



Impact of M4C Interventions on the Livelihoods of Char Dwellers

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EXECUTIVE SUMMARY

Making Markets Work for Chars (M4C) Project aims to improve the market system for the 2.5 million poor people living in the char islands of river Jamuna, Padma and Teesta of 10 districts in North and North-western region of Bangladesh. The M4C project increased the household income of 92 thousands households where the targeted was 60 thousands. In second phase additional 32 thousands households were reached in the existing list against the target of 25 thousand households. The geographic isolation of the chars results in poor access to markets and services, leading to fewer economic activities and lower output, the char populations are deprived of the market opportunities and have higher cost of transportation with the mainland. The situation is further worsened by contextual vulnerabilities posed by uncertainties and damages caused by flood, river erosion, drought, etc. Apart from that, they are facing multifarious problems like health and sanitation, mobility from char to mainland, establish contact with their mainland relatives and many others. The present study has been undertaken to assess the impact of the interventions imposed through M4C project on the livelihoods of the char dwellers as well as present scenario of VSLA towards upscaling the living standards of char dwellers introduced in CLP (Char Livelihood Program).

A total of 550 people were selected at random taking 50 from each of 11 upazila under Gaibandha, Kurigram and Sirajganj districts where 290 were male and the rest 260 were female. Face to face interview and 06 FGDs were conducted to determine the present status of the livelihoods of char dwellers. However, the VSLA study was conducted in char islands in 47 unions of 16 upazila under four districts, namely Bogura, Gaibandha, Kurigram and Sirajganj. A total number of 32 FGDs were conducted having 8 FGDs from each of above 04 districts on random basis.

Majority (88.4%) of the respondents were young to middle aged and can sign their names only (39.5%) with small to medium family size (86.3%) having marginal farm size (48.7%). Majority (62.0%) of them had an income level upto 100,000 BDT per annum. As far as their housing status is concerned majority (403 person) of them are having tin roof with tin enclosure against 78 person had the same kind of housing structure before coming M4C. Majority (59.8%) of them had hanging toilet before

but at present majority (42.4%) of them is having ring slab with tin roof and tin enclosure. At present three-fourth majority (75.6%) of the respondents are having own tube well for drinking water against 61.3% of them used to collect drinking water from neighbours tube well before coming to M4C.

As regards to earning average income by the respondents in different sources, it was found that, the figure is increased to a significant level at the present moment than before coming to M4C programme. Moreover, they are engaged in different income generating activities rather than working as labourer. In the process of decision making, both husband and wife takes the decision has been increased significantly than before when husband used to take major decision in the family. Due to women empowerment, the decision making process has been changed and females are being evaluated properly. The use of quality agriculture inputs like seeds, pesticides, fungicides, irrigation equipment's were used by the respondents significantly higher than before the M4C interventions. As far as selling the produce of the respondents were considered and it was found that half (50%) of them used to sell their produce through samity selling point but they had no such facilities before. By using samity selling point they used to get premium price to their commodity. The area coverage and production of rice has been increased to a significant level at the present time than before coming to M4C programme. The jute producing area and production has been increased to a significant level than before M4C programme.

The area of wheat production has also been increased. It was found that 87.7% of the respondents did not produce wheat before which has been reduced to 71.3% at the present time. The majority (78.2%) of them did not produce any maize before which is reduced to (66.7%) at the present time, even the acreage of maize has been increased. The mustard producing area as well as its production has been increased little bit which was not statistically significant. The groundnut producing area and its production has also been increased to some extent that is also not up to significant level. The M4C intervention did not exert influence on garlic, potato, vegetables and banana production and its acreage. The volume of production and producing area did not have shown any significant difference between before and after M4C intervention.

The receipt of agricultural credit was as low as only 14.4% and majority

85.6% did not receive any credit. Among the recipient there were only 2 persons received more than 50,000 BDT credit and 30 person received 20,000 – 50,000 BDT. As regards to training receipt of the respondents, three-fourth majority (75.8%) of them found to have received 3 days training, only 1.5% had 4-6 days training and 4.7% had more than 6 days training. In case of demonstration for technology dissemination organized by the input companies, 2.2% respondents receive char suitable demonstration and they received an amount of BDT 20,000-40,000 as demo inputs, one-third of them received up to 20,000 BDT and one-fourth received more than 40,000 BDT as demo inputs. A great majority (95.6%) of the respondents did not have any business capital to start with and the remaining small proportion had the capital in varying range. Vast majority (98.0%) of the respondents did not receive any business capital from anywhere.

Majority (82%) of the respondents had three meals a day against 35.4% of the respondent used to have same diet before condition. Consumption of fish, meat, eggs and other protein on regular basis were found by as many as 19.6% of the respondents at the present time against only 3.8% had before. Significant changes were noticed in other aspects like 'take three meals plus snacks' and 'take regular meals plus fruits and vegetables'. The mobility in the chars were taken into consideration and it was found that significant changes have been taken place in case of 'construction of roads', 'mobility through specialized boats and vehicle', 'construction of pontoon' and 'construction of passenger shed' making the char livelihood much easier than before M4C intervention.

Village Savings Loan Association (VSLA) activities is concerned, the char women formed samities conducting meeting on fortnight basis depositing money 250 per fortnight makes a yearly savings of BDT 6,000 plus another 1,000 BDT yearly savings totalling 7,000 BDT a member can save in yearly basis. She can withdraw 11,000 BDT i.e. 4,000 BDT extra money. But to repay the money on instalment basis as determined by the committee with extra BDT 10.0/month/thousand taka as interest. In Sirajganj district out of 288 VSLA formed in 05 upazila where 33.33% of them were found functional and the rest 66.67% are not functioning at the present moment. In Kurigram district, there were 303 VSLA formed in 06 upazila, of which only 32.67% are functioning and the rest 67.33% are not functioning any more at the moment. In Gaibandha district, the number of VSLA was 218 in 4 upazila, of which 14.22% of them are functioning at

the moment and the rest 85.78% are not functioning. The reasons for not functioning the majority of the VSLA were: project has withdrawn their direct support, lack of supervision and monitoring, lack of safety and security of the deposited money, lack of willingness of loan repayment among the group members, migration of group members as a result of severe river erosion which washed away their homestead, lack of environment for productive investment of deposited money, unpleasant behaviour of the group leaders etc.

The success stories of 21 insolvent women living in char and active member of M4C programme who were suffering from hunger and poverty were captured in order to validate the research. They got training on cattle rearing, production and post-harvest management technology of different crops like maize, chili, Jute, onion, groundnut, mustard and other char suitable crops for improving their livelihoods as part of M4C intervention. After having training, the women took loan from local NGOs and bought cows for fattening purpose and after 4-5 months, a significant amount of money they made profit margin and many of them purchased land and gradually they were able to improve their livelihoods. They can dry chili in improved way using net and tarpaulin and sell their produce in premium prices. They also have samity selling point where whole seller used to come to purchase their produce. Many of them produced other crops like maize and made money. They are now happy and able to ensure food security of their families and sending their children in school and colleges for better education. Most of them are having their own tube well, sanitary toilet and tin roof and tin enclosure house. They are now able to join social gathering and visit their relatives house on regular basis.