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CHANGING FACES OF THE CHARS

Implemented by





**CHANGING
FACES
OF THE CHARS**



**Access to quality
agro-inputs and
production
services**

Auto Crop Care Ltd. Promotion of char-suitable maize seeds



I am into agro-inputs retail business for 12 years but never actively worked with char farmers. In 2014, Auto Crop Care Ltd. (ACCL) started inviting me to their promotional events on the chars. I took ACCL's **dealership for seeds and crop protection solutions next year and my sales increased five fold since then.**

MD. RAFIOUL ISLAM
Retailer Fulchori, Gaibandha

I used cheaper maize seeds from lesser known seed companies which only gave me 50 maund yield per acre. ACCL introduced high yielding maize seeds like Miracle, Titan on the chars. These varieties can also withstand summer storms. **I used Miracle and could harvest 90 maund maize despite heavy storms.**



MD. DELOWAR HOSSAIN
Farmer Shalgram, Kazipur, Sirajganj

ACCL was the first agro-input company to partner with M4C in 2012 who made the first move to promote maize seeds and crop protection solutions in four districts. They gradually expanded to eight districts in the next three years and set-up 19 distributors and worked with 405 retailers (reaching 45,000 farmers) to expand their distribution to the chars. ACCL has earned a good recognition among the farmers due to high yielding maize seeds and excellent product quality. In 2015-16, they reported BDT 3.5 Crore sales in these markets.

MAL-Seedling Sellers Helping farmers to mitigate losses of flood

Late flood would often wash out chilli fields of char farmers, who broadcasted seeds instead of transplantation. Metal Agro Limited, a seed company, trained us on production of seedlings which could save the crop. Now **I produce and sell seedlings** to neighboring farmers which helps me to earn **additional income!**



ABDUL OHAB MUNSI

Seedling Seller Maizbari, Kazipur, Sirajganj



MD. NAZRUL ISLAM

Farmer Khasrajbari, Kazipur, Sirajganj

I learned from a seedling seller that in the event of late flood, I could still use seedlings to cultivate chilli. I purchased some seedlings last year and was much benefitted while other farmers lost their crops. **I could also harvest for a longer period which helped me to fetch good prices during off-season.**

M4C supported a seedling seller to conduct a pilot in 2013 to test and promote chilli cultivation following transplantation method for the first time. As farmers reported high satisfaction and interest, M4C partnered with Metal Agro Limited (MAL) to scale up the model. In the last two years, MAL worked with 36 retailers and 42 seedling sellers to promote chilli, onion and vegetables seeds among 4,000 farmers in the chars. MAL sold spices and vegetables seeds worth BDT 700,000 in 2015-16.

NAAFCO Quality agro-inputs for char farmers



MD. FARIDUL ISLAM
Sub-distributor, NAAFCO Natuarpara, Kazipur, Sirajganj

Char farmers used low-quality agricultural inputs, which resulted in lower yield and profit. Due to expansion of **NAAFCO's distribution and promotional activities**, now char farmers are more aware and have access to quality agro-inputs, which helped them to get higher profit. I could also **increase my business thrice** in three years!

My maize production **doubled and profit jumped up four times** in two years. I also could save chilli during the cold wave/ fog as I used their fungicide. It is because of the people of NAAFCO from whom I learned about the **right use of agro-inputs and improved cultivation techniques**.



MD. MOSER ALI
Farmer Fulchori, Gaibandha

NAAFCO started with small pilot on chilli in Jamalpur in 2013 and gradually expanded to eight districts in the next three years. They brought out a customized pack of mixed fertiliser which became very popular in the chars; their micronutrients and crop protection solutions also yielded huge benefits for farmers. They have set-up 11 distributors and worked with 408 retailers (reaching 45,000 farmers) to expand their distribution to the chars and reported BDT 1.6 Crore sales in these markets.

Petrochem Suitable products for char farmers

Petrochem has been working in the northern chars since 2013 and identified good business opportunities in areas where we had very limited distribution. As we started investing in promotional activities, demand for our products increased. We have **set-up distributors and retailers** in these areas and **planning further expansion** which will be **beneficial for char farmers.**



SALIM ANSARY

Agronomist Petrochem (Bangladesh) Ltd., Dhaka



AFROZA BEGUM

Farmer Bohail, Sariakandi, Bogra

I, along with fellow farmers in my village, have been using Pioneer (P3396) maize seeds since last two years. This variety has locally become famous as **“spring maize” as the plant bend and bounce back during summer storm and save our yield.** Its yield per acre has been great too. This variety is really suitable for the chars.

Petrochem partnered with M4C in 2013, particularly to promote maize seeds and crop protection solutions in four districts. They gradually expanded to eight districts in the next three years and set-up 16 distributors and worked with 384 retailers (reaching 40,000 farmers) to expand their distribution to the chars. Petrochem has earned a good recognition among the farmers due to high yielding maize seeds and excellent product quality. In 2015-16, they reported BDT 1.5 Crore sales in these markets.

