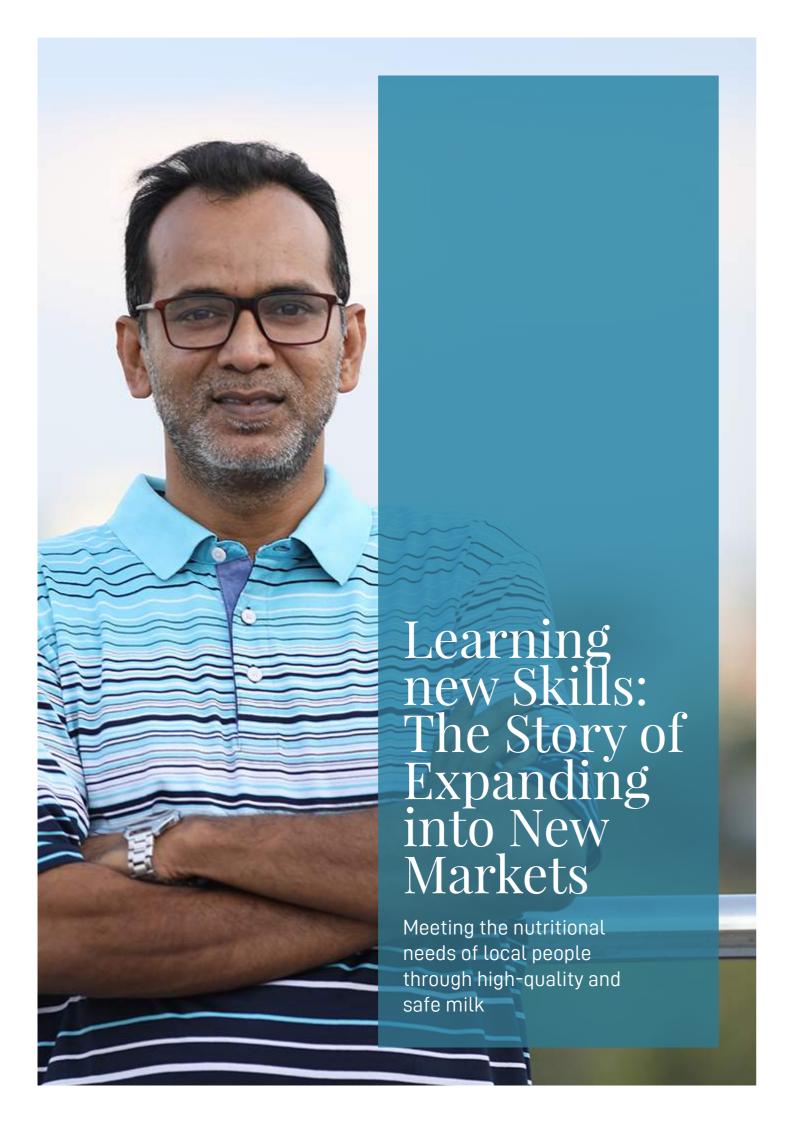
Younus Ali worked at a micro finance agency but at some point lost his job and was jobless for a long time. He was finding it hard to care for his wife and two sons but then in 2018, he joined the Feed the Future Livestock Production for Improved Nutrition Activity as a Community Agent (CA). He had some initial teething problems with the new role, but he quickly eased into his job and was soon doing activities such as identifying and registering farmers, forming groups and organizing group members for courtyard sessions. He provided support to the livestock service providers to organize Animal Health and Household Nutrition Campaigns as well as de-worming campaigns in order to minimize the disease risk. He worked with more than 40 farmers groups in his community, and his interactions with them and the linkages he helped them form, won him a great image and respect among his peers. Encouraged by his success in relationship building, he also arranged four religious leaders' workshops and International Women's Day programs with female community members. He maintains good relationships with the government departments like the Department of Livestock services; Upazila youth Development office, Social welfare office and can easily procure vaccines for cattle and goat. Younus at some point had also started selling silage to the farmers during a period of fodder shortage

