

# Project Completion Report

Of

**Making Markets Work for the Jamuna, Padma and Teesta Chars(M4C)**



**Prepared by: National Development Programme – NDP**

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## “M4C” AT A GLANCE

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Title of the Project	:	Making Markets Work for Jamuna, Padma and Teesta Chars (M4C)	
Name of the Implementing Partner (IMP)	:	National development Programme -NDP	
Duration	:	From October 2012 to September 2019	
Location	:	Jamalpur, Sirajganj, Tangail and Pabna Districts, Bangladesh	
Intervention areas	:	IA-1: Quality agro inputs supply and Production services Output Markets, Post harvest and Processing Services Financial Services	IA-2: IA-3:
Sectors	:	Chili, Maize, Jute, Rice Mustard, Livestock and Finance off firm, Transport, DRR and Gender as cross cutting issue	

## CHAPTER ONE: INTRODUCTION

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### 1. Introduction:

Making Markets Work for the Jamuna, Padma and Teesta Chars<sup>1</sup> (M4C) is a 8-year project funded by Swiss Agency for Development and Cooperation (SDC) and implemented by Swisscontact in collaboration with Practical Action. The project is executed under the Ministry of Local Government, Rural Development and Cooperatives and supervised by Rural Development Academy, Bogra. M4C aims to reduce poverty and vulnerability of char households in ten districts of Northern Bangladesh by facilitating market systems that enhance opportunities for employment and income generation. National Development Programme - NDP has been selected as implementing partner by M4C for implement selected activities in Sirajganj, Jamalpur, Tangail, Pabna and Kurigram districts.

National development programme - NDP has been implementing “Making Markets Work for Jamuna, Padma and Teesta Chars (M4C)” project since 1<sup>st</sup> October 2012. The project is being implemented in different *Chars* of Sirajganj, Jamalpur, Tangail, Pabna and Kurigram districts.

In this connection NDP works to mobilize the char Producers in group as well as non group producers and other selected interventions for ensuring product bulking and attracted output buyers and input companies.

The Chili, Maize and Jute are the main cash crop of Chars and the soil condition of respective char are very much suitable for cultivate those crops that why project select the sector for increasing productivity and income to reduce vulnerabilities of the poor and marginal char producers. Project additionally chooses the livestock sector for increase the income of char dwellers.

At the same time, the project is focusing on value chain development of the selected interventions/sectors and or value chains involving different market players through systemic market change and towards sustainable development.

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<sup>1</sup> Chars are islands formed through silt deposition and erosion.

## 2. CHAPTER TWO: PROJECT BRIEF

### 2.1 Implementation Approach:

Main objective of the M4C project (especially NDP) is to increase farmers' income for 22000 char dwellers including 150 groups (about 3838 farmers) and non PG members of 247 char villages under Sirajganj, Jamalpur, Tangail, Pabna and Kurigram. During the project time frame NDP ensuring increased productivity, decreased production costs and increased participation of smallholders in commercial markets for high value crops (Jute, Maize, Chili, Rice, Mustard, Groundnut, Black gram and livestock) and improved access to quality inputs through Market system development approach to bring systemic change in the market structure.

### 2.2 Main Objectives:

The key objectives of M4C project are to -

- ❖ Apply PMSD approach that ensure char farmers, market actors, service providers and other private and public stakeholders to jointly analyze market system and implement activities as necessary;
- ❖ Support formation of at least 150 producer groups ( 20-25 producers per group)and Selected interventions in selected chars of Sirajganj and Jamalpur districts initially with Chili, Maize ,Jute, Mustard, Rice, Black gram and Groundnut and Livestock producers with a scope of addition of new producers/sectors;
- ❖ Facilitate establishment of Sales and Service Centers (SSCs), collection points etc. based on the need in selected chars that will strengthen access to inputs and output markets; and
- ❖ Support M4C in identification of relevant activities that will enhance the market/business relation between the char producers and input/output market actors.
- ❖ Access to char suitable financial services through MFI in the char areas.

