



Rural Development and Cooperatives Division
Ministry of LGRD & Cooperatives



Supported by
Switzerland



MAKING MARKETS WORK FOR THE CHARS



Chars are riverine pieces of land, susceptible to erosion, soil deposition, flood, and storms, which remain disconnected seasonally or throughout the year.

These lands are inhabited by one of the most disadvantaged and vulnerable segments of the country's population.

Life on chars is constrained by poor infrastructure and minimal connectivity to the market.

Still, there is a vast potential for crop production and livestock rearing due to expansive swathes of fertile land.

Bangladesh is mainly formed by the sedimentation and accretion of three rivers, namely the Jamuna, the Padma and the Meghna. More than a thousand villages are located in the floodplain char lands of the northern region of Bangladesh. 7% of the total population lives in these lands.



Making Markets Work For The Chars (M4C) is a market development project mandated by the Embassy of Switzerland and Ministry of Local Government, Rural Development and Cooperatives, and implemented by Swisscontact Bangladesh, and Rural Development Academy (RDA), Bogura. The project aims to reduce the vulnerability of char dwellers by enhancing their opportunities for income generation.



পল্লী উন্নয়ন একাডেমী, বগুড়া
RURAL DEVELOPMENT ACADEMY, BOGURA



REDUCING VULNERABILITIES IN THE CHAR CONTEXT

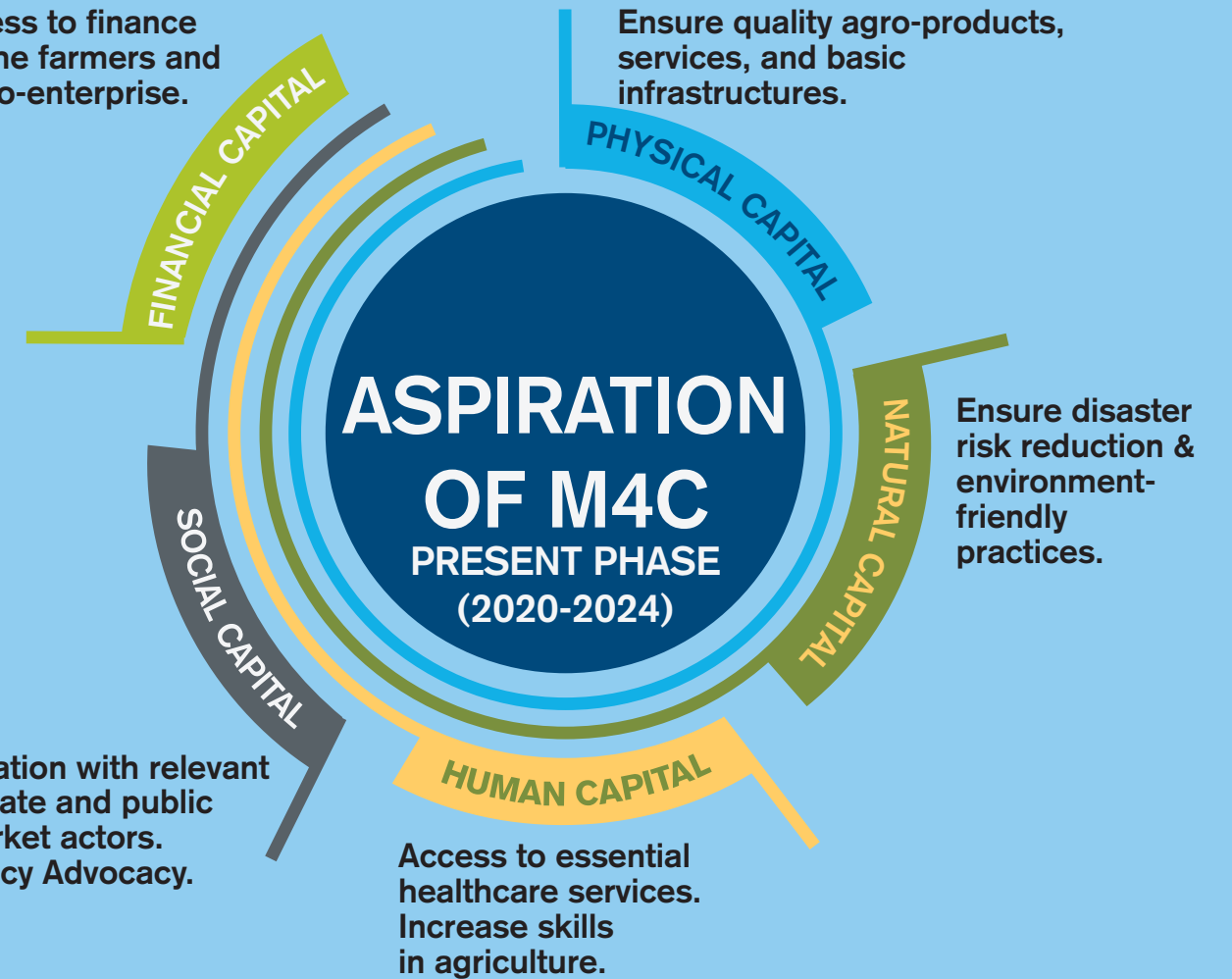
A collaboration between Bangladesh and Switzerland