ACI Fertilizer Quality agro-inputs for char farmers



ACI is a renowned company in Bangladesh who supply very good quality agro-inputs but their products were not available to us. Since 2013, ACI team started product promotion in the chars and trained retailers who has customers on the chars. **ACI appointed me as a distributor** and that is how **retailers and char farmers are now getting access to quality agro-inputs.**

MD. ASHRAF UDDOWLA MITHU
Retailer Tekani Chukainagar, Sonatola, Bogra

For the last two years, I have been using ACI's agro-inputs like Magsar, Heptazinc, Bumper Boron, etc. as suggested by the local retailer. ACI's market promoter had also visited my field and **provided suggestions through prescription.** My yield increased by 30%, and my product quality improved too!



ALHAJ SARWAR JAHANI
Farmer Tekani Chukainagar, Sonatola, Bogra

ACI Seeds and ACI Fertilizer, two business units of ACI, partnered with M4C in 2013 to expand distribution of seeds and fertilisers in the chars. Although ACI Seeds discontinued after two years due to internal reasons, ACI Fertilizer continued and posted BDT 0.8 Crore sales in 2015-16. ACI Fertilizer boosts a wide range of fertilisers in its portfolio and has excellent distribution. They have worked with 24 distributors, 327 retailers and 36,000 farmers.

DAE Profitable jute cultivation on the chars

M4C and BJRI supported DAE to promote char-suitable jute cultivation and retting practices. Our **extension officers received ToT from BJRI and trained farmers.** They also organised field demonstrations with the help of project staffs. This **helped extension officers to improve interaction with farmers,** who are often overlooked due to remoteness.



MD. GOLAM MUSTAFA
Director, Crops Wing, DAE Khamarbari, Dhaka



MD. SAHAZUDDIN
Farmer Fazlupur, Fulchori, Gaibandha

We could only cultivate jute in summer but it was hardly profitable. In 2014, I learned about timely sowing using irrigation, importance of balanced fertiliser and improved retting practices from a training conducted by local SAAO. I could **make profit for the first time, as I got 50% higher yield and 25% higher price.**

Following an action research conducted by BJRI in 2013, M4C and BJRI partnered with DAE for extension of char-suitable jute cultivation and retting practices in eight districts. BJRI helped to develop a training module and provided ToT to 140 extension officers who disseminated the practices among 15,000 farmers through 326 demonstration plots, 560 farmer trainings and 130 field days. DAE later undertook a similar program to promote char-suitable groundnut cultivation practices in the chars of six districts.

BARI-SRC Improved seed retention practices



DR. MD. NOOR ALAM CHOWDHURY
Sr. Scientific Officer, SRC Shibganj, Bogra

Spices Research Centre (SRC) have been working in the chars since 2014. We expanded our activities from two districts to four districts, as we observed significant benefit for chilli farmers. We collected chilli germplasms from the chars and **hopefully can release char-suitable seed varieties with our own resources within 3 to 5 years.**

We have forever retained chilli seeds but always from the harvest, perhaps that's why our yield reduced over the years. I did not know about these simple techniques for collection and preservation of chilli seeds, until I attended a field day and observed the benefits. I got **30% higher yield as I later followed the seed retention practices.**



LAL MONDOL
Farmer Kornibari, Sarakandi, Bogra

M4C partnered with BARI-SRC in early 2014 to promote improved chilli seed retention practices as char farmers used retained seeds of the indigenous chilli variety. In the first year, SRC trained selected farmers on improved seed collection and preservation techniques in two districts. Over the last years, the activities were expanded to four districts, and included ToT of extension officers (who trained 3,400 farmers, 60% female) and demonstration of collected seeds. SRC also undertook an initiative to develop and release char chilli variety.

Seed Sellers Supplying HYV seeds to mustard farmers

I used to source and sell local mustard seeds to char farmers but they often complained about low yield. In 2015, I bought BARI-14 variety seeds from BARI-ORC for multiplication through seed farmers; I also received training on seed production techniques and relayed the same to seed farmers. **I produced 2 MT of BARI-14 seeds which I will be selling to char farmers.**



ABU BAKKAR

Seed Seller Tilai, Bhurungamari, Kurigram



NAZRUL ISLAM

Farmer Tilai, Bhurungamari, Kurigram

Mustard is like poor man's fortune! It gives us quick cash without much investment; we can easily store it for few months too. But with the available seeds, I could get maximum 10 maund yield per acre. Abu Bakkar has recently started **supplying a new variety (BARI-14), which created a buzz among farmers.** I used it and got 18 maund yield!