### 2.3 Working Area:

TABLE 1: PROJECT AREA OF NDP

SL NO	DISTRICT	UPAZILA(S)	# UNION(S)	# Village coverage
01.	Sirajgonj	Sirajgonj sadar.	3	29
		Kazipur	7	48
		Belkuchi	3	24
		Chouhali	4	15
<b>Sirajganj Total</b>			<b>17</b>	<b>116</b>
2	Tangail	Bhuapur	2	17
3	Pabna	Bera	3	10
<b>Pabna-Tangail Total</b>			<b>5</b>	<b>27</b>
4	Jamalpur	Sarisabari	5	28
		Islampur	10	74
		Dewangang	6	38
		Bakshiganj	1	4
<b>Jamalpur Total</b>			<b>22</b>	<b>144</b>
5	Kurigram	Rowmari		
		Rajibpur		
<b>Kurigram Total</b>				
<b>G.Total</b>	<b>3</b>	<b>9</b>	<b>40</b>	<b>247</b>

### 3. CHAPTER THREE: INTERVENTION BRIEF

Chapter three describes project interventions those have been taken on the basis of char's producer' constraints of different agricultural value chain like chilli, maize, jute, rice and mustard. To address these constraints M4C designs three interventions for increasing income, create opportunity and reduce vulnerability to establish a participatory market system. Three interventions are shown in below:

**Intervention- 1: Quality agro inputs supply and production services.**

**Intervention-2: Output markets and Postharvest and processing services.**

**Intervention-3: Financial Services.**

#### 3.1 Intervention- 1: Quality agro inputs supply and production services.

Char producers generally do not get quality inputs in their surrounding areas and do not know modern cultivation technique for more production. To solve these problems M4C designs intervention-1 and take different types of activities like Formed producer groups, setup demonstration, Conduct session for increase skill on preparation, intercultural operation and organize linkage building workshop among input market actors (Producers, Service Providers, DAE, BJRI, AICs). According to the project guidance NDP implement several activities for achieving the intervention- 1. The major implemented activities are as follows as sector wise:

##### 3.1.1: Producer Group management:

According to the guidance of M4C in 2012 NDP formed 150 producer group in Sirajganj and Jamalpur districts for learnt the cultivation know how; introduce modern crop cultivation technique and quality agro input. Broadly create the market demand of agro input among the char dwellers and encouraged to the AICs to work in the remote char. For smoothly functions the producers groups NDP implement the following activities.



SI #	Name of Activity	Sirajganj	Jamalpur	Total	Participants		
					Sirajganj	Jamalpur	Total
1	Community Meeting	123	125	248	3693	3749	7442
2	Producer Group formation	75	75	150	1875	1875	3750
3	Production plan preparation	75	75	150	1875	1875	3750
4	Marketing plan preparation	75	75	150	1875	1875	3750
5	Leadership training for PG Leader(Batch)	9	9	18	225	225	450
6	Organize Participatory Market Mapping Workshop	15	15	30	450	450	900
7	Conduction of Group meeting	1800	1800	3600	1875	1875	3750
8	Organize Crop cultivation session	150	150	300	3750	3750	7500
9	Organize Intercultural session	150	150	300	3750	3750	7500
10	Organize Postharvest session	150	150	300	3750	3750	7500

We were additionally implement some activities for strengthening the producer groups such as bulk buying and selling the input and output, linkage with traders, retailers and service providers.

### 3.1.2: Strengthening the quality agro inputs supply in the chars:

M4C start working with the renowned AIC for reduce the scarcity of quality agro inputs in the char market and establish the strong supply chain in the char for availability of quality inputes. M4C working with the ACCL, NAAFCO, PCL , ACICC and MAL in the working areas of NDP. The mentioned partner AIC implement different activities in the Chars:



**Establish supply chain:** Most of the AICs implement different activities for establish their distribution net work in the char. The major activities are shown in the bellow:

SI #	Activities	Sirajganj	Tangail	Pabna	Jamalpur	Kurigram	Total
1	Set up Distributors	18	2	0	25	5	50
2	Identify the Char retailers	136	35	0	224	77	472
3	Organize Retailers Training (batch)	56	9	0	60	3	128
4	Develop annual sales plan	28	28	0	28	28	112

M4C establishing the sustainable supply chain in the char as a result four renowned AICs ( ACCL, NAAFCO, PCL and ACCC) supply their product through 50 distributor with 472 retailers in the char areas.

**Implementation of Promotional activities:** All partner AICs organize different type of promotional activity for create their market. They were tried to aware the farmer about their product, seed and micronutrient and its utilization through demonstration, farmer meeting, campaign, product sampling and farmer filed day in the different char areas from October 2012 to September 2019.



