



Rural Development and Cooperatives Division  
Ministry of LGRD & Cooperatives



# Against the Pandemic

## Shocks and Resilience among Char Producers and Entrepreneurs





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and Entrepreneurs

# FOREWORD

As the long-standing development partner of Bangladesh, Switzerland upholds a strong commitment to develop agriculture sectors of this country by applying innovative business models to benefit farmers and other stakeholders. Agriculture has been a constant priority sector to achieve inclusive economic growth of Bangladesh, yet one of the key challenges in this sector is to build resilience and adaptability to climate change. Smallholder farmers in Bangladesh are extremely vulnerable to various types of disaster risks, particularly farmers living in the remotely placed, hard-to-reach riverine island chars. To improve char farmers' economic resilience, Switzerland with the collaboration with Bangladesh Government is supporting Market for Chars (M4C), one of the flagships initiative for creating better economic opportunities and improve wellbeing. However, the global pandemic situation created protracted socio-economic stresses, a million of people have fallen back into poverty and particularly impacting vulnerable communities living on chars. The Embassy of Switzerland highlights an insightful study conducted in M4C locations to understand socio-economic impact of COVID-19 in char livelihoods and the corresponding coping mechanisms. The document illustrates untold stories that depict the inherent resilience, potential, and challenges faced by the char dwellers.

**Syeda Zinia Rashid, PhD**  
Senior Programme Officer  
Focal – DRR transversal theme  
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I am pleased to unveil this document, "***Against the Pandemic: Shocks and Resilience Among Char Producers and Entrepreneurs***", which is the outcome of a hard-working endeavour to extract and capture the raw experiences of the people of chars during the pandemic. Rural Development Academy (RDA), with its specialised centre Char Development Research Centre (CDRC), has been working on developing the char markets and enhancing opportunities for income generation of char households. However, the advent of COVID-19 brought about country-wide restrictions that intensified the existing challenges for life on chars. Considering this, CDRC has facilitated an active rebound for the char markets and livelihoods as an integral part of the M4C project. This document serves as a candid excerpt from the chars, sharing their untold stories of struggle, resilience, and survival in facing this pandemic.

**Dr. Md. Abdul Majid Pramanik**  
Joint Director & Project Director  
M4C, Rural Development Academy (RDA)

The growers and the small entrepreneurs are the backbones of the char economy. The ripple effect of the pandemic on economies indisputably demands more protection than ever for small businesses and growers for their long-term sustainability, especially in the remote char areas. Typically we, the development professionals, illustrate and validate results using numeric figures to a broader audience and often overlook the human factors and emotions. We believe these human factors have tremendous importance to understanding the actual context, which is usually unable to bring the readers' attention through those numeric reports. Our main objective was to capture such human factors and their connection to the shock resilience of char growers and entrepreneurs against the ongoing pandemic. This visual ethnography book has briefly illustrated the present entrepreneurial context of the chars, telling the stories of growers' and entrepreneurs' struggle, strength, and survival amidst this pandemic in the northern char areas of Bangladesh.

**Md. Abdul Awal**  
Team Leader  
M4C, Swisscontact Bangladesh



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## Executive Summary

Making Markets Work for the Jamuna, Padma, and Teesta Chars (M4C) is a project of Swisscontact, Swiss Foundation for Technical Cooperation and Rural Development Academy (RDA), Bogura, mandated by the Embassy of Switzerland in Bangladesh and the Ministry of Local Government, Rural Development and Cooperatives, Government of Bangladesh. M4C works to reduce poverty and vulnerability of char households by facilitating market systems that enhance opportunities for income generation. The project plays a catalytic role in the chars' rapidly growing trade and market networks.

M4C has helped create a feasible investment climate for agro and financial market actors for nine years while increasing income and productivity through access to quality products and services. Since 2012, the project has benefitted 131,700 char households in ten districts of northern Bangladesh with an additional income of BDT 13,000 per household, as assessed in December 2021. M4C's partnerships with private sector actors and service providers have helped them explore market-based solutions by creating efficient access to agro-input and output markets.

The global shock of the Covid-19 pandemic has hit the growing agro-economy in the chars. The shock had immediate impacts on the char market system that had been growing steadily for a decade, despite the geographic vulnerabilities of char agriculture, infrastructural limitations, and overall detachment from the market. The impacts added new vulnerabilities to the chars and threatened the hard-earned growth achieved in the agro-sectors and the market systems developed.