M4C entered into an agreement with Oilseeds Research Center (ORC) of BARI in October 2015 to facilitate local production of high yielding mustard seeds on the chars. Under the agreement, ORC supplied truthfully labeled HYV seeds to nine mustard seed suppliers and trained seed suppliers and seed farmers on different aspects of seed production. Retained seeds used by the farmers do not offer sufficient yield while BADC's supply is not enough for the char farmers.

BARI-ORC

Extension of HYV groundnut seeds on the chars



DR. MD. MUBARAK ALI

Principal Scientific Officer, BARI-ORC Joydebpur, Gazipur, Dhaka

Chars were not in our focus until M4C approached and supported us to work there. ORC supplied truthfully labeled high yielding groundnut and mustard seeds to selected seed suppliers from the char areas and trained them on seed multiplication. **Through the seed sellers, better quality seed varieties can now reach the char farmers.**

I got high yielding BARI-8 seeds for multiplication and training from BARI-ORC. I multiplied the seeds in my plot and the results have been excellent. Lot of farmers are inquiring about this variety but I cannot supply them as the seeds that I received was not enough. **If I could get more seeds, I would multiply and sell the seeds among the farmers** in my village.



HAFIZUR RAHMAN
Farmer Thetrai, Ulipur, Kurigram

M4C entered into an agreement with Oilseeds Research Center (ORC) of BARI in October 2015 to facilitate local production of high yielding groundnut seeds on the chars. Under the agreement, ORC supplied truthfully labeled HYV seeds to five groundnut seed suppliers and trained seed suppliers and seed farmers on different aspects of seed production. Retained seeds used by the farmers do not offer sufficient yield while BADC's supply is not enough for the char farmers.



**Access to output
markets and
post-harvest/
processing
services**

Outgrower Scheme Service package for maize farmers



MD. ZIAUR RAHMANI
Buyer - OS Bohail, Sariaikandi, Bogra

I have been in agro-inputs retail business for last 12 years. I learned about maize outgrower scheme from M4C in 2012 and over the last three years, I have increased my business by working with 450 char farmers. I support them with **inputs on credit, training, access to loans and buy back services.**

After joining a group of farmers under Zia's outgrower scheme, I started getting quality inputs on credit, improved cultivation knowledge, assurance to sell my produce. In 2015, I harvested **120 maund of maize and sold at BDT 72,000.** This year I have **expanded my cultivation** as I also received loans.



SHOPNA KHATUNI
Farmer - OS Bohail, Sariaikandi, Bogra

In 2012, M4C supported 12 agro-input retailers and/or traders to adopt outgrower scheme to create linkages between char farmers and feed mills/ large traders, as the latter were not keen to source from the chars due to low volume and quality. The number of Buyers – OS increased to 65 by 2015 who sourced 50,000 MT of maize from 10,000 farmers and supplied to various feed mills/ large traders. M4C supported the Buyers – OS with linkages to agro-input suppliers and feed mills/ large traders and shared partial costs of farmers training.

Outgrower Scheme Service package for groundnut farmers

There is a lot of demand for groundnut in the national market but I could not supply much as the volume and quality coming from the chars were not up to the mark. With assistance of M4C, I **trained groundnut farmers** which helped me to source quality groundnut from them. I also **provided some seeds** to them. I **received higher price** and could increase my business.



MD. RUHUL AMIN

Buyers – OS Tapa Modhupur, Kaunia, Rangpur



SOLAIMAN ALI

Farmer – OS Tapa Modhupur, Kaunia, Rangpur

As I used retained seeds and followed traditional cultivation techniques, I only got 4 maund of low quality groundnut from 33 decimals of land. Last year, I **doubled my groundnut production** from the same land, by applying the **inputs and cultivation techniques** that I received from the groundnut trader I am working with.

In 2014, M4C supported three groundnut traders to adopt outgrower scheme to improve quality and productivity of groundnut farmers as this is their key cash crop. Number of Buyers – OS increased to five in 2015 and fourteen in 2016, who provided agro-inputs and training to 1,900 farmers. M4C supported the Buyers – OS with linkages to agro-processing companies and shared partials costs of farmers training.

Trader-VAS Value addition for chilli farmers



MD. SELIM HOSSAIN

Trader – VAS Natuarpara, Kazipur, Sirajganj

I transferred the post-harvest techniques I learnt from PRAN to char farmers. As a result, volume and quality of chilli improved significantly and I was able to supply to PRAN in 2015. So far, I **supplied 60 MT of dry chilli to PRAN** which helped me to earn higher profit as well as the farmers to receive better return.

I had limited knowledge on post-harvest practices essential to meet quality parameters of big buyers. After attending a **training conducted by the trader**, I applied those techniques. Now I am getting good quality chilli and higher market price. I am **happy as my produce is meeting requirements of PRAN.**



MD. NAZRUL ISLAM

Farmer Nishchintopur, Kazipur, Sirajganj

Observing lack of interest and resources of leading agro-processing companies, M4C decided to work with char traders. 25 chilli traders were identified in 2013 and linked to PRAN, who also received an orientation on quality parameters and essential post-harvest practices. M4C then supported the traders to provide training to chilli farmers on post-harvest practices and source from them. Number of traders increased to 67 in the successive years, who sourced 557 MT chilli from more than 5,000 farmers in 2016.

