MD. JAMAL HOSSAIN
Shelling Service Provider
Datiar Char, Chilmari, Kurigram

Previously, people used to shell maize using hands. Thus, people were discouraged to cultivate more maize as it was very time consuming and difficult especially for women as they are mostly involved with post-harvesting. I purchased the first shelling machine in Datiar Char, Ulipur spending around BDT 40,000. M4C picked up 20% of the cost and helped me to promote this service among the maize farmers. I reached break-even in the first year of operation, now I am serving more than 150 farmers. As it is very profitable and now takes only a few hours to shell, people are investing more in maize.

MST. RASHEDA BEGUM
Farmer
Shata Lashkar, Ulipur, Kurigram

3 years back, we used to get around 25 maund of maize from our 2 acres of land. At that time, we did not have access to quality seed, pesticides or weedicides. After using high-quality maize seed, improved cultivation and post-harvesting techniques, we could harvest 180 maund maize this year. Now we both are working hard to produce more next year. We have big dreams and we want to invest more in our children’s future.

MD. SHAMSUL HUDA
Branch Manager, BRAC
Jatrapur, Sadar, Kurigram

We cater to both mainland and the char areas. There is a clear difference between the char and mainland borrowers. Char farmers take the SLP loan and use it for the exact activity they mention. Moreover, with continuous follow-up and market linkage activities, they can make good profit from cultivation or livestock rearing, and thus, can easily repay the money. Till now, the recovery rate is 100 percent. We disbursed BDT 1.12million loan to 392 loanee as Seasonal Loan Product.

Last year, I won the ‘Best Performer’ award in my organisation, and received several performance bonuses with it.

MOSSIRON BEGUM
Livestock Farmer
Haatbari Char, Gaibandha

I borrowed BDT 30,000 from SKS last year and invested the money in bull-fattening. After 6 months I sold it and used the profit with another loan from SKS to buy two cows. In this way, I now have some money in hand which I can contribute to my family as well as I can buy things I want.
Swisscontact, Switzerland’s Technical Cooperation, is headquartered in Zurich and was established in 1959. Swisscontact is an international non-governmental organisation (NGO) under the Ministry of Foreign Affairs of the Swiss Federal Government of the People’s Republic of Switzerland. Swisscontact is registered as an international non-governmental organisation (INGO) under NGO Affairs Bureau, Government of Bangladesh, as per the organisation’s two-fold mandate of working with poor people living in rural areas of Bangladesh through rural development, cooperative based activities and research on rural development. Moreover, the Swiss Agency for Development and Cooperation (SDC) is Switzerland’s international cooperation agency within the Swiss Government. The SDC is responsible for poverty reduction and socio-economic improvement of the poor people living in rural areas of Bangladesh through rural development, cooperative based activities and research on rural development. 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 competition and information and higher costs of operation make the chars “less effective” 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. Until June 2016, it has benefited 50,000 char households in ten districts of northern Bangladesh with an additional income of BDT 11,000/households.

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. Through time-bound partnerships, M4C supports public agencies (i.e., research and extension), private companies (i.e., agro-input, agro-processing, financial institutions), and local market actors (i.e., retailers, traders) to expand to peripheral char markets and to promote their products and services. M4C addresses cross-cutting themes like Women 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 centre 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.

**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-input (target 10 Crore)
- 20-50% increase in yield; 12% increase in cultivation area

**Financial Services**
- 5 (MF) Branches set up on thechars; 20 branches offering seasonal loans
- 9,800 Farmers received and repaid seasonal loans in time
- BDT 35.0 Crore loan (BDT 20.0 Crore seasonal loan) disbursed during 2014-2017

**Transportation Services**
- BDT 1,100 additional income earned per month
- 1,000 char boats owned and employed

**Handicrafts**
- 200+ artisans and traders supported to produce high-quality high-value handicrafts
- BDT 0.9 Crore funding from the project (90% funding; 10% own)

**Market and Devolved Services**
- 2,400+ traders and sellers supported to provide post-harvest processing services
- 10-25% increase in price

**Infrastructure**
- 0.9 Crore funding for the project (90% funding; 10% own)

**Other**
- 5 (MF) Branches set up on the chars; 20 branches offering seasonal loans
Dreaming of a better life might seem to be one of the most basic human activities. For the villagers of remote Char Fazlulpur in Gaibandha of northern Bangladesh even to dream was a luxury. Residents of the underdeveloped community of islands set in the midst of the rapacious Jamuna River were so consumed by daily struggle they couldn’t imagine improvement. There was no chance to dream.