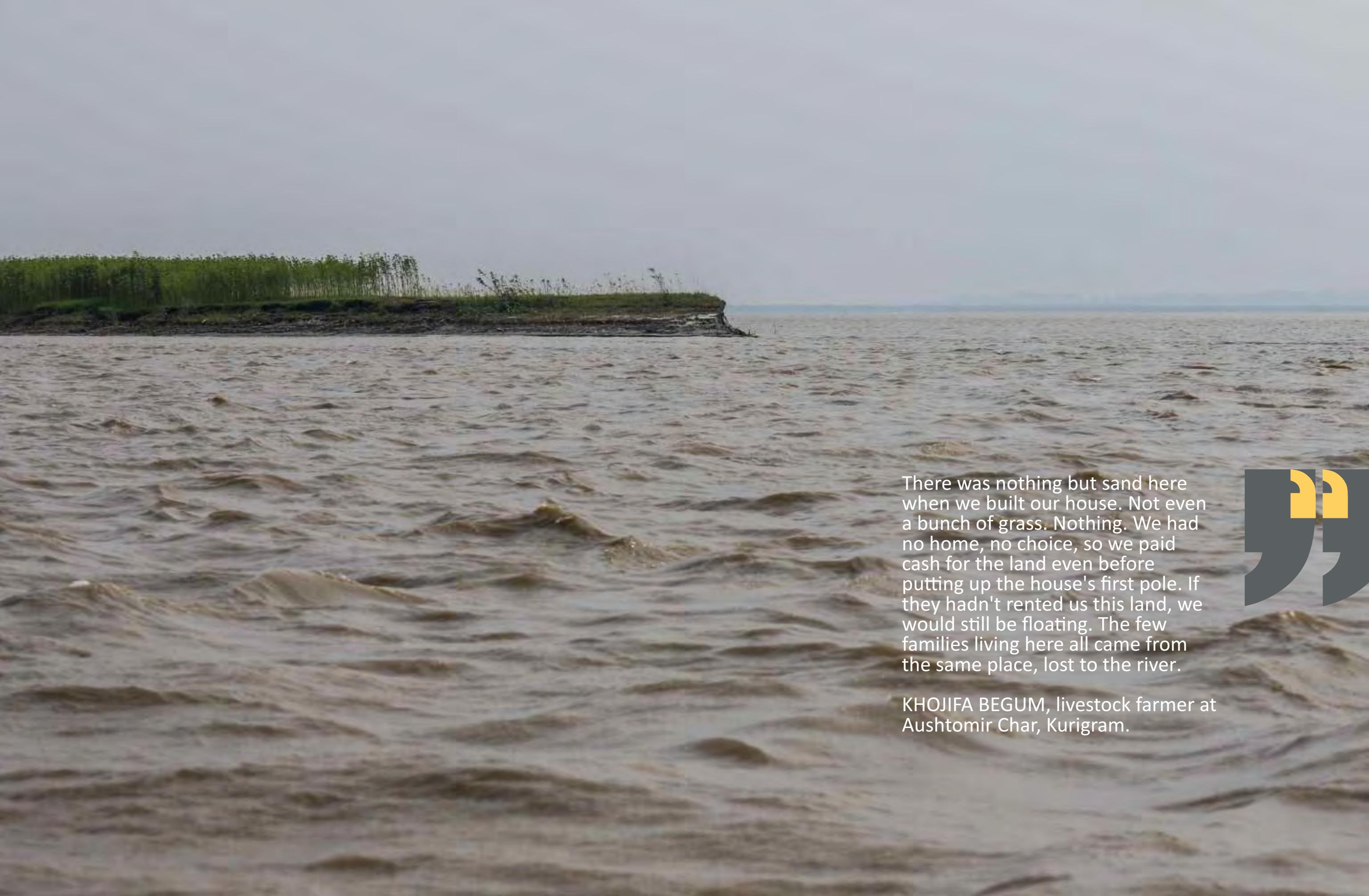
This photobook, drawn out of a visual ethnography conducted on the impacts of the pandemic on the char economy in general, reports some key insights and testimonies captured through an in-depth investigation (conducted in August-September 2020). The study explores and visually frames the profound and ingrained nature of the pandemic's impacts on the economy, the growth of the chars, and the market systems that were driving them.

The first part of the photobook lays a background on the chars' vulnerability context and developmental journey. Next is a glimpse of the making of char markets through catalytic inputs and systemic changes. The third part depicts the visual and narrative details of the impacts of the pandemic on the char economy and market systems. The latter part offers some critical insights on the long-term resonances the pandemic might have on char livelihood and economy. This photobook also explores the coping strategies that char producers and market actors have adopted against the pandemic so far. And the final part covers insights on the early signs of resilience exhibited by the perseverant char-dwellers of northwest Bangladesh.

