





QUARTERLY ISSUE

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MAKING MARKETS WORK FOR THE CHARS (M4C) is a market development project of Swisscontact Bangladesh aiming to reduce vulnerability and increase well-being of char dwellers by enhancing their opportunities of income generation and improved resilience. M4C project is being operated for Phase III from July 2020 to December 2024.

MAJOR HIGHLIGHTS TILL DATE

TECHNICAL	PROJECT DIRECTOR	RDA DEPLOYED 4	ENGAGED 252	7 GENDER
ASSISTANCE	(PD) APPOINTED	OFFICIALS FOR	SERVICE	FOCUSED
PROJECT		CDRC	PROVIDERS	5 DRR RELEVANT
PROFORMA (TAPP)				SERVICES
APPROVED				PROMOTED
25 MAY 2021	20 JUNE 2021	24 JUNE 2021	By JUNE 2021	AS OF JULY 2021

PHASE III ACTIVITIES SO FAR

- Engaged five large-scale partners of input supply and production services (crops and livestock) with a vision to improve the service quality and product availability in all working districts.
- Supported the local service providers to create end-level awareness in both crops and livestock.
- Worked with four Microfinance Institutes and Chars Development Research Centre (CDRC) to mitigate the slowdown in the financial inclusion process which was brought to halt during the pandemic.
- Organized a 2-day long staff orientation program with a field day and sessions such as-DRR, Gender capacity building activity for CDRC's work in public and private sector engagement.
- Introduced new sectors like summer vegetables, native chicken and goat rearing to create vibrancy in the char market.

To know about M4C, check Page 2









ENDURING THE PANDEMIC

Scalability of the new interventions has been severely affected by the pandemic. The impacts of the shock were immediate and far reaching on the char economy and market systems that had been growing steadily for the last two decades, overcoming all odds and adversities embedded in the chars. Market actors of all descriptions, including farmers, traders, service providers, entrepreneurs have been affected in varying degree and forms. The project has conducted an indepth qualitative study to capture the market shocks and signs of economic resilience of the char producers and entrepreneurs during the pandemic.



MARCHING TOWARDS GENDER EQUALITY



Of the 10,600 farming households reached by the project so far, 2,300 women farmers have been reached and at least 59% of them traded their crops with enlisted service providers of M4C. M4C is promoting native chicken and goat rearing which are gender inclusive sectors. Four hatcheries have recently distributed native chicks to char women farmers in Gaibandha, Kurigram, and Jamalpur. M4C has engaged 12 women entrepreneurs (9 native chicken vaccinators, 2 Trader Out-grower Schemes, and 1 micro-seed vendor) till date, majority of whom have recently started business in the chars.

M4C AT A GLANCE ACHIVEMENTS HIGHLIGHTS (2012-TILL DATE) BDT 13.000 350+ TRADERS FAVORABLE 50+ NEW AGRO-1.24 400 **BDT 48 CRORE** ADDITIONAL LINKED TO HIGH INVESTMENT INPUT HOUSEHOLD LOANS RECEIVED BY **INCOME PER** PRICE MÅRKETS DISTRIBUTORSHIPS THROUGH CDRC BENIFITTED FARMERS HOUSEHOLD **ACTIVITY AREAS PHASE III** INPUT AND OUTPUT **ANCHORING & INNOVATION &** FINANCIAL SERVICES INSTITUTIONALISATION SERVICES **ENTREPRENEURSHIP**

STORIES FROM THE CHARS

FIROZA NOT LEFT BEHIND



M4C has started to work with 21 Trader-OS for goat rearing. This intervention has shown the potential to effectively reach disadvantaged women farmers who have not been able to properly engage in crop cultivation. Firoza Begum from Char Tupamari, Kurigram was married off when she was only nine years old. At the age of 13 she became a mother and found herself divorced. Firoza was raised along with her daughter in her father's home. Her daughter at the age of 13 was also forced to marry an already married person and after somedays was divorced as well. In March 2021 local service provider Md. Imran Ali formed a group through the M4C project and reached out to Firoza for goat rearing. Since then, Firoza has been rearing three goats. Having participated in the improved goat rearing training and taking Md. Imran Ali's advice, Firoza now has enough money to build a matcha (floor) to protect her goats from cold and humidity.

- Rahmat Ali, MJSKS, Kurigram

JAHIDUL RAKES IT IN THE CHARS

Md Jahidul Islam, Bazra, Ulipur increased his business volume when he targeted the char areas. He started his business as an input retailer in 2010 and received training as a Trader-Out-grower Scheme [Crop] (Trader-OS [Crop]) in 2016. He began crop trading after that and met with Department of Agricultural Extension (DAE) officials through M4C. By 2021 his business performance enabled him to rent a space of 532 sq. feet which he is now using for community storage, providing storing facility to other Char Bazra farmers.

- Forhad Hossain, Swisscontact, Kurigram



"M4C has been implementing different activities like vaccination, deworming, improved husbandry practices, and fattening training for both bull fattening and goat rearing in my working area since September 2020. During this pandemic the project staff has always communicated with me to assist in implementing different activities in the char areas. I have assured them to continue livestock-related activities in the field. Even in this situation, I visited the char area with M4C team and conducted trainings on bull fattening, goat rearing, and conducted vaccination campaign. I believe M4C will create high impact among the char farmers through bull fattening, goat rearing, vaccination, deworming, fodder cultivation, and breeds.

I hope in future this type of project will continue in the char areas to create more profit for the char farmers and reduce vulnerability.'

-Dr. Md. Yunus Ali, Upazilla Livestock Officer (ULO), Dewanganj, Jamalpur

STORIES FROM THE CHARS

ENVIRONMENT MIGRANT JOSNA SCORES FROM REARING CHICKEN

Josna Begum, wife of the day labourer Md. Mofijal of Hokodanga, Thetarai, Ulipur in Kurigram district lost both her home and her cultivable land to river erosion. As their house collapsed, she and her husband along with their two daughters had to relocate to a new area in Hokodanga. The loss coerced Josna to start her life afresh, but without any capital. Her husband, an aged asthma patient, could not work anymore. Without any income source, it was not possible to educate their girls. They managed to get their elder daughter married in Dhaka. Struggling with life, Josna decided to start working as a seasonal day labourer in potato and groundnut fields. She also thought of tailoring in addition to her agricultural work and took a short training on sewing. Josna bought a sewing machine and started getting small sewing jobs from people around her. This helped to sustain her survival.

In 2021 a hatchery owner Md. Morshidul Islam held a meeting in his backyard with the help of M4C to find some female farmers interested in rearing native chicken on a semi-commercial scale. Finding an opportunity to further improve her livelihood, Josna Begum took the responsibility of forming a group with 20 female members for rearing native chicken. She bought 50 chicks and after rearing them managed to sell 38 of them for BDT 10,000, her highest income ever.

Now motivated, Josna Begum is building a house for rearing chicken semi-commercially, has ordered 100 more chicks, and is planning to build a large shed for them. M4C is trying to ensure doorstep vaccination process for farmers like Josna. The project is hopeful that if anyone like Josna faces any difficulty to rear chicken in the chars, they will get a commercially viable solution in future even after the project ends.