With the introduction of more modern agricultural practices and farming advice given by agricultural officers facilitated by M4C, the situation has changed. Higher crop yields and better incomes mean that villagers are now able to plan their own futures.

“We don’t teach science in the school at Fazlulpur,” says mother and small-scale farmer Sazeda Begum, “so I sent my son to Fulchhari High School on the mainland. It costs Tk 5,000 per month for his studies.”

Indeed Sahajuddin remembers that five years ago Sazeda, who farms alongside her husband, struggled simply to feed her family. It was beyond imagination to consider the quality of her son’s education. “Nobody thought to run a maize mill or buy a thrashing machine in Char Fazlulpur,” says farmer Sahajuddin.

Thatching machine in Char Fazlulpur, says Shamsur Ali from Omospur village. “The M4C people encouraged me to purchase one, costing around Tk 100,000, and they helped with some of the cost.”

Now I roam village to village threshing maize for Tk 15 per maund” Shamsur Ali’s new venture earns him around Tk 80,000 over the three-month harvest season “Seeing my success two other villagers bought machines on their own,” he says.

Alomgir Hossain, an agricultural input product dealer from Fazlulpur village has also marked the change “The M4C project didn’t give us any tangible asset,” says farmer Sahajuddin. “But the M4C staff encouraged us to use a seed company and crop protection solutions here. Nowadays local farmers are also aware that if they use quality seeds and the right agriculture products, they benefit.”

Higher yields have also given rise to wholesaling opportunities. “Last season I purchased 450 tonnes of maize from the villagers and on-sold them to larger traders,” says local Mill Yutnas Ali. “I could make more profit if there was a road on our island for transportation.”

“Erosion is a constant menace and the fate of river island dwellers has hardly changed.”

Khilamari is one of Char Fazlulpur’s seventeen villages, an area where M4C has been active for the last three years. There, abundant crops, mostly of maize and chillies, can be seen. The landscape is less barren than elsewhere. Moreover, the houses are conical speckled with tiger-like spots. Some villager’s roofs are so well built that they can’t open the doors. It is a noon of healthy society.

Like Sazeda, Khilamari village, Baduzamun is making good profit from chillies. M4C coordinated with the Bogra-based Spice Research Centre to train islanders about improved chilli seed retention techniques.

“Here we showed them how to purify the chilli, how to select the good plants and separate them from other plants with a mosquito net,” he says. “Now all of the chillies from my field are of large size. Before I could produce no more than five maunds per bigha; now I expect ten to twelve.”

From our forefathers we learnt traditional agriculture methods,” says Sahajuddin. “Sahajuddin,” an elderly farmer from nearby Chandr Char village, which has also benefited from M4C’s work. “We had no knowledge of which crops were more suitable for our land. We didn’t know about high yield varieties. Then M4C arranged training for us.”

Indeed Sahajuddin remembers that many local farmers used to grind their own maize crop to eat as an alternative to rice. “But last year, after our training and tour of other villages, I cultivated maize on two bighas,” he continues. “The highest size, 60 maunds which I sold for Tk 650 per maund. Traders even came to my house to buy the crop directly. Economic conditions in our community are better now.”

Asked how he managed to increase his production, Sahajuddin says he uses a high yielding variety of maize and a well-known seed company and follow modern agricultural practices with his new knowledge of fertilisers and pesticides. “We use the same seed with a gap of about ten inches between seeds and a gap of thirty inches between rows. Using this method the results are very good,” he says.

Similar improvements have occurred in jute production. Local farmers have seen an increase in yield from around five maunds per bigha of jute to about twelve. By covering the soaking jute in plastic during processing the filaments looks cleaner which means a higher price for farmers.

Moreover, the economic situation has not only improved for farmers but has given rise to new opportunities as well. “Actually the M4C project didn’t give us any tangible asset,” says farmer Sahajuddin. “But in connecting islanders with agricultural companies and experts, in training us, they did so much more. The knowledge they gave will remain with us forever.”