# Life and Economy of the Chars



Chars, the shifting sedimentary islets of the Jamuna, Padma, and Teesta basins, serve as an economic refuge for some of the most dispossessed agro-producers. These people live in the riverine delta in northwest Bangladesh.



There was nothing but sand here when we built our house. Not even a bunch of grass. Nothing. We had no home, no choice, so we paid cash for the land even before putting up the house's first pole. If they hadn't rented us this land, we would still be floating. The few families living here all came from the same place, lost to the river.

KHOJIFA BEGUM, livestock farmer at Aushtomir Char, Kurigram.





Despite extreme geographic and economic isolation and risks of routine disaster and displacements, relatively higher access to land and natural resources have attracted thousands of landless farming families to dwell and make livelihoods in the Chars.

We were somewhere east of the islet that broke into the river. We then shifted here. That land belonged to someone else. Now we have been here for more than a year. There are no trees around. Yet, we kind of own this land. The owner, living far away, is keen to sell it. The land is about 25 *Kathas* (a *Katha* is about 1.65 decimals of land), we have already paid BDT 50 thousand, and he is asking for 50 thousand more. He wants to sell us on 'char guarantee', which means we will be the owner till the char exists. He got legal papers and has promised us a proper transfer of ownership.

MOSIRON, livestock farmer and agro-input retailer at Pepulia char, Gaibandha.



**D**welling in a char is a perseverant duel against the periodic destruction of home and pasture by the mighty rivers and natural disasters. Dwellers, striving farmers and traders, are doing their utmost against the viciousness of nature to make a desperate living, with a dream to build a secured future somewhere in the mainland delta.

We are six siblings. Four sisters and two brothers. I was born in the char, the Jamoner Char. It was far away, and now it is gone to the river. It emerged for a few years and was gone again. We have been moving from char to char our entire lives. I remember my parents being displaced ten times. I have been displaced thrice since my marriage. I have been here since my son was a toddler.

MOSIRON, livestock farmer and agro-input retailer at Pepulia char, Gaibandha.





For centuries, the char-dwellers had no significant access to the market economy, healthcare, education, or security. The agro-economy was limited to a subsistence level and highly vulnerable to natural shocks and disasters. Livelihood options were limited in number and scale. Consequently, economic growth and sustainability remained fragile and unattainable. Chars were both an administrative and a developmental challenge for the government.

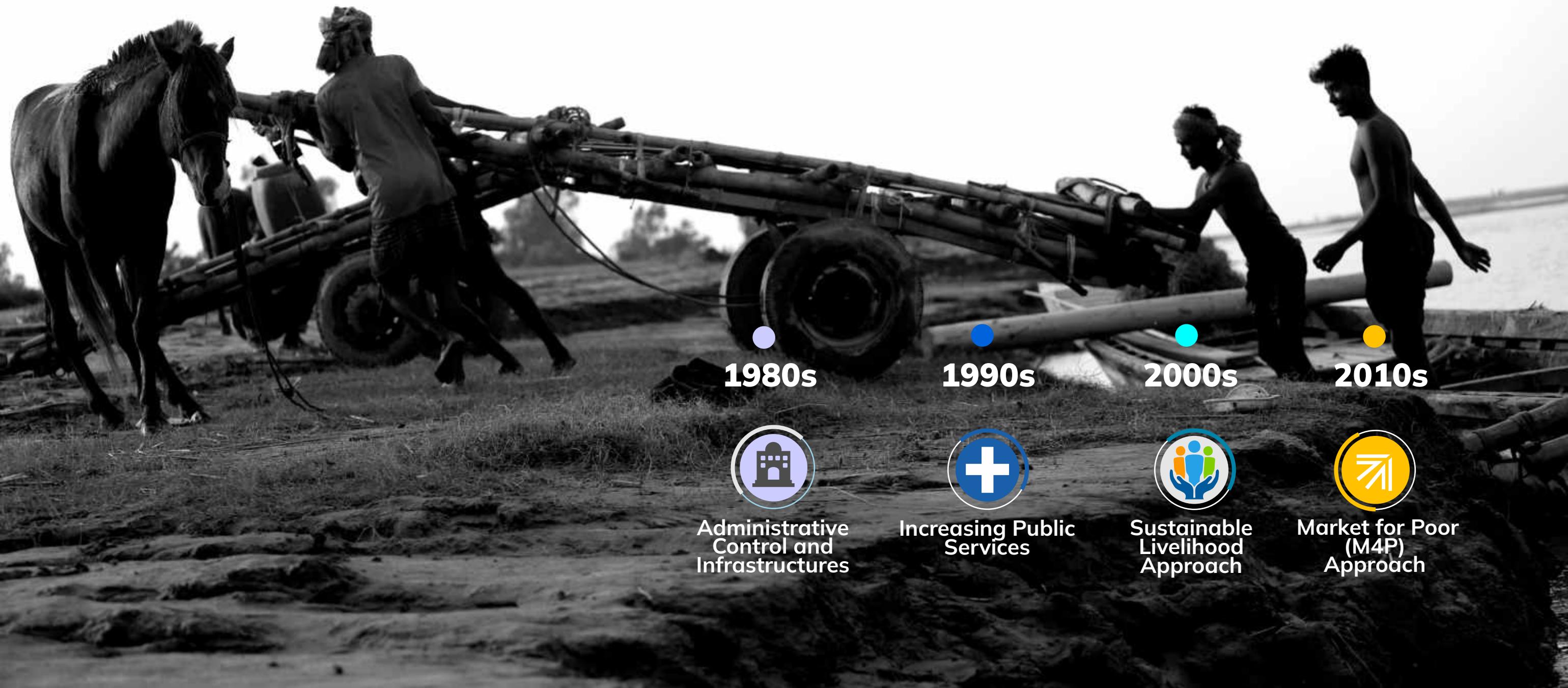
My daughter-in-law was in her final days of pregnancy when the flood broke out. We had no arrangement for her. We managed a boat from CLP (Chars Livelihoods Programme) and moved her to my place. Every house in the neighbourhood was flooded, and we were helplessly looking for a midwife. She was in labour pain by the evening, and fortunately, we found a local midwife by then. Such situations are common in our lives.