AICs	Activity	Sirajganj	Jamalpur	Tangail	Kurigram	Total
ACCL	<b>Demonstration</b> (Maize, Chili, Mustard, Rice, Groundnut and Jute)	127	80	15	30	252
NAAFCO		130	88	0	30	248
PCL		95	75	15	20	205
ACICC		88	70	0	20	178
<b>Total</b>		<b>440</b>	<b>313</b>	<b>30</b>	<b>100</b>	<b>883</b>
ACCL	<b>Farmer Campaign</b> (Maize, Chili, Mustard, Rice, Groundnut and Jute)	90	65	5	10	170
NAAFCO		105	75	0	30	210
PCL		60	45	10	5	120
ACICC		105	80	15	20	220
<b>Total</b>		<b>360</b>	<b>265</b>	<b>30</b>	<b>65</b>	<b>720</b>
ACCL	<b>Farmer Meeting</b> (Maize, Chili, Mustard, Rice, Groundnut and Jute)	360	180	40	60	640
NAAFCO		440	220	15	30	705
PCL		235	170	30	30	465
ACICC		320	230	30	33	613
<b>Total</b>		<b>1355</b>	<b>800</b>	<b>115</b>	<b>153</b>	<b>2423</b>
ACCL	<b>Farmer Field day</b>	75	48	6	18	147

NAAFCO	(Maize, Chili, Mustard, Rice, Groundnut and Jute)	78	53	7	17	155
PCL		57	45	7	12	121
ACICC		53	42	0	12	107
<b>Total</b>		<b>263</b>	<b>188</b>	<b>20</b>	<b>59</b>	<b>530</b>
ACCL	<b>Product Sampling</b>	60	-	-	-	<b>60</b>
NAAFCO	(Maize, Chili, Mustard, Rice, Groundnut and Jute)	160	-	-	-	<b>160</b>
PCL		40	-	-	-	<b>40</b>
<b>Total</b>		<b>260</b>				<b>260</b>

**Supply of Quality agro inputs:** After M4C char farmer could not use the quality agro inputs (Seed, Pesticide and Micronutrient) due to insufficient supply and lack of knowledge of farmer and char retailers. M4C build capacity of retailers, farmer and strengthen the supply chain through Partner AICs for ensure availability of quality agro inputs which helps the char farmer for increase their production. The AICS sales report from October 2012 to September 2019 - is shown in the bellow:



SI #	AICs	Sirajganj	Jamalpur	Tangail	Kurigram	Total
1	ACCL	52,622,315	41,333,287	3,033,429	5,530,515	102,519,546
2	NAAFCO	68,325,750	58,722,350	3,325,670	2,822,750	133,196,520
3	ACICC	32,375,800	48,837,500	2,134,500	1,875,340	85,223,140
4	PCL	28,733,350	38,766,350	3,035,340	2,211,300	72,746,340
<b>Total</b>		<b>182,057,215</b>	<b>187,659,487</b>	<b>11,528,939</b>	<b>12,439,905</b>	<b>393,685,546</b>

**3.1.3 Promotion and Distribution of Quality Chilli, Onion and Vegetable Seeds in the Chars:** M4C start “Char suitable Vegetable cultivation” partnership with Metal Agro limited (MAL) in 2015-16 for develop sustainable vegetable seed supply chain and reduce the malnutrition of Char HH as well as earn additional income. Metal Agro implement different activities (vegetable demonstration, FFD, FM) for capacity building of char farmer and develop some seed and seedling seller in char areas. The Major activities are described in the bellow:

SI #	Activities	Sirajganj	Jamalpur	Total
1	Develop seedling sellers	8	8	16
2	<b>Demonstration of vegetable Cultivation</b> (Radish, Sweet guard, Bottle guard, Brinjal , Cucumber, Tomato and Chili)	60	60	120
3	Farmer Meeting	60	60	120
4	Farmer field day	30	30	60



**3.1.4 Cultivation technique of Chilli seed retention and preservation:** Char producers of Sirajganj and Jamalpur districts were use local seed for cultivating chili as a result they always face different of problems like-diseases and hampered of yield for chili cultivation. To address the above constraint NDP implement different activities for improving the chili seed retention practices among the char producers with the assistance and guidance of Spices research institute (SRC). The detail implemented activities are described in the below:

SI #	Name of Activities	Sirajganj	Jamalpur	Total	Participants		
					Sirajganj	Jamalpur	Total
1	Selection of Seed Producer	20	20	40	20	20	40
2	Organize TOT for farmer and SP	1	1	2	32	37	69
3	Demo setup for seed retention	10	10	20	10	10	20
4	Demo setup to use retain seed	10	10	20	10	10	20
5	Farmer Training	75	75	150	2116	1788	3904
6	Farmer Field day	4	4	8	509	541	1050