PRAN New market for char farmers

PRAN Agro Ltd. has been working for more than 30 years in Bangladesh. As a result of visionary leadership and hard work now PRAN is the largest food processing company in Bangladesh and is also exporting to more than 120 countries. **PRAN has recently started to source chilli, potato and groundnut from the chars**, thanks to the facilitation of M4C.”



MD. MAHATAB UDDIN
Chief Operating Officer Pran Agro Business Ltd.



MD. HARUN UR RASHID
Trader - VAS Paotana Haat, Pirgacha, Rangpur

Farmers from Rangpur often failed to get good return on potatoes due to higher production but limited demand. Recently PRAN started exporting potatoes, and selected me to supply. **I sourced from the char farmers and supplied 163 MT potatoes** which brought a fortune for me and char farmers. I appointed some day labors of sorting, grading and packaging of potatoes.

After closely working with traders over the last three years, M4C partnered with PRAN in 2016 to establish functional linkages with char traders and to help PRAN set-up agro-hubs in selected locations. Under the agreement, PRAN will deploy procurement officers to select potential char traders and source five products – chilli, groundnut, potato, maize and mustard from five districts, where M4C will share partial staff and activity costs. PRAN so far has sourced 200 MT of chilli and potato, against a set target of 1,600 MT for all crops.

Trader-VAS Value addition for jute farmers



MD. SAIFUL ISLAM
Trader – VAS Natuarpara, Kazipur, Sirajganj

We did not get good quality jute fibre from char farmers, but in recent years due to the activities undertaken by DAE, char farmers are producing better quality fibres. I have been linked to several group of farmers and I am **buying from them at higher price as I am getting higher price** from my buyers too.

I cultivated jute in old-style methods which resulted in less production and low quality fibre. Sub-assistant Agricultural Officers provided us training on **timely irrigation, use of weedicide, balanced fertiliser and retting practices**. Yield and quality of fibers significantly improved as I followed these instructions.



MD. MONWARUL ISLAM
Farmer Char Girish, Kazipur, Sirajganj

M4C engaged BJRI to conduct an action research on char-suitable jute cultivation and retting techniques in 2013. M4C then partnered with BJRI and DAE to promote the recommended cultivation and retting techniques in the following years. BJRI trained 77 jute traders along with the extension officers on improved jute retting practices so as to build their capacity, to take into account market requirements, and to build linkages between farmers and traders. The traders in 2015 sourced 1,700 MT of jute fibers from the farmer they were linked to.

Storage Better prices for onion farmers

Now I can source good quality onion in off-peak season, over 6 to 7 months of the year, which brings extra profit for me as well as for the farmers. This is because of **improved post-harvest and storage practices**. I could only source for two months in the past.



ABU SAYED

Trader – VAS Austomir Char, Chilmari, Kurigram



BABLU MIA

Farmer Austomir Char, Chilmari, Kurigram

I used to store onion under the roof which led to a lot of wastage due to heat and lack of aeration. The **wastages has now reduced by 50%** as I followed improved post-harvest practices and **made a bamboo-made storage as per advice of the trader**. I could sell onion for a longer period at higher prices.

Until 2014, M4C supported 13 onion traders to train 1,500 farmers on improved post-harvest practices and to source better quality onion from them. As storage was key to preserve and get better price in off-peak season, M4C further supported 07 onion traders to demonstrate 42 bamboo-made storages in the chars of Kurigram Sadar, Ulipur, Chilmari and Kaunia. This was replicated in 2016 incorporating best practices from major onion producing areas like Manikganj and Rajshahi through 10 local traders.

Shelling Machine Triggering expansion of maize cultivation



MD. TOMSER ALI

Shelling Service Provider Fazlupur, Fulchori, Gaibandha

I purchased the first large shelling machine in my village in 2014 spending around BDT 60,000. M4C picked up 20% of the costs and supported me to promote the service among farmers. **I earned BDT 120,000 in two years** by providing the service to 200 char farmers.

We used sharp objects and our hands for manual shelling as there was no shelling machine in our village before 2014; this was time consuming, expensive and hazardous. Now we can **shell 1.5 MT maize in an half an hour by spending only BDT 400-500** and think of expanding maize cultivation.



MD. PASHANI

Farmer Fazlupur, Fulchori, Gaibandha

M4C supported eight service providers to purchase shelling machine and promote the service among char farmers in 2013. As service providers and farmers realized clear benefits, M4C supported 74 other service providers in the next two years to take the service to more than 10,000 farmers. In 2016 instead, M4C supported Sarker Engineering Workshop, an agro-machinery supplier, to promote shelling machines among new service providers. He ended up selling 27 shelling machines in the chars of Bogra, Sirajganj and Jamalpur.