They were unaware of our community’s agricultural potential,” he says. “But the M4C staff encouraged us to supply seeds, micro-fertilisers and crop protection solutions here. Nowadays local farmers are also aware that if they use quality seeds and the right agriculture products, they benefit.”

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Some villagers installed solar electricity. Some repaired their homes. Sirina is not alone in having bought land across the river. Plans for the future, it seems, have become as plentiful in Char Fazlulpur’s as crops.

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New Maize Makes Kalpana Happy

Like many villagers Kalpana Begum doesn’t remember her age, or the precise ages of her three children. Hers has been a life of struggle, not uncommon for a resident of Agh-Bohail Char set on a charland in the Jamuna River in Bogura district of northern Bangladesh. She has known many days where the primary concern was finding the next meal. But Kalpana’s struggle is over. Positive changes to her life over the past few years have brought about a brighter horizon.

Just a few years ago Kalpana lived in a straw-and-bamboo hut on the river bank, built on unused public land. Annually during the monsoon she had to leave her home due to seasonal inundation. She had no work and perhaps to escape the frustration of acute poverty she used to wander around the country several times a year, moving from one religious site to another. “Mostly I had to struggle alone,” recalls Kalpana, “to manage a family’s situation dramatically improved. I married a man from an adjacent village. Her other children Sandhya Tara and Sourav study in classes eight and four.”

In place of the rice, they got an option of cultivating a high yield variety of maize suitable to the island conditions and offering better profits. M4C also gave some training on how to farm it. But many of those farmers did not have money to buy costly seeds and fertiliser. M4C found a solution for that too. They convinced United Finance, a leasing company to provide seasonal loan through the local maize contractor Zaid Mandal.

“We took Tk 25 thousands from Zia for maize cultivation and paid it back after selling the maize,” said Kalpana. Last year the family earned Tk 42,000 from maize. This year, husband Bharat is cultivating maize on three bighas of land, as well as participating in additional share cropping on another farmer’s land. The family’s improved economic circumstances, Kalpana realised her dream of bringing Sukhtara home to be married to a man from Char Kasai, her daughter.

Due to our poverty, my eldest daughter could not study,” Kalpana says. “I want the younger two to have the benefit of a proper education.”

Kalpana never imagined her life could be the way it is now. “I had nothing,” she says, “Now I have a corrugated tin house, I have furniture including a bed and a metal cabinet. Soon plan to buy a solar power system for our home.”

This means that they can seldom provide collateral or even permanent assets as proof of their address. On the other hand, factors like lack of security while staff travel to chars and higher staff turnover also added to the already higher transaction cost of reaching and serving char-dwellers by MFI organisations.

Not a matter of surprise that for many decades only exploitative moneylenders (Dhakhs, Mahajans) would offer loans to char farmers. They often charged interest rates as high as 10% per month.

M4C worked with trailblazing microfinance institutions National Development Programme (NDP), BRAC, Gram Unnayan Karma (GUK), United Finance (UF) and SKS to set up branches on the chars and to develop Seasonal Loan Products (SLP). These branches also conducted market facilitation activities (engaging value chain actors to ensure agri-input/output products and services) thereby improving borrowers’ capacity to repay the loans. Sonia Begum (30), one of the early borrowers in the scheme, still recalls her first introduction to the facility. She received not only credit but also business advice and training. With training and access to information, Sonia’s livestock business has now started to make a profit. In fact, she and her husband are in the process of acquiring a residential plot on the mainland.

MFI officials now say that they are pleasantly surprised by the market response and results. Demand for agricultural loans in chars is robust and seeing which, other MFIs are following suit. For instance, Eco-Social Development Organisation (ESDO) has already started their operation in chars. Chari farmers have proven themselves as reliable borrower-base, since loan recovery-rates are comparatively higher than that of the mainland and mostly stands at area default.

Recently an MFI branch manager from the chars actually won the ‘Best Performer’ award in his organisation, and with it several performance bonuses. Serving char areas is becoming a strategic priority for some of the microfinance institutions, and it sure looks like they are here to stay.
Nurturing the Entrepreneurial Spirit

Asma Begum became one of the first women who received a micro loan from SKS. With her ten thousand Taka, Asma prepared to get a grip on her fortunes.