M4C entered to explore market-driven solutions for the char farming households towards the end of a renowned asset transfer initiative, namely Char Livelihood Programmes (CLP). The Embassy of Switzerland has mandated this project to reduce the level of extreme poverty in the disconnected and climate vulnerable char areas of Bangladesh. Within decades of market development efforts by M4C, agriculture and livestock has emerged as the commercially viable capital for the char livelihood.

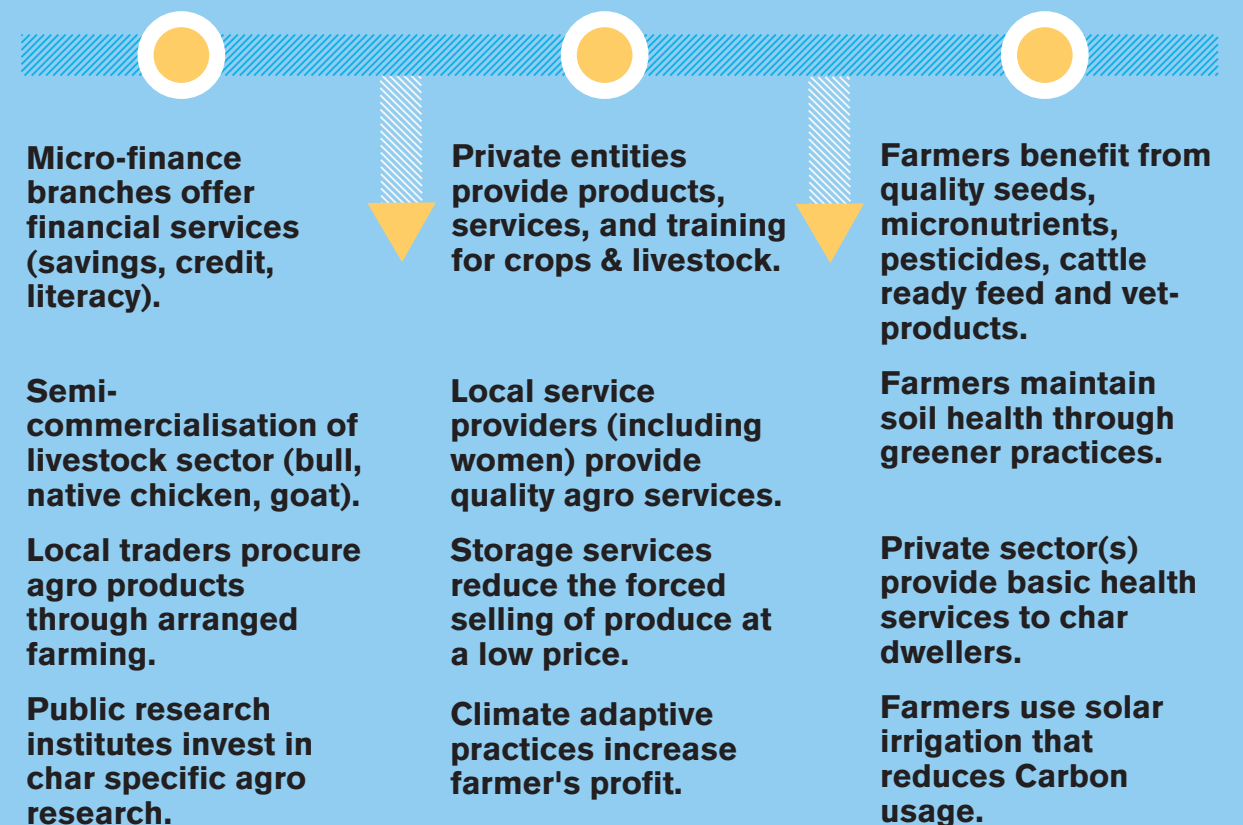
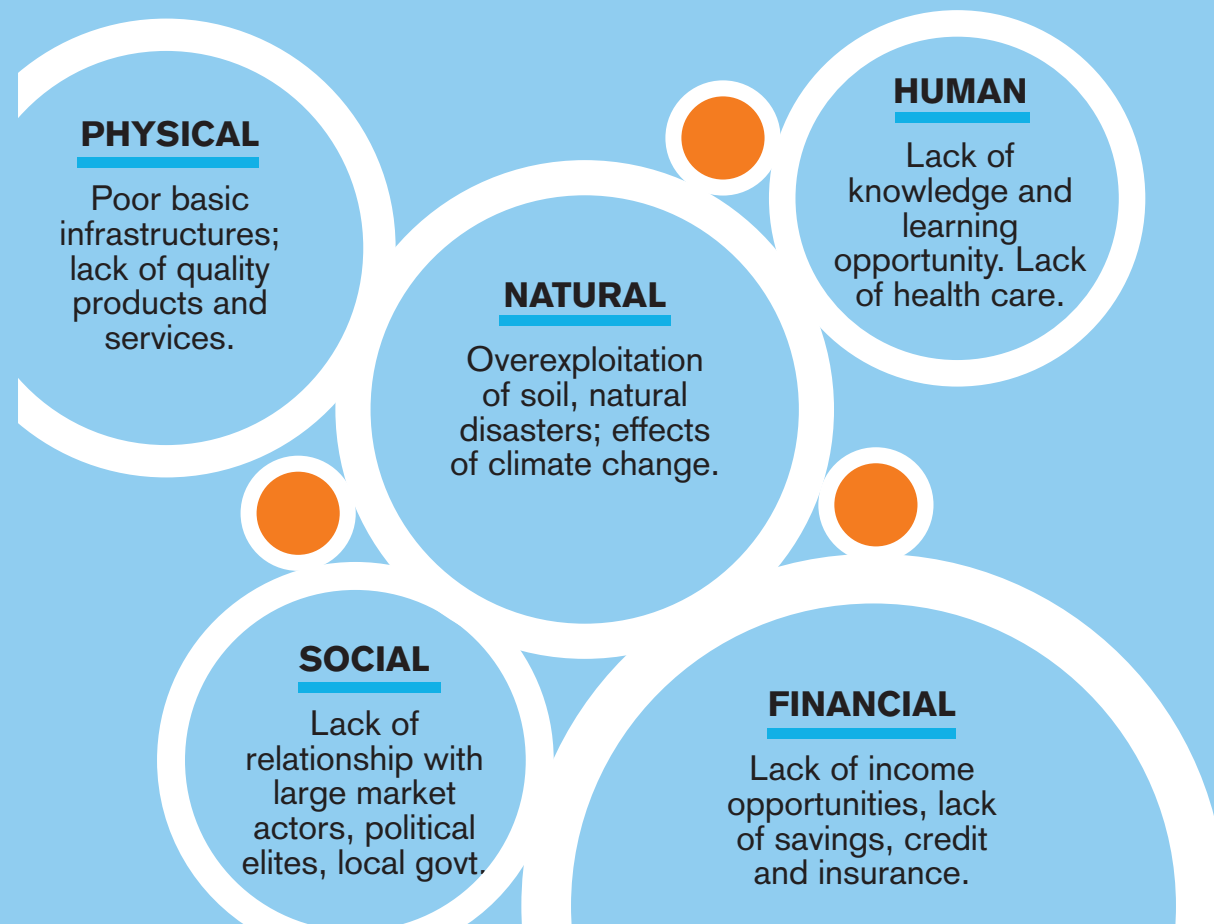
Since 2012, M4C's journey featured an essential role for the Government of Bangladesh (GoB). The Rural Development Academy (RDA), Bogura, co-implemented the project since phase I and ensured GoB's participation. Until 2020, the GoB contribution towards project's financial resources was 16% of the total budget. However, the contribution has been amplified to 1.8 million CHF (25% of the total budget) in the current phase. M4C relished GoB's increasingly active role with many commendable efforts in instating char development through Chars Development Research Centre (CDRC).