Drying Materials Reducing wastage, improving quality

Since 2013, demand of improved drying materials like nylon net, polythene and tarpaulin increased significantly and I decided to start selling these materials at large scale. **I sold drying materials worth BDT 3 Million to char farmers** this year and also supplied to 8 small retailers in different char villages.



MD. SHOHI DUL ISLAM

Drying Material Seller Natuarpara, Kazipur, Sirajganj



MD. FARID

Farmer Fazlupur, Fulchori, Gaibandha

I used to dry maize and chilli on the ground which yielded poor quality and price. When I started using drying materials after learning from the training, quality of my produce improved. I received **BDT 50-60 and 500-600 higher price per maund of maize and chilli**, using a tarpaulin that would last for 3 to 4 years.

As knowledge and demand for drying materials was very low in 2013, M4C decided to demonstrate better drying materials among 120 farmer groups. M4C encouraged 41 drying materials to attend farmers trainings and promote their products in the successive years as farmers realized benefits. In 2016, M4C supported 73 drying material suppliers to promote their products through canvassing and merchandising, who sold drying materials worth BDT 12 Million thus far.



Mandate

05 Years (2011-2016)

8.2 Million CHF

10 Districts

10 Sectors

Targets

90,000 households accessed

60,000 households benefitted

9 Million CHF additional income

150,000 labor days

Partnerships

06 Public Agencies

12 Private Companies

550 Local businesses
and service providers

Activities

10 Sectors

28 Interventions

10 Action researches

881 Farmer groups

1,000 Handicrafts producers

11,500 Farmers Training

5,000 Demo Plots

1,100 Field Days

Achievements

1,500 Service Providers

20 Business Models

55 Services

450,000 CHF funding from private companies

700,000 CHF funding from LGED

900,000 CHF loans from 3 (M)FIs

18 Charer Gari

28 Model Boats

05 Floating Landing Station



Impact

136,700* households accessed

25% women

90,000** households benefitted

35% disadvantaged

12.4*** Million CHF additional income

200,000* labor days

*by June 2016 **by June 2017 ***by June 2018

Sales and Service Centres Collective buying and selling



MD. ALI HOSSAIN
SSC Leader Char Girish, Kazipur, Sirajganj

When M4C shared the idea among producer groups, we discussed and agreed to **establish a sales and service centre to facilitate char farmers access to markets**. M4C helped to build our capacity through planning workshops, experience sharing meetings and helped us to establish linkage with public and private sector actors.

We faced lot of trouble due to distance from main haat but never thought of collective buying or selling. The SSC now facilitates bulk buying of agro-inputs and bulk selling of agricultural produce; they also offer different market information which is very helpful for small char farmers like us. We can now **negotiate better and face less hassles of transportation**.



IRIKTA BEGUM
Farmer, SSC Member Bohail, Sariaikandi, Bogra

M4C facilitated formation and capacity building of 419 producer groups on the chars to strengthen char farmers business relations with other market actors. Some 107 producer groups came together and formed 14 SSCs which facilitates collecting buying and selling, and promotion of inputs and services among the char farmers. M4C plans to work with most of the 216 producer groups and 70 such centres formed by CLP.

Readymade Silage Ready feed when the crisis hits

I started commercial silage business in 2014 and by now have expanded to four villages; I sell readymade silage at BDT 5/kg as well as offer chopping service to those who wish to produce at the household level. However, **the demand is not enough thus one cannot reach breakeven in four years time.**



MD. AMDADUL HAQUE

Commercial Silage Seller Bohail, Sariakandi, Bogra



JULEKHA BEGUM

Farmer Bohail, Sariakandi, Bogra

During the flood in 2015, 10 bags of silage were a **great support for my cattle** as there were **hardly any fodder available** on the chars. I will prepare more bags of silage for my cattle this season since I have the practical experience now. I wish other farmer could produce silage on their own too.

M4C engaged RDA in 2013 to conduct an action research to assess appropriate silage production technology for the chars. Based on the results and a lone pilot conducted in 2014, M4C supported six commercial silage sellers (CSS) in Bogra, Gaibandha, Jamalpur and Sirajganj districts to promote commercial and household silage production through demonstration and field days. Although the silage was effective, the model could not be scaled up due to lack of business feasibility i.e. higher costs of production, lack of sufficient demand.





**Access to
non-farm skills
and linkages**

Hathay Bunano Soft toys for global market



SHIKHA RANI

Trainer cum Producer Natuarpara, Kazipur, Sirajganj

I received a two-month long training on making soft toys from Hathay Bunano. After a few weeks of good work, I was selected as a trainer for the next batch of training. Now I am a **trainer cum producer** and am getting paid on a regular basis. The good thing is that I can **work at home and manage my household work too**. I am now contributing to my family income.