**3.1.5 Strengthening Channels for Promotion of Char-suitable Jute Cultivation and Retting Practices:** When M4C start working in the char it was seen that Char producers cultivated jute by following the traditional method and they got fewer yields and less quality fiber. As a result farmer could not good market price and better earn from the jute. As this regard, M4C took special initiative for char jute producers that how to get more production and quality fiber. M4C doing different activities for encourage the char farmer and build capacity through assistance from DAE-BJRI, ACCL, and NAAFCO in



Jamalpur and Sirajganj district. The details are shown in below:

SI #	Activities	Sirajganj	Jamalpur	Total	Participants		
					Sirajganj	Jamalpur	Total
1	TOT of DAE staff	1	2	3	29	40	69
2	Demonstration	120	130	250	120	130	250
3	Farmer Meeting	167	169	336	5177	5239	10416
4	Farmers Field day on Cultivation	45	50	95	5433	5987	11420
5	Farmers Field day on Improve rating practice	45	50	95	5253	5688	10921
5	Campaign Programme	12	23	35	1800	3455	5255
6	Capacity building of Trader	1	1	2	15	20	35

**3.1.6 Strengthening Channels for Promotion of Vaccination, Deworming and Improved Cattle Treatment Practices:** From 2016 M4C start working for cattle rearing practices and improve the support service in the char with the help of department of livestock. To strengthening the promotion of vaccination, deworming, and treatment services M4C implement different type of activities. The major activities are as bellows:



SI #	Activities	Sirajganj # of Activity	Participants
1	Orientation of DLS staff	1	35
2	Farmer yard meeting	28	840
3	Deworming campaign	4	570
4	Vaccination Campaign	21	7750
5	Capacity building of LSP	2	56

**3.1.7 Ready feed supply chains develop in the char:** From 2016 M4C start working with ACI-Godrej in sirajganj district for expansion of ready feed in the isolated char. For reduce the cattle rearing cost and reduce the rearing cycle ACIG implement the several activities in the char areas:



SI #	Name of Activities	# of Events	Participants
1	Capacity building of staff	1	4
2	Cattle demonstration	15	15



3	Rearing Training	70	2055
4	Campaign programme	30	4556
5	Miking	60	-
6	Result Demonstration	10	1270
7	Retailers Training	1	56
8	Ready feed Sales(MT)	3055	-

### 3.2 Intervention-2: Output markets and Postharvest and processing services:

Usually char farmer do not use the modern technique for harvesting their crops as result they always deprive the high market price for selling the crops. They had not enough linkage with the large trader, processing companies and other service market. For this reason most of the char farmer were unhappy to produce the crops and they did not get expected earn. To solve these problems M4C designs intervention-2 and take different types of activities like contract firming model, Shelling Service, Trader activities, processing companies activities etc. The details of the activity describe in the bellow:

**3.2.1 Contract firming Model of Crops:** In char areas, farmers have many constraints. Quality inputs and sales market is one of the most important constraints. For this reason, char farmers produce maize a little amount because they cannot get quality input and cannot sale their output in forward market due to lack of knowledge and market update information but there is huge potentiality. So, M4C thinks that if the project can facilitate of few activities then major constraints can be solved. For this reason, NDP facilitate maize contract farming in char areas to develop potential contractors as sustainable market. Major activities describe in below:



SI #	Activity	Sirajganj	Jamalpur	Tangail	Kurigram	Total
1	# of Contractor	44	12	2	4	64
2	# of Group	132	36	6	12	186
3	# of Producer	3300	900	150	300	4650
4	Orientation and skill development Training	5	3	2	2	12
5	Farmer training (Cultivation)	396	108	12	24	540
6	Farmer training (post harvest)	396	108	12	24	540
7	Market Linkage Workshop	5	3	1	1	10
8	Maize Sourcing (MT)	55,750	23,755	13,750	1,255	94,510

It was a successful model for increase knowledge of the farmer, easy way to use the quality agro input and build linkage with the output market.

**3.2.2 Contract firming of cattle:** Most of char farmer were depend on nature for rearing their cattle. Basically they rear their cattle for one year and above. They could not follow the modern method like- dewarming, vaccination, feeding the ready feed. M4C thinks that most of the char HH rear cattle if the rearing practice can be convert in to the modern method they can sale two/three cattle in a year and they earn a lot additional money which help them to change their livelihood. For this, M4C took the cattle contract firming interventions in Sirajganj district. Details activities are describe in the bellow:



SI #	Name of Activity	# of Activity	Participants
1	# of Contractor	28	28
2	# of group formation	84	2100
3	Orientation and Skill development training of Contractor	2	56
4	Cattle rearing Training (Batch)	84	2100
5	Improve Husbandry Practice Campaign	28	3360
6	Vaccination campaign Programme	28	4153
7	Fodder demonstration	56	56
8	Farmer field day on fodder	28	3640

After successful implementation of interventions char farmer has change their cattle rearing practice. Now they are dewarming, vaccination and follow the improve husbandry and feeding management for their cattle. They sold 3times their cattle in a year. A good market linkage has built and easily get better Market price.