Following the birth of her third child, Asma Begum felt like she had achieved her lifelong dream of a perfect family. Asma happily toiled away in the kitchen and in crop-fields to do her part for the family.

Her husband, an agreeable and hardworking man, did his best to keep the family afloat. Through good times and bad, they worked side by side to make do with whatever they had. But then, one day, Asma's husband passed away. He died suddenly, leaving her to raise her children on her own.

Asma immediately put her heart and soul into obtaining a loan for herself. Asma Begum became one of the first women who received a micro loan from SKS. With her ten thousand Taka, Asma prepared to get a grip on her fortunes. For guidance, she regularly attended MAC community meetings, and asked advice from MAC and SKS staff. With time, she learnt about good agricultural practices, the importance of quality inputs and efficient production techniques.

Asma Begum joined a farmers' group under the guidance of the M4C project. Gradually, she gained fellow group-members' admiration, and soon became the group leader.

By disrupting their own, women like Asma have risen to their potential, thanks partly to market development activities by M4C. Some of these change-stories are tangible. Some others are barely visible to outsiders. Take, for example, the story of Mosiron Begum whose entrepreneurial journey helped her find her place in the family. Mosiron Begum (35) had long been a housewife, engaged in daily chores and a variety of unpaid, house-work. For many years, she carried on asking money from her husband, to run the household. Whenever the children needed to buy something, it would be her who requested money from her husband.

Those days are gone now. Mosiron and her cohorts have come a long way. With the women generating their own incomes, it’s not necessary to ask husbands for money all the time. There were initial hiccups, Mosiron confesses. At the beginning, her in-laws were dead against the housewives working outdoors, alongside other men. But then MAC engaged the in-laws and spoke to them about the interventions. Once they saw what was going on, the in-laws and elders dropped their objections, allowing women like Mosiron the liberty to pursue their own business goals.

No one can say what sparked this remarkable transformation in this ordinary woman from Haatbari Char. Mosiron herself thanks M4C and its partners for paying attention to char-dwellers, and for creating empowering conditions for women. To be successful, she says, one must start out with unswerving determination. And then, everything else will fall into place.

Thousands of char-dwelling women like Asma have risen to their potential, thanks partly to market development activities by M4C. Some of these change-stories are tangible. Some others are barely visible to outsiders.

By disrupting their own, women like Asma have taken to earning the lives of young women. Apart from creating favorable situations in their respective households, the women are serving as potent role models for sustainable, inclusive development.
Agh-Bohail char is situated within the Jamuna River in Bogura district; like any other char area of the country, it is one of the extreme poverty pockets of Bangladesh. Characterised by isolation and inaccessibility, Agh-Bohail also faces many natural shocks and hazards, which intensifies social, economic, and political exclusions of char dwellers like Hazrat Ali.

In 2012, Hazrat Ali owned only a small piece of land and a cow. During winter season, he cultivated using traditional method and used low quality agricultural inputs. During monsoon, he traveled to different cities for working as a day-labourer, leaving his family in a vulnerable condition. His wife had to struggle alone to manage a kilogram of rice per day to feed their three children. His eldest son had to start working as an assistant to a carpenter only at the tender age of 7.

M4C mobilised private agricultural companies to conduct promotional and capacity building activities (i.e. demonstration, farmers’ meeting) in the char areas and assisted them to set-up distribution channel in the chars.

M4C facilitated micro-finance organisations to offer seasonal loan products to char-dwellers for the very first time. This was done considering the heightened level of agricultural productivity leading to increased need for finance.

M4C supported creation of char traders for both crops and livestock. A fraction of these traders also transformed as contractors who provide input, credit support and buy-back guarantee to farmers.

His house is more resilient now on the face of a storm/heavy rain since it is no longer built with mud rather it’s made of tin. He also has invested in solar panel and can light-up his house at night. He and his wife jointly rear cattle and currently own 3 cows. Out of his three sons, two are currently studying in school.

Market Systems Change for Vulnerability Reduction (MSC4VR) Framework

The framework assumes that strategic inputs in the market (input, output and support service market) system can positively impact the nexus of dialectics between vulnerability context which is characterised by shocks, trends and seasonality and livelihood capitals - human, natural, financial, social and physical. Prior to M4C’s interventions, char dwellers had very limited financial, physical and social capitals, but abundant human and natural capitals.