We always struggled with our meagre family income but I could not contribute in anyway until I came to know about Hathay Bunano. When the set-up production centre in our village, I received a two-month long training and started to get some orders afterwards. I have been **earning BDT 1,000 monthly on an average since then**.



MOMOTA KHATUN

Producer Natuarpara, Kazipur, Sirajganj

M4C supported Hathay Bunano, an export-oriented soft toys company, to expand their sourcing from the chars. They trained and employed 400 char women during 2013 where M4C and Hathay Bunano equally shared costs of training. M4C further supported HBPS to train and employ 200 char women in 2014. Trained producers could earn up to BDT 1,100 per month but the operation stumbled due to logistical challenges.

Dhaka Handicrafts Exportable baskets from the chars

Dhaka Handicrafts (DH) partnered with M4C to expand sourcing from the chars. We set-up a production centre on the char and trained 200 char women who immediately started to receive work orders. We feel **happy to work with poor and helpless char producers but cannot get over logistical hurdles.**



TANU DEY

Director and CEO Dhaka Handicrafts Ltd.



RATNA BEGUM

Producer Maizbari, Kazipur, Sirajganj

Traditionally, char women were involved in household chores and seasonal agricultural work. It was a **new opportunity for** us to get involved in handicrafts production and **earning money** from it. Now I can have some extra income and spend it where I need to.

Dhaka Handicrafts (DH), an export-oriented handicrafts company, entered into an agreement with M4C in 2014 to expand their production base to the chars, from where they sourced majority raw material (Kans Grass). They set-up a training and production centre at Maizbari, Kazipur and trained 200 char women on basket production. However, they declined to expand further on ground of quality issues and logistical challenges.

WSDF Skill and employment for char women



ABDULLAH AL MUZAHID
Director, WSDF Kurigram Sadar, Kurigram

We sourced only from the mainland producers for our national buyers – Kay Kraft, Anjans, etc. With support from M4C, we trained 200 destitute char women in 2014-15 on stitching and now we have a dedicated producer base on the chars. The **producers in the chars are now assets for us** and we look forward to **continue sourcing from them.**

Before being involved with WSDF, I had no alternative source of income. I received training on handicrafts from them. Now I am earning BDT 2,000 on an average per month. Others can earn similar amount depending on the time they spent. As a result of increased income, I feel that I **receive more respect in my family as well as in the community.**



MST. SUNDORI BEGUM
Producer Austomir Char, Chilmari, Kurigram

In 2014, M4C partnered with Women Skills Development Foundation (WSDF), a Kurigram based organization, to train and employ 200 char women on hand-stitch and karchupi items. WSDF set-up two centres at Austomir Char, Chilmari to impart the training. However, the producers are receiving few work orders lately, due to lack of demand from buyers and WSDF's preference to source from mainland for quicker orders.



**Access to
appropriate
transportation
services**

LGED Char Infrastructure development



MD. SHAHIDUL ISLAM
Upazilla Executive Engineer, LGED Sariakandi, Bogra

Char dwellers face lot of difficulties to travel and transport their produces to markets. This recently constructed **2 kilometre long** road has brought remarkable changes, **connecting 5,000 - 6,000 households of 4 unions to 3 major ghats and 4 haats.**

Earlier we had to travel on foot and carry our goods on our shoulder. The **new road is very useful for us**; now we can easily move and carry our goods using Charer Gari, auto rickshaw, horse-cart, tractor, etc. which has **reduced my transportation cost by 50%.**



ZOBED ALI
Farmer Kazla, Sariakandi, Bogra

M4C, through RDCD, pursued Local Government Engineering Division (LGED) to undertake initiatives for char infrastructure development. M4C supported local LGED offices to identify and assess suitable schemes and submit proposal to their planning division. Based on this, LGED allocated approx. CHF 700,000 for various schemes (majority completed within Phase I) for char infrastructure development (approach roads, passenger sheds, culverts, ghat stairs, etc.).

In discussion with ghat stakeholders and local government officials, and with the assistance from M4C, **we formed a Ghat Coordination Committee (GCC)**. The GCC liaised with different agencies **to improve ghat facilities and services** (public toilet, tube well – UzP; passenger shed – LGED, floating landing station, model boat – M4C).



MD. ABDUL JALIL

President, Kalitola GCC Sariakandi, Bogra



SHREE SABUJ CHANDRA

Cleaner, Kalitola Ghat Sariakandi, Bogra

I am looking after the cleaning, management and maintenance of the public toilet at Kalitola Ghat which has been recently set-up. **Long distance travelers avail the service for a small fee.** This helps me to earn an additional income of BDT 200-300 per day.