**3.2.3 Linkage building of char trader for better output Markets:** To disseminate modern post harvest technique, strong business relationship, bulk buying and to deliver market update message to producers as well as building capacity of the char traders M4C takes some initiatives. The details initiatives are shown in the bellow:



SI #	Name of Activity	Sirajganj	Jamalpur	Total	Participants		
					Sirajganj	Jamalpur	Total
1	Trader Identification	57	48	105	57	48	105
2	Capacity building training	3	3	6	57	48	105
3	Exposure visit	3	3	6	57	48	105
4	Facilitated of Farmer training on Chili, Maize and Groundnut	75	75	150	2680	2813	5493
5	Linkage workshop with Large trader and Processing companies	5	5	10	167	161	328
7	Purchase of maize, Chili, Mustard and Groundnut (MT)	77,330	68,915	146,225	-	-	-

Now char traders are more capable to discriminate the postharvest information among the farmer and they have better market linkage to sell the char product to the feed mill, processing companies. Now good competitive markets are create in the char.

**3.2.4 Strengthening dry chili supply chain to the processing companies:** Char farmer produced huge chili but they did not get satisfactory market price due to weak linkage with the institutional buyers. Chili supply to the institutional markets is the major constraint of the output markets of char. M4C takes some initiatives for solved the issue and ensure to better market for chili. M4C tried to linkage with renowned chili processing company's like- PRAN, ACI, Arcu, and Squire etc. But finally M4C worked with PRAN for building capacity of the farmer, Trader and agent about the quality parameter, chili supply and cash transaction mood of the Processing companies. The Major Implemented activities are described below:



SI #	Name of activities	Sirajganj	Jamalpur	Total	Participants		
					Sirajganj	Jamalpur	Total
1	Selection of Trader	15	15	30	15	15	30
2	Capacity building Training	3	2	5	15	15	30
3	Exposure Visit	3	2	5	15	15	30
4	Farmer training on Improve Postharvest	190	150	340	4750	3750	8500
5	Chili supply to PRAN (MT)	350	-	350	-	-	-
6	Groundnut Supply to PRAN	100	-	100	-	-	-

Now Char farmer are getting high market price for produce quality chili. They used modern method for plucking, drying, sorting and preservation of chili. They have also build a good linkage with the trader as well as processing companies.

**3.2.5 Expansion of low cost maize shelling service in Chars:** Char farmer cultivate huge maize as their main cash crop but they could not get good quality grain as well as satisfactory market price due to lack of improve shelling. Basically char farmer shelling their maize by hand as a result some problems were hampered their maize quality. They faces health hazard, grain to be damage for cloudy weather and maize affected by fungus etc. Due to shelling on hand they were paid additional cost. For this reason farmer seeking easy and improve shelling. To solved this problems M4C took some initiatives to introduce char suitable low cost shelling service in the char. The Details activities are showing in the bellow:



SI #	Name of activity	Sirajganj	Jamalpur	Tangail	Kurigram	Total
1	Identify potential shelling Service provider	50	50	10	10	120
2	Orientation of Shelling service	2	2	1	1	6

	providers					
3	Ensure purchasing the Shelling Machine	34	27	3	5	69
4	Farmer meeting on Improve shelling	136	108	12	20	276
5	Farmer Field day on Improve shelling Machine	34	27	3	5	69

Now Char farmer produce quality grain of the maize and took opportunity to sell with high market price. They were able to avoid the quality hazard and service providers selling the service smoothly.

**3.2.6 Promotion and Distribution of Drying Materials in the Chars:** Basically char farmer are habitual to drying their crop on the sand, soil and roof top. As a result quality of the crops was not good. Char farmer did not get high market price and Processing companies had no interest for buying the crops from char. For ensuring the better quality crops M4C took some initiatives. The details activities are describe in the bellow:

SI #	Name of Activity	Sirajganj	Jamalpur	Tangail	Kurigram	Total
1	Identification of Drying Material seller	18	10	1	2	31
2	Orientation and linkage workshop	3	3	-	-	6
3	Campaign Program	36	20	2	4	66
4	Canvassing Programme (days)	72	40	4	8	124
5	Haat Campaign	24	-	-	-	24

Now char people are very much aware to use the drying material. To using drying material char people produce quality crops and sell by high market price.