M4C’s multidimensional activities across market system created a catalytic impact on char dwellers ability to accumulate capital by opening up various livelihood strategies.

Resultantly, their skills, choices and voice have enhanced as well as their income competitiveness leading to private and public sector’s changed perception about char communities.

This change triggered transformation in chars’ investment climate and ultimately created a seamless transition between private and public sectors’ continuous offerings and char dwellers’ continuous participation in such a vulnerable context.

These dynamic market system changes have increased livelihood options for Hazrat Ali as he cultivates maize and rears cattle following improved practices. Now, using his existing piece of land and newly-leased land, he cultivates rice, chilli, maize and jute in different combinations. Also, with the presence of MFI’s seasonal loan products he has now better access to finance which allows him to invest in other income generating activities like livestock.
When Moksed Ali, 45, and his cousin Zahangir Mandal, 50, returned after five years to their home village of Agh-Bohail, a char island in the enormous Jamuna River, they were surprised by what they saw.

“Most people have built corrugated tin homes now,” says Moksed, a small trader. “The number of cattle in almost every home has increased. Last time I was here they had nothing.”

Charland is affected by large-scale erosion. Moksed and Abul left their village in the Agh-Bohail char in Bogura district of northern Bangladesh, to settle in the mainland around two decades ago when their ancestral lands and homesteads were taken by the river. It is not an uncommon circumstance. Their return this time around is driven once again by the river, which has once more changed course and in the process released their land from its clutches.

“When I left there were only two shops in the bazaar on the riverbank,” says farmer Abul.

These days, Agh-Bohail market has a good number of shops. Where once there was only one tea shop now there are four. There are also four shops for agriculture supplies. One tin shop has concrete pilars. There is a small restaurant as well as grocery and cloth dealers. Abul, the secretary of the village committee, says Moksed helped them to organise the market and now he sells quality seeds, fertiliser and other agricultural products in the local bazaar. M4C also brought people from the agriculture department here to train our farmers how to cultivate crops in a modern way.

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Agh-Bohail, a sand char in the years to their home village of Agh-Bohail, says he took a Tk 45,000 loan over six months from United Finance to grow maize on nearly two and half acres of land. “It was easy to borrow 220 maunds of maize which I sold at Tk 625 per maund, which meant a total I earned Tk 127,500 last season. Along with the loan I fully paid an extra Tk 3, 850 to United in interest.”

“I never had the chance to go to school,” says Zahangir, “but I want my son to be educated.” His son currently studies in the kindergarten school of Saheb Ali’s son.

In Bangladesh there are approximately 547,000 hectares of river char land, home to a few million people. But most have few assets since hardly any non-government organisations work there to offer microcredit loans with which villagers can improve their economic circumstances.

Along with United Finance, M4C was able to encourage a non-government organisation GUK (Bogura) to open an office in Agh-Bohail in September 2015 to offer seasonal microcredit loan facilities to farmers.

“There were 323 loan recipients in the first year,” says Moksed’s cousin Zahangir, “The number rose to 900 a year later.”

In Majhbari village, four kilometres from Agh-Bohail, meanwhile, M4C has encouraged farmers to work together. “Buyers for our crops arrive in Agh-Bohail because it is on the riverbank,” says local Emdadul Haque. “But it is difficult for farmers to transport crops there; so instead we have established a common hub locally for sale of our produce. Now the traders come here too.”

Emdadul is the president of the village committee. M4C helped set up for the purpose.

“What we have now is a central collection point,” says Rikta Begum, the secretary of the village committee.

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“What we have now is a central collection point,” says Rikta Begum, the secretary of the village committee.

“All our products, maize, jute, chillies and millet are sold from here. Buyers are also coming here as well as they can collect huge quantity of produce from a single place and we all get the same prices,” she adds.

The microcredit loans of GUK that M4C’s intervention has made available are especially helpful to women in our community.”
Change Makers: So Close (in Deed), No Matter How Far (in Social Identity)

Saddam Wins His Challenge

Saddam Hussein (25) was born and brought up in a farmers’ family, in Chor Haatid. An intelligent boy, he learnt the ways of the char early in his life. He also began working on his father’s crop-fields. Growing up, he saw two options: he could either escape the char life, or he could stay and work to make it better. Saddam’s parents were intent on sending him to Saudi Arabia, Saddam merely points to his store and quips, “you tell me.”

