

Mandated by



Rural Development and Cooperatives Division  
Ministry of LGRD & Cooperatives



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

## The Project

More than two million people live in northern chars\* of Bangladesh who mainly depend on agriculture (crops, livestock) and seasonal labour opportunities for their livelihoods. Weak market institutions, lack of information and higher costs of operation make the chars “less attractive” destination for public and private investment. Building local market institutions and enhancing private and public services to improve the economic conditions of the char dwellers is therefore central to M4C’s approach.

M4C aims to reduce poverty and vulnerability of northern char households, by facilitating market systems for enhancing opportunities of income generation. M4C is mandated by the Swiss Agency for Development and Cooperation (SDC) and Ministry of Local Government, Rural Development and Cooperatives, Government of Bangladesh. Swisscontact in collaboration with Rural Development Academy, Bogura continue to implement M4C in Gaibandha, Sirajganj and Kurigram districts until December 2019.

## Intervention Areas

M4C focuses on three major intervention areas namely input supply and production services; output market and post-harvest/processing services; and financial services targeting both crops and livestock farming households. M4C supports large companies (agro-input, agro-processing, financial institutions, etc.), public agencies (research, extension, etc.) and local market actors (distributors, retailers, traders, etc.) to expand to peripheral char markets; and provide their products and services.

M4C addresses cross-cutting themes like women’s economic empowerment (WEE), disaster risk reduction (DRR), governance and conflict-sensitive programme management (CSPM) in project design and implementation. M4C also supports Char Development Research Centre (CDRC), a specialised center of Rural Development Academy, Bogura dedicated for improving the livelihoods of the char dwellers, to institutionalise information, knowledge and lessons of M4C; this is to create awareness, and mobilise initiatives and investments from public and private sector, beyond the project period.

\*chars are riverine land, susceptible to erosion and soil deposition, which remain disconnected from the mainland either seasonally or throughout the year.

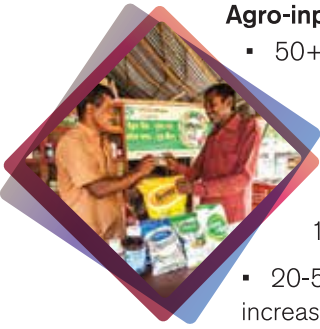
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## SPECIFIC ACHIEVEMENTS

### Agro-input Market

- 50+ new agro-input distributors and 500+ retailers set-up by agro-input companies
- BDT 5.0 Crore sales growth of quality agro-inputs (target 10 Crore by 2019)
- 20-50% increase in yield; 12% increase in cultivation area



### Financial Services

- 5 (M)FI Branches set up on the chars; 20 branches currently offering seasonal loans
- 9,800 Farmers received and repaid loans in time
  - BDT 35.0 Crore loan (BDT 30.0 Crore seasonal loan) disbursed during 2014-2017



### Handicrafts

- 1,000 char women trained and employed
- BDT 1,100 additional income earned per month



### Agro-output Market

- 300+ traders trained and linked to high quality-high price markets
- 200+ local service providers supported to provide post-harvest/processing services
- 10-25% increase in price



### Transportation Services

- BDT 5.0 Crore funding from LGED (14 passenger sheds and 06 roads)
- BDT 0.9 Crore funding from project (09 floating landing stations; 18 charer gari; 28 model boats; 02 unpaved roads)



## RESULTS

- M4C promoted 20 business models and supported 1,500+ service providers e.g. agro-input companies, distributors, retailers, traders, microfinance institutions, etc. to promote 60 services e.g. distribution and promotion of quality agro-inputs, post-harvest/processing information and services, seasonal loans for crops and livestock, etc. 25 of these services were DRR-relevant and 20 services targeted women.
- Until June 2017, M4C benefitted 92,000 char households (comprising more than 450,000 women, men and children) with an additional income of 13.0 Million Swiss Franc which is equivalent to BDT 101 Crore.
- Benefitted char households used the additional income to reduce their vulnerability and improve family wellbeing i.e. house renovation, better consumption, sending children to schools; reinvestment in agriculture and trading, cultivation area expansion, asset/capital accumulation.

## LESSONS

- Lead firm (agro-input companies, MFIs) approach supported by producer groups was helpful to facilitate quicker entry of lead firms and uptake by the beneficiaries.
- Showcasing char business potential through research and few pilots were helpful to attract more private sectors partners.
- Research and extension with public agencies created scope for private sector-led interventions.
- Integration of cross-cutting themes was necessary and effective in the context.
- Monitoring and results measurement was pivotal in steering the project.
- Adaptive management helped the project to evolve and stay relevant in a dynamic context.

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