**3.2.7 Promotion of Maize Silage activities:** During rainy and flood season scarcity of green grass in char areas is common problem in the char. During the flood they collect cattle feed as straw against high price. On the other side, in char areas a huge number of maize produced. Before harvesting maize char farmers collect maize Stover as fuel. But this maize Stover can be used as potential silage as cattle feed during crucial time. To address the constraint project implement the several activities for promoting the maize silage programme. The detail activities are describe bellow:



SI #	Name of Activity	Sirajganj	Jamalpur	Total
1	Identification of Service Provider	1	1	2
2	Silage demonstration	11	11	22
3	Silage Production(sack)	200	200	400
4	Farmer Meeting	5	5	10
5	Farmer Field day	11	11	22

These interventions were not work well. As result management stop the intervention.

### 3.2.8 Sales and Service Center:

NDP facilitate objective is to available quality inputs in near char areas and to ensure actual price of produced grain collectively with less cost of inputs buying and high price of output for char producers. SSC established with the combination of different market actors like traders, SPs, producer group leader, retailers etc. The main objective of SSC is to decrease production cost and increase value of produced yield. SSC took some activities to strengthen PG function and ensure quality inputs and output market by the assistance of NDP. Some activities are shown in below:



**Status of SSC:** NDP formed 5 SSC and supported to the SSC for functioning well. Present status of the SSCs is shown in below:

SI #	Name of SSC	District	# EC Member	PG Coverage	Producers Coverage	Year of Functioning
1	Munia sales and Service Center	Jamalpur	13	7	178	2
2	Mondolpara Sales and Service center	Jamalpur	13	13	334	2
3	Damadorpur Sales and Service center	Jamalpur	12	8	203	3
4	Aknadighi Sales and Service Center	Sirajganj	13	13	331	3
5	Dikridorota Sales and Service Centre	Sirajganj	11	13	338	3

To functioning of SSC NDP facilitate these following activities:

- 1. Monthly planning and progress meeting:** Each SSC conduct meeting on monthly basis with the participation of executive members. 5 SSC conduct 60 Meetings to prepared monthly plan, collective buying, and bulk selling as well as to build linkage with service provider to the PGs.
- 2. Annual planning workshop:** NDP facilitated to conduction 5 annual planning workshops for 5 SSC in Jamalpur and Sirajganj district. In workshop, SSCs have been prepared sector wise activity plan, Procurement and marketing plan, annual budget etc.
- 3. Progress Tracking:** Through M4C prescribed form NDP is tracking monthly progress report. Major progress report of SSC shown in below:

SI #	Name of SSC	District	# of Service Receiver	Inputs Buying-BDT	Output Selling-BDT	Cost Save-BDT	SSC Income-BDT
1	Munia sales and Service Center	Jamalpur	1097	297871	574209	106474	4233
2	Mondolpara Sales and Service center	Jamalpur	1100	396889	1253400	93400	4665
3	Damadorpur Sales and Service center	Jamalpur	568	159333	340213	65972	3132
4	Aknadighi Sales and	Sirajganj	3440	4353444	7356200	210850	4365

	Service Center						
5	Dikridorota Sales and Service Centre	Sirajganj	2529	2331000	2194000	64497	3332
<b>Total</b>			<b>8,734</b>	<b>75,38,537</b>	<b>1,17,18,022</b>	<b>5,42,193</b>	<b>19,727</b>

For facilitating to establish these 5 SSCs in char areas, SSC ensure service, quality input and output Market information to the char farmer and other market actors .

### 3.3 Char Suitable Transportation services:

Communication is the major barrier for development of any issue in the char dwellers. For safe and easy communication M4C introduce Charer gari and Model Boat which very much help to the char people for surface and river communications. M4C implement several activities for solving the issues:



SI #	Name of Activity	Sirajganj	Jamalpur	Kurigram	Tangail	Total
1	Introduce Charer Gari	2	2	-	-	4
2	Introduce Model Boat	5	5	3	-	8
3	Floating landing startion	2	-	-	-	2

It was good initiatives. Due to getting benefit people of char are increase the above transportation services with their own interest and char people getting the opportunities of easy communication.