Within a couple of months, Saddam had earned enough money to travel to Saudi Arabia, Saddam merely points to his store and quips, “you tell me.”

It is noteworthy that Saddam’s case represents an example of how regular char dwellers are improving their personal economic condition and also serving their societies from the “Bottom”. On the other hand, following story of Asaduzzaman Babu portrays how members of wealthy segment of the society doing the very same things from their own positions at “Top”, which reflect on the success of M4C’s holistic approach in development.

A Brother in Need, A Brother in Deed

Born in a renowned Kurigram family, Asaduzzaman Babu (38) has come to be known only by his first name: Babu. Babu (brother Babu) char-dweller, fondly call him.

Babu Bhai attended a school in the char-dwelling community, and had a slanting career in the banking sector. Babu Bhai also began working on his father’s crop-fields. Growing up, he saw two options: he could either escape the char life, or he could stay and work to make it better. Babu Bhai’s biggest satisfaction comes not from expansion or bottom lines, but from building something he has always dreamt about. He enjoys his status as a self-made man, and firmly believes that he could’ve never made such an impact while working in a bank. Babu Bhai holds M4C in high regard, extolling its market development activities for “Government and NGOs should expand their supports and activities for changing the faces of the hard to reach chars of Kurigram.”

Like M4C, he believes that when the right conditions prevail, his char-dwelling brethren are quite capable of improving their lives and livelihoods.

Saddam developed rapport with M4C project officials, and began accompanying them on field trips. He observed how better inputs helped both retailers and farmers, and resulted in productivity gains. Soon M4C partner organisations noticed the young man, and could not help appreciating his dedication. With encouragement from both Field Officers, Mr. Rasel of SKS and Mr. Firoz of NAFCO, Saddam took the first step: he formally attended M4C’s training sessions.

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Ramisa Finds Better Days, Finally

"Life has its ups and downs," says Ramisa, a woman from remote Uttar Pippula village on Fazlupur, a river shore in the Jamuna River in northern Bangladesh. "It’s the bad times people remember the most, not their good days," she says. Ramisa should know: she remembers the most, not their good days, "in her life of struggle she’s lived through more bad days than most," she says. Ramisa, a woman from remote Uttar Pippula village on Fazlupur, a river shore in the Jamuna River in northern Bangladesh. "Life has its ups and downs," says Ramisa, a woman from remote Uttar Pippula village on Fazlupur, a river shore in the Jamuna River in northern Bangladesh. "Life has its ups and downs," says Ramisa, a woman from remote Uttar Pippula village on Fazlupur, a river shore in the Jamuna River in northern Bangladesh. "Life has its ups and downs," says Ramisa, a woman from remote Uttar Pippula village on Fazlupur, a river shore in the Jamuna River in northern Bangladesh. 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Situated in a remote part of Kutgram, Mogholbasha is a large river ghat (landing station, dock or terminus) of the river Dhorka. It serves as primary transit for nearly two thousand people everyday. Traders, commuters and sale people arrive here all day to make their way to Roumari, and to various chars. Some vessels sail as far as Jamajpur or Mymensingh.

Historically, fluctuating water-levels caused the station to remain idle quite often. During dry season, the water-level would be too low for boats to access the landing station. Whereas, during Monsoon, the water-level would be too high. During these extremes, a sloppy quagmire between the station and boats prevented passengers from walking the distance. Loading and unloading of goods and commodities was a daily struggle for char people. Patience, elderly persons, pregnant women and babies often suffered the most.

To make things worse, there was not a single structure at the landing station: no row of chairs, no shelter and no restroom. Many passengers would simply litter into nearby houses and impose themselves upon unsuspecting local hosts. In such a dire condition, char dwellers have become habituated tohosting families and groups who miss their boats, or whose boats never arrived.