Access to finance for the farmers and micro-enterprise.

Ensure quality agro-products, services, and basic infrastructures.



SOURCES OF VULNERABILITY



203,000

HHs benefitted

CHF 35.10

million additional income

36 services

promoted relevant to disaster risk reduction

Direct economic empowerment of

28,900

women

Agro-input and production services

Partnered with 10 large agro-input, 4 agrovet companies and 4 startups

Mobilised 1,600+ retailers through 100+ distribution points

Collaboration with 5 public research institutes

Agro-output and post-harvest services

Mobilised 3,200+ service providers for crop and livestock output market and post-harvest services

Developed 20 procurement centres for procuring crops

More than 90% coverage on drying material usage and maize shelling

Financial Inclusion

Mobilised 4 microfinance institutes (MFIs) and 4 startups in chars. BDT 1,440 million loan disbursed

36,000+ char farmers availed seasonal loan for the first time

3,200+ service providers availed micro-enterprise loan

2012-17
CHF 8.1 million (Swiss contribution CHF 7.3 M)

2017-20
CHF 4.3 million (Swiss contribution CHF 3.2 M)

2020-24
CHF 7.3 million (Swiss contribution CHF 5.5 M)

Non-farm sectors 2012-24

More than 1,000 women trained on handcraft, tailoring and linked with 3 large buyers

Developed 14 floating landing station, 20+ model boat, and customised trucks

Leveraged investment schemes from LGED for infrastructures

2012-17

2017-20

2020-24