### 3.3 Financial Services:

Access to appropriate financial services is a pressing issue for the chars; chars are not catered by formal financial service providers, like Banks or Microfinance Institutes (MFIs), due to higher costs of operation, capacity of borrowers and risks of recovery. Before the advent of M4C, the only option char dwellers had was to borrow from local money lenders or from the MFIs where they were present. The money lenders would charge an exorbitant 10% monthly interest while the MFIs would only offer weekly/monthly installment-based loan products; neither helped the poor farmers who needs financial products to access improved services, be it quality



agro-inputs, production or post-harvest/ processing services, or linkage to high quality, high value markets. To solved the above issues M4C work with the Dutch bangle bank and two renowned MFI- National Development Programme (NDP) and BRAC for expansion of char suitable financial service in the char. The Details are shown in the bellow:

**DBBL Mobile Banking:** Safe and easy money transact of the char people NDP facilitate to open DBBL mobile banking account for char producers with the assistance of Dutch Bangla Bank limited. DBBL Mobile Banking Agent to expand financial activities in char areas. As a result total 2,978 subscribers opened account under this

intervention. About 80% subscribers are operating mobile banking service and about 10% of subscribers save money of their account and expense in proper time.

**National Development Programme – NDP:** National Development Programme (NDP) is a Sirajganj based national NGO dedicated towards changing livelihoods of the poor people since 1992. From 2014 NDP start working to distributed the char suitable financial service in the char with the assistance of M4C. The detail activities are shown in the bellow:

Sl #	Name of activity	Achievements	Remarks
1	New Branch Setup	3	
2	Existing Branches	3	
3	Staff orientation on SLP	3	
4	Loan disbursement (Borrower)	12982	
5	Loan Disbursement (BDT)	562,430,000	

Now char farmer and other Market actors (Retailer, SP, and Trader) are easily taking loan for use in the productive sector and change their wellbeing.

**BRAC:** BRAC is an international non government organization start working with M4C from 2017 to develop the new char suitable loan product. BRAC was started work through one Branch to promote the seasonal loan and Market facilitation activity for increase income of the char dwellers. The achievements of BRAC's are described in the bellow:

Sl #	Name of activity	Achievements	Remarks
1	# of Branch	1	
2	Loan disbursement (Borrower)	231	
3	Loan Disbursement (BDT)	5733250	
4	Implementation of Market facilitation activity (Farmer meeting, market actor meeting, Campaign etc.)	127	

After successfully completed 2 years and getting the satisfactory result BRAC took decision this programme will expanded all over the country.

**Some visitors Picture:**



O.N Siddika – Additional Secretary-(LGED) Visits M4C char HH at Kazipur



Kamrunnahar Siddika, DC, Sirajganj giving speech as chief guest in Char Business fair, Kazipur, Sirajganj.



Dr. Md. Shamsul Alam, Senior secretary and Member of Planning commission meet with the Char farmer at Kawakhola, Sirajganj



H.E Rene Holenstein  
Hor: Ambassador of Switzerland

### Changes/ Impact of the Sustainable Systemic Systems:

**Intervention area -1:** After seven years of implementation of the M4C project some important impact showing the sustainability of the Projects.

- Now about 20 renowned AICs expanded their agro/ livestock inputs supply in the isolated char market through establishing above 60 distribution point and expansion business with 450 char retailers.
- Farmer used quality seed, micronutrient and CPS and they are getting higher yield as well as increase HH income from the agriculture sector.

**Intervention area -2:** After seven years of implementation of the M4C project some important impact showing the sustainability of the Projects.

- Char farmer more capable to produce quality product. Now they are getting high market price and avoid force selling.



- 127 Char trader become more capable and they build linkage with 15 feed mill and other processing companies.
- PRAN Agro limited established a “HUB” at Natuarapara- Kazipur for regular procurement of dry chili from the char.
- About 100 shelling service providers continuously selling the service and expansion their business in the char.
- About 50 drying material seller develop their business in char and due to farmer demand they expansion their business every year.

**Intervention area -3:** After seven years of implementation of the M4C project some important impact showing the sustainability of the Projects.

BRAC and NDP provide seasonal loan among the 14000 char farming HH and they expansion their business/ service continuously.

So, This is very much clear that this project impact going to be sustainable and bring good future for the char dwellers.