Community consultations revealed that the dilapidated state of the landing station was a major barrier to mobility of char dwellers. Unsuitable operations could mean, for example, that agricultural inputs would be late to reach the chars, or that produce headed to mainland markets would have wait for favorable conditions. Either way, a partially operational station was a major impediment for local farmers and entrepreneurs. Working on a mission to facilitate better market interactions, Swachchar’s MAC project understood the need to intervene. MAC field officers organised locals and sought their suggestions to figure out a solution. The solution came in the form of a floating dock, which rises and falls with the tide and/or season, making it suited for all weather conditions. MAC built the capacity of local workshops so that they could construct the floating structure. Subsequently, a Ghat Committee consisting of locals was also formed, to oversee operations and maintenance of the dock.

Mogholbasha Ghat now experiences year-round steady stream of moderate number of vessels, going to and from the ghat. Thus, a relatively minor infrastructural improvement has boosted this station’s strategic importance.

Following the Mogholbasha example, M4C facilitated construction of nine (09) more floating landing stations (FLS). The Ministry of LGRD has also invested in an FLS in Meghaihat (Kazipur, Sirajganj) with more facilities (restroom, sitting arrangements etc.).

Thus, with a little help, local innovations have not only helped solve a local challenge, but also set an example for all sectors.

Chars Development Research Centre (CDRC) is a rural development centre based in Rural Development Academy, Bogura and is particularly dedicated to improve the livelihoods of the poor and extreme poor char dwellers. CDRC’s primary focus is to host char-related research, development programmes and sustain the positive impacts of previous char-focused initiatives, ultimately leading to empowering people (women, men and children) living on the chars. CDRC’s umbrella body Rural Development Academy implemented the largest and foremost char-focused development initiative following asset transfer approach called ‘Char Livelihood Programme’, spanning the timeline of 2004-2016. Whereas, from 2012 onwards, Rural Development Academy also initiated another char focused development programme following market system development approach called ‘Markets Work for the Chars’ (MAC). Recking the success of RDA initiated development initiatives in chars, the idea of Community Development Research Centre (CDRC) was conceptualised and the centre was finally established after having policy support and approval of the Board of Governors (BOD) of RDA in its 41st regular meeting in 2012. There are basically three key areas of focus for CDRC’s major components. These are:

1. Research on char-relevant topics
2. Action Research (Field Implementation/Supervision)
3. Training

Considering the unique institutional mandate of CDRC, M4C collaborated with CDRC to strengthen its capacity as knowledge hub, exchange platform and also to conduct dissemination and advocacy for char-relevant topics. The key underlying rationale behind initiatives and higher investment from private and public sectors, and results into benefits for large number of households (not covered by earlier interventions) without or lesser (involvement from Government of Bangladesh as well as donor agencies). CDRC, because of its mandate, network and multifarious nature of its founding institution, is best fit to serve this purpose as opposed to specialised institutions e.g. DAE, etc.

Leveraging on the connections formed through aforementioned activities, CDRC has signed two facilitation partnerships with following two MFIs: Gram Unnoyon Karma (GUK), Eco-Social Development Organisation (ESDO) and Social Change, Feed and CP Bangladesh Ltd. to replicate its seasonal loan programme for char dwellers who otherwise don’t have access to such financing mechanisms. CDRC has also signed another facilitation partnership with Softshare (a solar energy company) which has undertaken investment in the char areas of Sirajganj.

Development Academy also initiated another char focused development programme following market system development approach called ‘Markets Work for the Chars’ (MAC). Recking the success of RDA initiated development initiatives in chars, the idea of Community Development Research Centre (CDRC) was conceptualised and the centre was finally established collaboration between MAC and CDRC that MAC project’s phase II activity streams include ‘Capitalisation’ as a major focus area. Moreover, this partnership is also part of MAC’s exit plan, considering CDRC’s expected role of facilitator for char-centric investment. This is also very important from the perspective of RDA and RDCD, that the chars attract additional CDRC plans to continue playing a facilitative role for enhancing char specific investment from wider public and private sector stakeholders by activating conversations on the socio-economic development of char dwellers.

"After almost two years of collaboration between CDRC and M4C project, we are slowly taking up facilitative role similar to M4C’s for increasing char-centric investment. For example, CDRC has recently signed three partnership contracts with two micro-finance institutes and one solar-energy company."

Project Director, M4C and Director, CDRC, Rural Development Academy, Bogura, Bangladesh.