NASIMA, livestock farmer, Pepulia char, Gaibandha.





A series of interventions in the 1980s and 1990s were dedicated to establishing administrative control, infrastructural development, and increasing public services in the chars. Yet, given the agro-ecological context of vulnerability, isolation from the market economy, and overall socio-economic marginality, the attempts were inadequate for economic growth and sustainability.



●  
**1980s**



Administrative  
Control and  
Infrastructures

●  
**1990s**



Increasing Public  
Services

●  
**2000s**



Sustainable  
Livelihood  
Approach

●  
**2010s**



Market for Poor  
(M4P)  
Approach



**B**eginning with the Chars Livelihoods Programme (CLP) in 2004, sustainable livelihood became the critical focus of intervention for many development actors in the chars. Planned transfers of strategic assets, technology, and know-how to the farming families led to dramatic growth and diversification of crops and livestock.



The char dwellers had developed remarkably compared to when I first started a business here. They have developed economically and continue to grow further. Back then, they barely had any cattle. Then the CLP came and gave them cows to tend. At the time, they were hesitant about veterinary services. Now, every farmer invites me to screen their cattle or asks me for medication when I visit there.

MAHFUZAR, AVC retailer and service provider at Romna Bazaar, Kurigram.





Overall agro-economy of the chars gained real momentum in less than a decade. The char families now have more livelihood options and a genuine passion for growing them in size and scale.



I have been rearing cows for ten years. Before that, I had nothing. First, I took a cow on an outgrowing contract. It gave me two calves, and I returned one to the benefactor. Then came the CLP, and they bought me a cow for BDT 16 thousand. I reared it, sold it for BDT 50 thousand, and set up this shop. It's been four years now, and my family lives mostly on the income from the shop.

NASIMA BEGUM, livestock farmer at Pepulia char, Gaibandha.



Despite the momentum created by CLP, the absence of market systems has remained the biggest bottleneck to the thriving char economy and its toiling producers and traders. Char farmers suffered structural isolation from the rapidly changing agro-economy of the country, causing a systemic exclusion from economic growth and development. Criss-crossed by shifting channels and sandy islets, transportation is still the first challenge for any market system to expand and function in the chars.



For me, transportation is the biggest risk factor. Say a sack of grain drops down the cart and bursts into the dust –that's a huge loss for me. I have to buy goods from remote places like Kortimari, Rowmari, or Chilmari and carry them on unsafe boats. Once, a boat full of 1,100 bags of fertilisers sunk that cost one of my suppliers BDT 7 to 8 hundred thousand in losses. Since then, he always insists that we carry less than the boats' capacity.

ASHRAF, agro-input retailer at Aushtomir char, Kurigram.



# Making of Char Markets



In 2012, M4C began crafting a web of sustainable links between market systems and the promising agro-economy in the chars, believing that this will reduce the poverty and vulnerability of the char families.

