Kazi Shahid Foundation (KSF) and Infrastructure Development Company Limited (IDCOL). Kazi Shahid foundation is also partner for both organizations.

KSF team lead by the CEO visited Biogas Program of Gram Bikash Kendra (GBK) in Dinajpur. GBK operates and pioneers the fiber-plant technology. Nazma Begum, a KSF beneficiary, got the loan of cow-rearing from KSF. She successfully repaid her loan. After taking second cow loan from KSF she sold it in 64,000 taka. Currently she is running a dairy farm and has better future. All the people from her village praise her success and respect her. She believes that woman empowerment has increased both at household level and in society to some extent since more women get access to more stable and secure employment leads to positive expansion of various occupation choices.

Though Nazma Begum could not receive education, she dreams of educating all her children so that they can handle difficult situations severe disease/ accident, family problem, financial hazard, natural calamities, death of family members etc. It has been found that the non-KSF members could only recover 72% of their total assets during natural disasters whereas KSF members could recover 100% of their total assets.

The respondents before joining KSF was homemaker (28%) or large farm owners (5%) or medium farm owners (14%) or large farm owners (5%). The respondents after joining KSF were, homemaker (28%) or large farm owners (5%) or medium farm owners (14%) or large farm owners (5%). Due to occupational change, ultra-poor women get empowerment has increased both at household level and in society to some extent since more women get access to more stable and secure employment leads to positive expansion of various occupation choices.

The respondents unanimously stated that, the total income level of KSF members was much higher than the income level of non-KSF members.

It has been found that the average assets of KSF members was much higher than the average assets of non-KSF members.

The average expenditure of KSF members was much higher than the average expenditure of non-KSF members.

The average savings of KSF members was much higher than the average savings of non-KSF members.

The average loan of KSF members was much higher than the average loan of non-KSF members.

The average interest rate of KSF members was much lower than the average interest rate of non-KSF members.

The average monthly income of KSF members was much higher than the average monthly income of non-KSF members.

The average monthly expenditure of KSF members was much higher than the average monthly expenditure of non-KSF members.

The average monthly savings of KSF members was much higher than the average monthly savings of non-KSF members.

The average monthly loan of KSF members was much higher than the average monthly loan of non-KSF members.

The average monthly interest rate of KSF members was much lower than the average monthly interest rate of non-KSF members.

Though Nazma Begum could not receive education, she dreams of educating all her children so that they can handle difficult situations severe disease/ accident, family problem, financial hazard, natural calamities, death of family members etc. She sold the cow in 40000 taka and used the money to buy another cow from KSF. The loan of cow-rearing from KSF helped her to get out of poverty and set up a dairy farm.

The team also visited Yummy Mozzarella Cheese Factory to see the process of mozzarella cheese. The plant capacity is 600 liters of milk per day. The chilling adjacent districts as well as in Dhaka. The chilling process includes pasteurization, cooling, slicing, coagulation, whey separation, brining, blanching, r-humanization, vacuum packaging, and storing. Yummy Mozzarella Cheese Making on the Process.