Since 2013, M4C has facilitated formation and capacity building of 8 GCCs in Bogra, Gaibandha, Jamalpur, Sirajganj and Kurigram districts. The GCCs have demonstrated capacity to liaise with various agencies and have also undertaken own initiatives to improve ghat facilities and services. Zilla Parishad section of LGED has formed a committee which is reviewing draft policy on formation of GCCs at all river ghats.

Local Char Road A public-private initiative



SHAH JAMAL

Representative, Horse-cart Owners Association Fulchori, Gaibandha

Majority of the crops in the chars are harvested during dry season; it becomes extremely difficult to transport produce to the market as even horse-carts cannot ply on the dry riverbed. We constructed a temporary **3.8 km long road using local materials and technologies** which connects **10,000 to 12,000 households from 3 unions.**

Every year we used to face hurdles in **carrying goods to and from market; it was tiring, time consuming and costly.** We are really grateful to Fulchori Horse-cart Owners Association for their initiative which eased the lives of char dwellers.



MOKHDUM ALI

Farmer Fulchori, Gaibandha

M4C, along with respective Union Parishads, supported Fulchori and Kamarjani Horse-cart Owners Associations for construction and maintenance of commercial char roads (3.8 km and 1 km) to facilitate goods and passengers transportation during dry season. This interesting public-private partnership model is to be tested, as the associations fell short in collecting tolls, required for reconstruction of the roads in following years.

Charer Gari Small change, big impact

I could not ride on sandy and uneven paths leading to river ghats and missed a lot of trips. I **customized my Nosimon by changing its tires, adding a gearbox** from a local workshop at Sherpur, Bogra. Now I can reach **up to the river ghat with goods and passengers**; my daily income has just doubled.



MD. HASAN ALI

Charer Gari Owner Char Girish, Kazipur, Sirajganj



MD. ZEL HOSSAIN

Farmer and Trader Natuarpara, Kazipur, Sirajganj

Charer Gari has made our lives a lot easier. Its higher load carrying capacity on sandy and uneven surfaces, made it popular to char businessmen and farmers. For example, my goods **transportation time reduced by 50% while the costs reduced by 25%.**

M4C supported two local engineering workshops from Sherpur, Bogra in 2013 to customize Nosimon (a shallow-engine run locally made automotive) and test its technical and economic feasibility for the chars. Four interested buyers, selected through a linkage workshop, contributed 50% of the costs while M4C paid the rest. M4C assisted 18 Charer Gari buyers from five districts while 19 buyers and several workshops followed suit.

Model Boat Safety and convenience of char dwellers



MD. MOINAL HOSSAIN
Model Boat Owner Monsurnagar, Kazipur, Sirajganj

I added some **low-cost facilities** like benches, shed, light, mobile charging points, ladder, safety gears and toilet in my boat that travel to long distances. These small changes have made my **passengers journey comfortable** and I am earning **extra trips** and income.

As a farmer living in the chars, I need to move to mainland twice or thrice a week. The **Model Boats are safer and comfortable**, as these reduce our sufferings from **heat and rain** during arduous travel. We appreciate such facilities for char dwellers.



MD. ABDUS SAMAD
Farmer Monsurnagar, Kazipur, Sirajganj

M4C engaged Naval Architecture and Marine Engineering Department of BUET to modify local boats into safer, convenient and efficient model boats. However, as BUET flunked after a year, M4C engaged local carpenters and a local technician to add low cost-facilities to the existing boats. Till date, M4C assisted 30 boat owners, carefully selected in discussion with the GCCs, to modify their boats in to model boats where they contributed 40% of the modification costs.



**Access to
appropriate
financial services**

NDP Seasonal loans for char farmers



MD. FABRAHIM HOSSAIN
Branch Manager, National Development Programme
Natuarpara, Kazipur, Sirajganj

Loan recovery rate of our char branch turned out to be better than mainland branches. We disbursed **BDT 27 Million as seasonal loan product (SLP) to 950 char farmers** and received repayments on time. Now other MFIs like **ASA, Grameen Bank** are also offering SLP.

The good thing about seasonal loan is that I can pay back after harvesting. Earlier it was expensive for me to borrow from local money lenders. I have used the **seasonal loan to purchase quality agro-inputs for maize and rice cultivation**. If I continue to get good returns, I may not need loans further in future.



MD. SONA ULLAH
Farmer Natuarpara, Kazipur, Sirajganj

M4C supported NDP to set-up a micro-finance branch at Natuarpara in 2014 and facilitated linkages between the branch and the char farmers. For every seasonal loan worth BDT 15,000, M4C provided approx. BDT 500 as an incentive to NDP. NDP reached its break-even with six months to spare; they are now considering extending seasonal loans from another branch at Belkuchi, Sirajganj.