Having gained considerable understanding of the vulnerability context, gaps, barriers, and bottlenecks to the chars' market system and investment climate, M4C started partnering with private and public sector actors and service providers to establish their linkages. The aim was to bring about systemic changes in the char market to catalyse further growth and sustainability.



A primary safeguard against creating better market conditions was infusing modern knowledge and technology among agro-producers to increase the quality and productivity of crops and livestock. Agro-input and veterinary companies and local service providers have been critical partners in the venture. Families networked in producer groups and local traders, embracing new ideas and technologies, changing their tillage, plantation, harvest, shelling, and storage practices.



I used to dry chili on bare ground. Then the folks from M4C came and trained us to dry them on nets or sheets. Now the chilies have a better look and less wastage, and we have a better price for them. For maize, we used to harvest 12 to 20 *muns* per *bigha*, depending upon factors like soil quality, crop care, and climate. Productivity came along with people from seed companies that had high-yielding seeds. Now we harvest much more per bigha.

ABDUL MOTIN, farmer and crop trader at Kalurpara char, Gaibandha.



For rearing cattle, we didn't know that they need vaccines or de-worming medication. We didn't know what to feed them for adequate and faster growth. Through M4C's advisory meetings, they also linked us with veterinary centres for vaccines. Previously it took us more than six months to rear a cow big enough to bring us a profit of BDT 20 thousand. Now we can earn the same within three to six months.

ASMA BEGUM, livestock out-grower at Hatbari char, Gaibandha.



An increase in quality and productivity has turned the chars into a promising source of quality agro-products. The chars have emerged as lucrative markets for agro-input, agro-veterinary, agro-industrial, and agro-industrial companies. M4C has steered several of them to expand business operations to the chars. Producers and traders now have a significantly deeper access to both input and output markets, and linkages among the market actors are much more substantial.

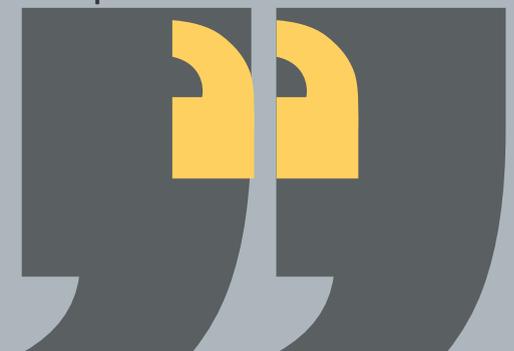


I have been engaged with M4C since 2015. In the beginning, I didn't take them seriously. But my mind changed when they first took me to the char. I was reluctant to go, but they said I was a smart and knowledgeable retailer who could talk to the farmers about proper pesticides and other agro-inputs. They gathered 30 to 40 farmers and talked about quality products and proper cultivation methods. Now I find that the farmers have benefitted, and so has my business.

MD. SOHEL RANA, an agro-input retailer at Saghata Bazaar in Gaibandha.

We are giving chicks to the member families for BDT 90 or 100 where the regular price is BDT 110 to 120. We also supply them with feed, vaccines, and other medication. They are growing them in size and selling them for BDT 400 to 500 per kilogram. That's a good profit.0 per kilogram. That's a good profit.