and he was also engaged with some primary cattle health services such as vaccination, de-worming and finally got selected as a Livestock Service Provider of Livestock & Dairy Development Project (LDDP) implemented by DLS. His experience as a competent CA with the Activity helped him get this job and the team members even helped him prepare for the job interview. "The overall encouragement I got was enough to build the necessary confidence in me," shared Younus. Villagers now call him for vaccination-deworming as well as primary treatment of their cattle. Having amassed a range of skills, Younus set up a veterinary shop. However, he now wants to expand to a one stop service center that offers animal health care services, medicines and vaccines, and advisory services to livestock farmers in the community.



I feel so empowered after
ACDI/VOCA's support
because I was at a stage
where I was about to lose
hope but my renewed
confidence is at its highest
level & I feel like I could
achieve anything!"

Younus Ali. Satkhira



Tauhedul Islam Shahazada

Dairy processor

Kulsum Place (9th Floor), Mira Bari Sarok, Rajumiar Pool, Battala, Barishal

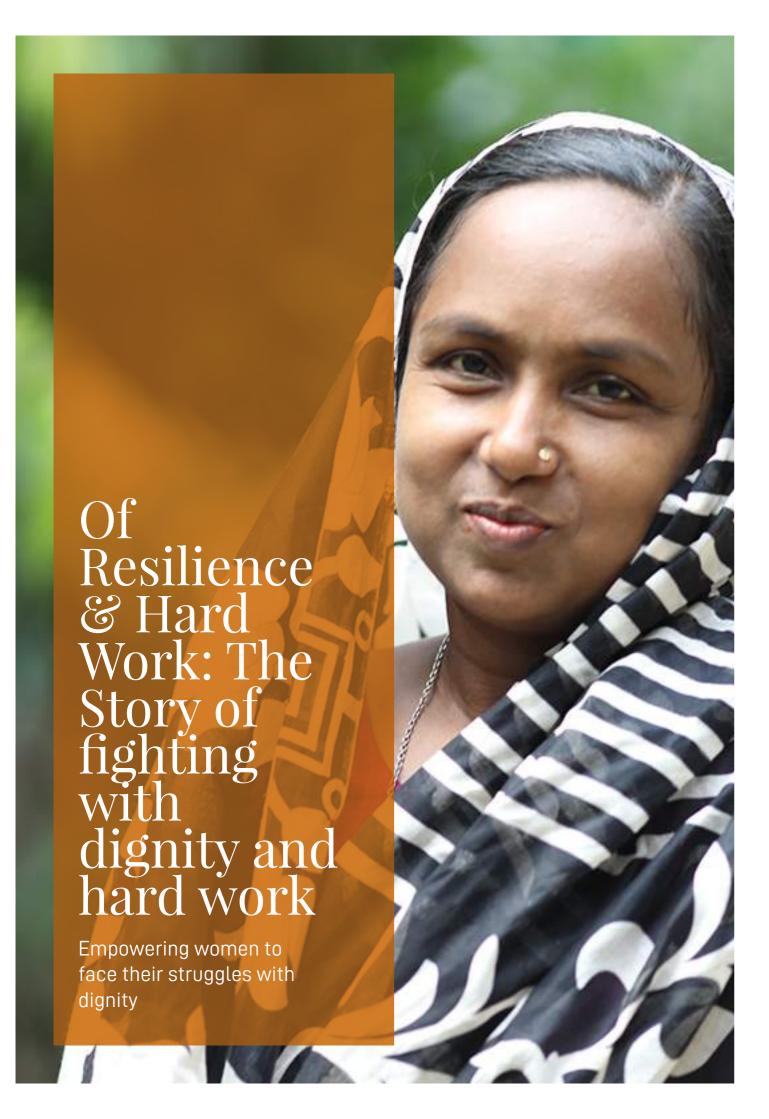
Ventured into a new business (i.e. dairy) and has been meeting the nutritional needs of local people through high-quality and safe milk.