None of the MFIs provided any type of loan in the chars surrounding Laxmikhola, a remote char village in Sariakandi, Bogra. We established a branch and disbursed **BDT 5.5 Million to 330 char farmers as seasonal loan** in the first year. We are looking forward to expanding our operations in the chars.



MR. MOHIDUL ISLAM

Branch Official, Gram Unnayan Karma Bohail, Sariakandi, Bogra



MST. BEHULA

Farmer Bohail, Sariakandi, Bogra

Last year I took **BDT 15,000 loan from GUK** and cultivated maize in one acre of land. I was able to use good quality inputs as a result, **I got 120 maund of maize**. As a farmer, I feel lucky that I got seasonal loan.

M4C supported GUK to set-up a micro-finance branch at Bohail in 2015 and facilitated linkages between the branch and the char farmers. For every seasonal loan worth BDT 15,000, M4C provided approx. BDT 500 as an incentive to GUK. GUK is well on its target and looking at the prospect, they will set-up another branch at Kazla, Sariakandi soon.

United Finance Easy, flexible loans for char farmers



MD. ABU BAKKAR SIDDIQ

Head of Rural Businesses United Finance, Dhaka

United Finance started with a pilot in 2014 at Sariakandi, Bogra to test feasibility and market demand of seasonal loans. Having received warm response from char farmers, we started expanding our operations to chars of other northern districts. So far **we have disbursed BDT 45 Million as seasonal loan in the chars of Bogra and Rangpur** and have not experienced any default in loan repayment.

It has been possible for me to buy and use quality agro-inputs and apply irrigation, weeding on time, as I received crop loan from United Finance. Receiving **the loan was very easy and the interest rate is quite affordable.** I am planning to increase my cultivation in next season.



KALPANA BEGUM

Contract Farmer Bohail, Sariakandi, Bogra

M4C and CLP co-invested in 2015 for scaling up United Finance's successful pilot at Sariakandi, Bogra, and agreed to contribute 35% of operational losses incurred until breakeven (i.e. BDT 330/borrower) to incentivize and/or reduce the burden on United Finance. United Finance disbursed BDT 26 Million to 850 char farmers for maize and beef fattening in the first year which is well over its target. United Finance promotes conventional banking, agent banking and mobile financial subscription for disbursement and repayments.

ASA Crop loan for char farmers

We provided loans to char farmers in Hatsherpur and Pakulla Unions, who are happy to get loans from ASA because they can utilize the loans for productive purposes and pay back on a monthly basis. **Our loan recovery rate is also excellent.** We are planning to offer more loans in the char areas.



MD. KAMRUL HASANI
ASA Official Hatsherpur, Sariakandi, Bogra



MOSAMMAT SHIULY BEGUM
Farmer Sonarpara, Hatsherpur, Sariakandi

I borrowed BDT 20,000 from ASA last year. I invested the money in chilli cultivation and earned a good profit. **I already paid back the loan with interest last month.** I am happy that I did not have to worry every week to pay back installments.

ASA, one of the leading MFIs in Bangladesh, disbursed BDT 9.33 Million as seasonal loan to 311 maize farmers working with maize contractor in two char unions of Jamalpur without any financial support from M4C. They pursued this model as they realised the potential of the char market after offering loans to maize shelling service providers in the previous season. ASA also provided BDT 360,000 as loan to 12 char households from three chars of Hatsherpur Union at Sariakandi, Bogra.

List of Abbreviations

ACCL	Auto Crop Care Ltd.
ASA	Association for Social Advancement
BADC	Bangladesh Agricultural Development Corporation
BARI	Bangladesh Agricultural Research Institute
BDT	Bangladeshi Taka
BJRI	Bangladesh Jute Research Institute
BUET	Bangladesh University of Engineering and Technology
CLP	Chars Livelihoods Programme
CSS	Commercial Silage Seller
DAE	Department of Agricultural Extension
GCC	Ghat Coordination Committee
GUK	Gram Unnayan Karma
HYV	High Yielding Variety
LGED	Local Government Engineering Department
LGD	Local Government Division
MAL	Metal Agro Limited
MFI	Microfinance Institute
MT	Metric Ton
NDP	National Development Programme
OS	Outgrower Schemes
ORC	Oilseeds Research Center
RDA	Rural Development Academy
SAAO	Sub-assistant Agricultural Officer
SLP	Seasonal Loan Product
SRC	Spices Research Center
SSC	Sales and Service Center
ToT	Traning of Trainers
VAS	Value-added Service
WSDF	Women Skills Development Foundation

A young woman stands in a lush green field, holding a freshly harvested corn cob. She is wearing a vibrant sari with a green base and large yellow and red floral patterns. Her head is covered with a matching green and yellow floral headscarf. She has a serene expression and is looking directly at the camera. The background is filled with tall green plants, likely corn, under a bright sky. The overall scene conveys a sense of rural life and agricultural productivity.

CHANGING FACES OF THE CHARS

We Create Opportunities

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