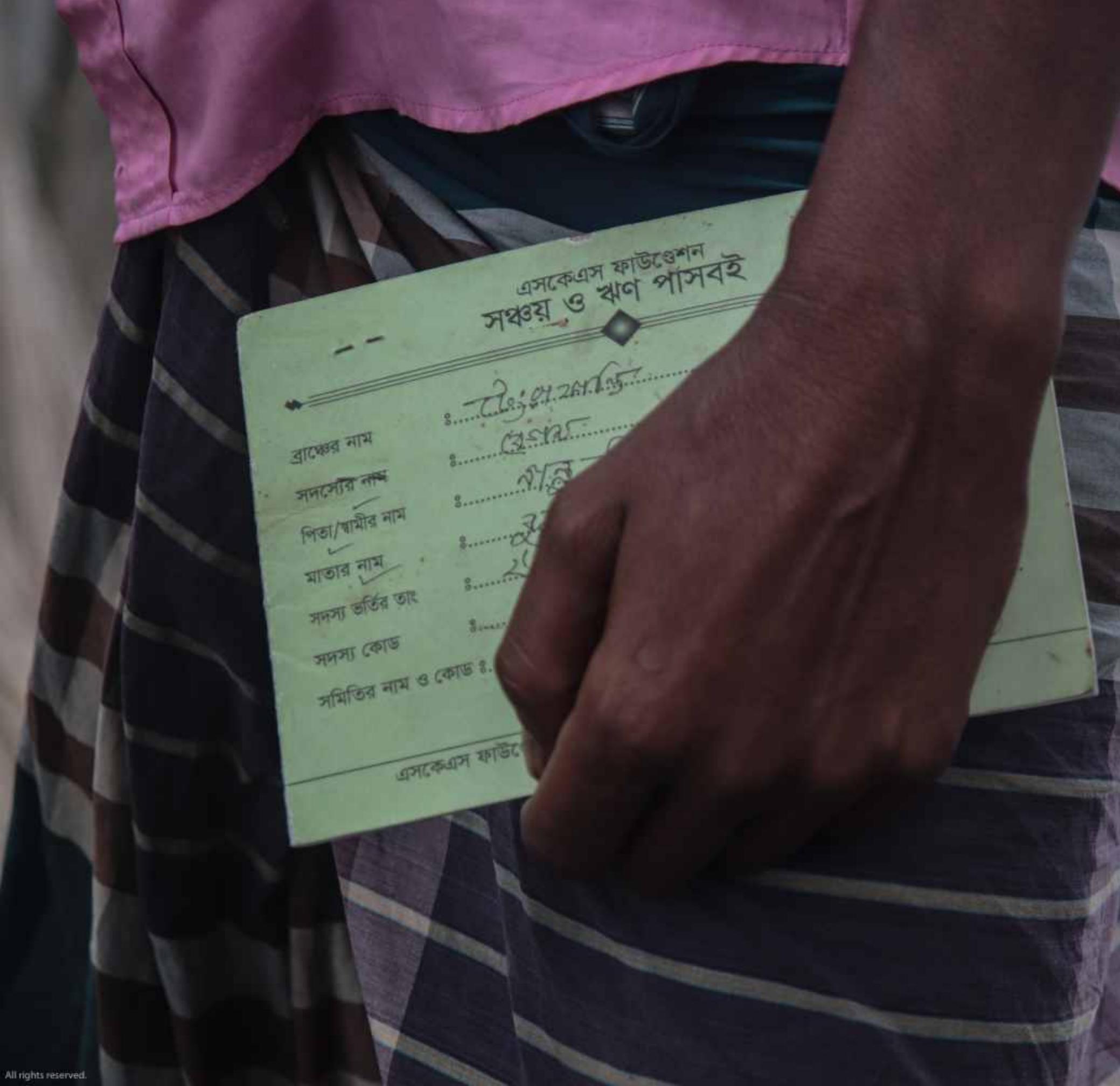
MEHEDI HASAN, hatchery agent at Ramchandrapur in Gaibadnha.





**M**4C diligently identifies every barrier and bottleneck within the market systems and offers localised solutions that can be replicated. M4C has worked to improve the efficiency of transportation systems, including infrastructural improvement of landing stations or promoting bulk buying and bulk selling among scattered producers and traders. Emergent business relationships are now blessed with expanding telecommunications helping the char markets to grow despite and beyond the geographic limits. Chars now have a considerably better business climate for all agro-market actors.





Access to capital was a significant structural limit for the char agro-economy and a critical vulnerability factor for char families. M4C partnered with MFIs (microfinance institutions) to expand operations in the chars through risk-sharing and designing seasonal loan products suitable for the char agro-economy.

After losing my investment in a business venture, I was apprehensive. The meagre wage I earned from labouring was not enough to keep my family afloat. I was unsure and worried about what to do. After thinking it over for a few days, I hesitantly borrowed BDT 50 thousand from the NGO and started with two cows. And since then, I have been managing well as a cattle farmer.

KHOJIFA BEGUM, livestock out-grower, Aushtomir char, Kurigram.