## Case Study -1

### Seedling method is way of success Chili cultivation

People who leads their life only depend on the physical labor, their only thinking how to earn food for their family. Most Zaheda Begum (45) is living in such family. Her village is Sanbanda, under Kazipur upozila , Khasrajbari Union. Her husband Md Abul Hossain has no land, he only depend on physical labour with his 6 members family. Zahada’s elder son of Md Sultan also earn a little but three members family. Sometimes he works day labor, Rickshaw poling but he cannot leads properly so he live in a joint family with Zaheda. Zaheda’s two daughters were married. When Zahade’s family living hand to mouth, then she was selected as a CLP Beneficiary she also got a Cow from hear. She look after the cow and sold it by 33,000/= and then she intern in the field crop but she was no knowledge on crop cultivation, so field crop was loss business of her. In this time in 2013 M4C project was launching. Zaheda was selected as a member of this project. This is how she was initiating her life as a new way.



In the year of 2013 Zaheda learn the technical knowhow of Chili, Maize and Jute cultivation. Zaheda was learning from hear that, for good yield she need , good seed, good manure and right care. She also know that how can she goat good agricultural input this is why Zaheda purchase fertilizer and insecticide for her chili field with group initiative. M4C worked with SRC last year they provided some training on Seed retention. Zaheda was learn from the training that how we can get good seed. She also maintains all of procedure of SRC for preserved her chili seed. Zaheda learn to know that, if she cultivates chili by seedling method we can mitigation some natural disaster. She show interested for cultivate chili by seedling method. Then she started to search that where she got chili seedling. At list she found Md Nazrul islam the seedling producer of Metal Seed company. She took 500 high breed picnic seedling by 300 taka, She also received some vegetable seeds such as High breed Radish, Cucumber and guard. She grow radish intercropping In her Chili



field she earn 900 taka from radish, they consume six gourd out of fifteen and rest of gourd she sell each gourd taka 30 and her cucumber planting is growing up. She collect 50 kg Green chili in her seven decimal land. Zahada also cultivate 33 Decimal Chili of local breed. Besides chili she also cultivate quarter to four bight of Maize. Zahada expect that she can earn 20,000/-taka in her seven decimal chili field.

According to Zaheda, " Which trainings I got from M4C this is very helpful for my farmers life" She also want to cultivate more than one bight of Chili in Seedling methods.

## Case Study -2

### Hobibur Rahman gain profit from Rice cultivation

The char land is very much fertile for producing any crop due to silt and regular minimum flood. Though the land is fertile but people cannot produce high yield due low access of quality agricultural inputs and lack of proper cultivation knowledge. Vetua village situated under chargrish union of kazipur upazila far from 17 km from main land and it is the remotest and isolated of communication. Due to communication darkness agricultural inputs companies and service providers are not interests to go there with service and quality product as a result char farmer are bound to cultivate by indigenous process.



To overcome the present situation M4C project wants to work with different quality inputs company and service provider. Now project work with 4 inputs companies (ACCL,PCL,NAFFCO and ACI) to be trained the char farmer about the improve cultivation know how and easy access to quality inputs (Seed,fertilizer and CPS) in the remote char areas. As a result companies are set up demonstration plot, organize farmer training and farmer field day as well as ensure supply of quality inputs by char retail shop. Now char people are start to used quality inputs due learn cultivation technique and gain more yield.

Hobibur Rahman is a poor farmer of vatua village under char grish union of kzaipur upazila living on agriculture but he do not perform well in producing different crop due to lack of cultivation know how and access to quality inputs. He knew M4C project work in the char to trained the char farmer about improve cultivation know how and access to quality inputs. Then he joined with the M4C project as a producer group member. He participated in farmer training and FFD as regular basis and learns improved knowledge. After getting knowledge he start to use modern technique and inputs in his crop cultivation as result he gets more yield rather than past year.



Hobibor Rahman cultivates rice on regular basis but could not get good yield. In the current year he selects as a rice demonstration farmer by the NAFFCO Company. He cultivates 12 DC land of rice as per instruction of MPO of respective company. He use NAFFCO mixed fertilizer, herbicide, top dressing and CPS as balance doses. He transplants the rice plant as age of 30 day and line by line and takes care as per instruction of respective company. After few days his rice field becomes very attractive to other farmer. They expect it will be give high yield rather than other rice field. After harvesting it would be proved that he gets 10 mound rice from 10 DC land by expending BDT.2500 and earn BDT 6000. It is unbelievable to char people. They are very much impressed to see the success of demo farmer.

Hobibor Rahman thinks that it is good initiatives to help to the poor char farmer. If the char farmers are participate in the Training and know about the cultivation technique and uses quality inputs, they must increase their yield of rice.

**Quotation: Hobibur Rahman give special thanks to the M4C for help them to cultivate rice by improved method and get high yield as well as avoid loses.**