"I used to run a lentil processing and marketing business. My family used to encourage and support me. However, I never had the right amount of cash to run a successful business, so I borrowed money from the bank and from relatives to somehow manage. I was contemplating trying out something else, so I became interested in the dairy business and went to Gournodi in the Barishal district to explore my options. There, I learned about USAID's Livestock and Nutrition Activity's presence, so I got in touch with them to discuss collaboration opportunities. With support from the Activity, I started a dairy business that not only sold milk but also provided farmers with high-quality fodder for their cattle. I felt like this would truly match the high quality milk I sold as I was ensuring the quality through access to improved fodder," shared Touhedul. Touhedul formed farmer groups in Barishal and trained 500 farmers on hygienic milk collection and improved farm management practices. The Activity supported Tauhedul in building a supplier network with these 500 farmers, and he started procuring milk from around 50-60 of the area's milk producers. He expanded his business and not only sold in one area, but also procured and sold in a wide range of areas around Barishal. Soon after, he established the BCK Processing plant, with a chilling capacity of 500 liters of milk. He packaged the milk under the name of Prantojon Agro Enterprise and sold it to a wide variety of consumers, from household deliveries to general stores and sweet shops. "I started off with selling 25 liters of milk on the first day, and now we sell around 180-220 liters daily. We also do home deliveries." Tauhedul's future plan is to expand his business and diversify his products, including products such as butter, ghee, cheese, various sweets, and so

The Feed the Future Livestock Production for Improved Nutrition Activity enhanced the capacity of over 50 local dairy processors to process and market hygienic and diverse products. The technical assistance enabled the processors to diversify their dairy products, expand their marketing strategies, and incorporate best hygiene and sanitation practices, all while ensuring rural households have access to diverse, safe food and strengthening the local livestock market system.







Sajeda Begum

Farmer

District: Faridpur

Sajeda received loan from an MFI that was tailored to her beef fattening needs.

Sajeda hails from Faridpur, where cattle rearing is already a popular business for many locals. However, natural disasters cause immense losses every year, so they lose their livestock on a regular basis. Sajeda received a cattle loan in 2019 from the Society Development Committee (SDC), a microfinance institution in Faridpur. She reared a bull and sold it to buy another, establishing a steady flow of cash to run her household.

Sajeda is an example of how SDC, with support from USAID Activity, built resilience and empowered low-income, unbanked women through financial inclusion. The USAID funded Feed the Future Livestock Production for Improved Nutrition Activity worked with financial service providers such as SDC to empower women in the livestock sector by expanding their access to finance. SDC designed an innovative loan product that takes into account the needs and preferences of female livestock producers and their financial behavior, such as adjusting repayment terms to a one-time payment instead of monthly payments. They bundled the loan product with innovative services such as financial literacy training, market linkages, animal health services provided by livestock service providers, technical training on beef fattening and risk mitigation features, etc. to maximize farmers' profitability. Every woman who expressed interest in the loan, received detailed information on the loan itself, built financial literacy, and assessed how financing could

help her business grow. In just over a year, SDC was able to significantly scale up the loan product and empower 3,000 rural producers with financial products and services.

Since 2015, the USAID Activity has been empowering women through its partnerships and targeted efforts to build female livestock actors' capacity and market linkages. The interventions contributed to a significant increase in women's economic empowerment, as demonstrated by increased decision making around livestock production. Women's decision-making ability has increased significantly between 2015 and 2020; for example, personal decisions for livestock rearing has increased from 2 percent to 88 percent and decision-making in purchasing inputs increased from 3 percent to 85 percent. Activity's investment in women's economic empowerment enabled the female farmers and entrepreneurs to build local capacity, boost nutrition and food security, and inspire other women in the communities to unlock their potential.



"I received a lot of support and in this region of constant losses, SDC has really enabled me to stand on my feet & fight.

Sajeda Begum,
Faridpur