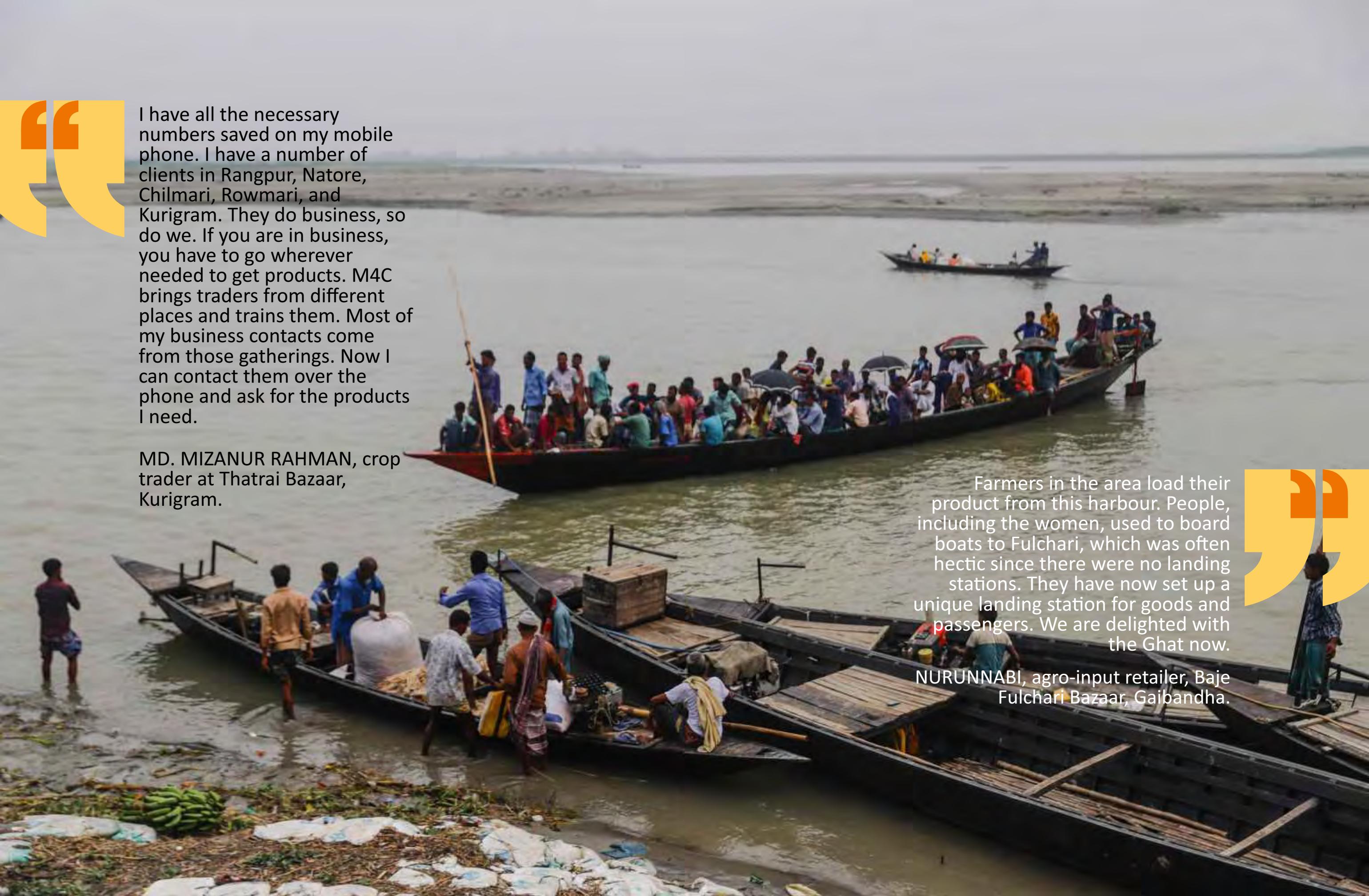
I have all the necessary numbers saved on my mobile phone. I have a number of clients in Rangpur, Natore, Chilmari, Rowmari, and Kurigram. They do business, so do we. If you are in business, you have to go wherever needed to get products. M4C brings traders from different places and trains them. Most of my business contacts come from those gatherings. Now I can contact them over the phone and ask for the products I need.

MD. MIZANUR RAHMAN, crop trader at Thatrai Bazaar, Kurigram.



Farmers in the area load their product from this harbour. People, including the women, used to board boats to Fulchari, which was often hectic since there were no landing stations. They have now set up a unique landing station for goods and passengers. We are delighted with the Ghat now.

NURUNNABI, agro-input retailer, Baje Fulchari Bazaar, Gaibandha.





Within a decade of sustainable livelihood input and market development efforts by implementors such as M4C, growing herds of cattle emerged as the critical strategic capital for the char livelihood. The agroecology of the char comprises limited land for crop production but offers a vast pasture for livestock rearing. Inputs and interventions in the livestock sector achieved immediate responses from the char families. With the rapid growth and expansion, cattle became the critical source of mercantile capital, the engine of economic growth, and the signature product of the char markets.





In terms of cash, no trade is more rewarding than the cattle. If a farmer buys five cows for BDT 250,000 and feeds them another 50,000, he can easily sell them for BDT 450,000 in a few months. It's a huge profit. If you want to sell this house, it will take a month and involve negotiations with dozens of buyers. But if you want to sell a cow, you can do it anytime.

KHOJIFA BEGUM, livestock out-grower at Aushtomir char, Kurigram.





**M**aize was the first breakthrough in cash crops production due to three strategic advantages: compatibility with the char soil and climate, appropriateness to the seasonal cycle, and a growing industrial demand created by the expanding feed industry.

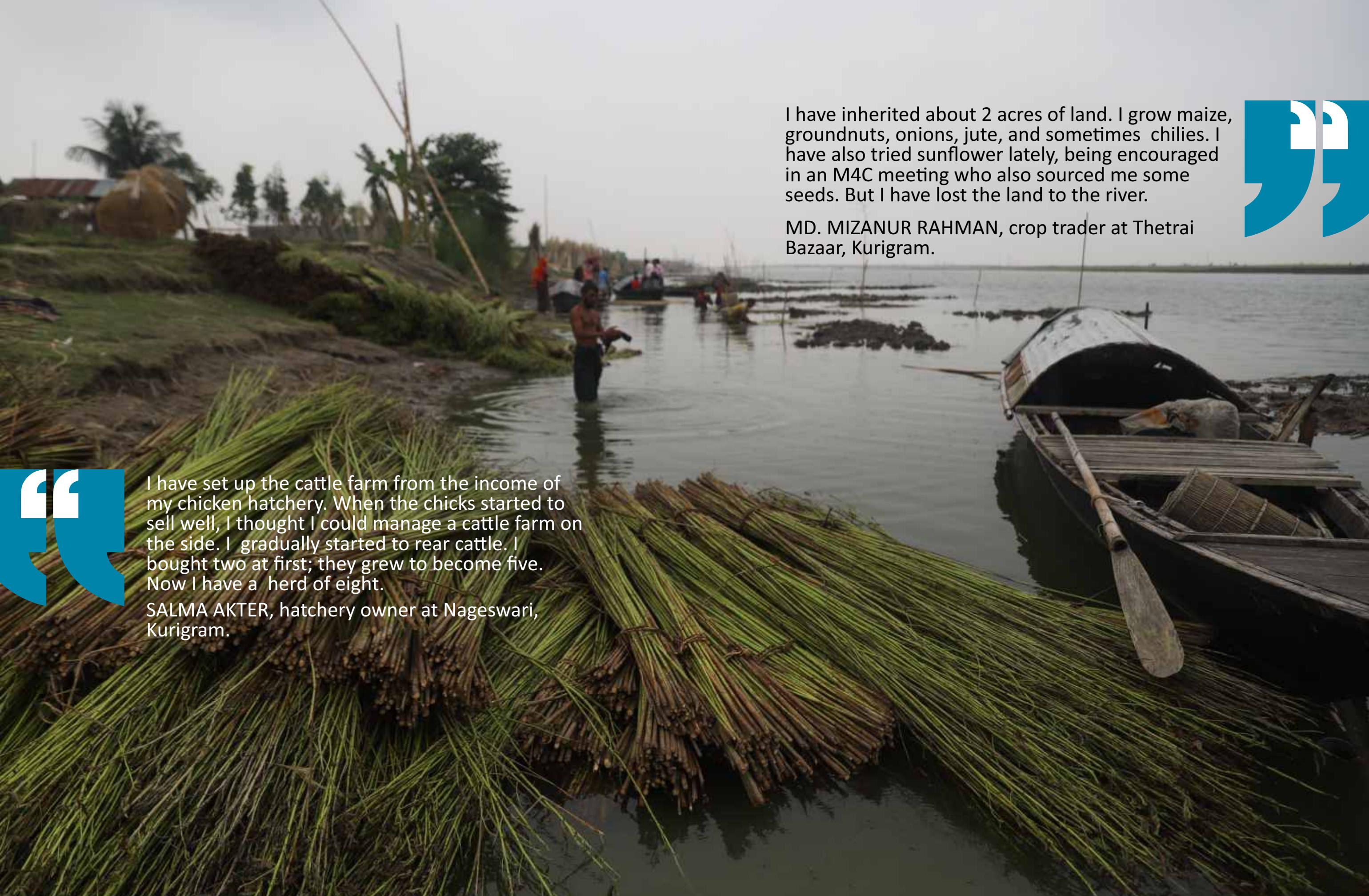
When I was a kid, farmers at Aushtomir char mostly grew rice for their subsistence. Cash crops were meagerly limited to jute, pulse, groundnuts, and other grains. Maize was rarely cultivated back then. The scale of profit now we make from maize was unthinkable for us. My father had never achieved this. I have been making this profit for three years now. Maize sells at a good price because it goes out of the char. It has an increasing demand. Companies that produce flour, biscuits, or animal feed buy them in big volumes.



MD. JAHIRUL ISLAM, trader and farmer, Aushtomir char, Kurigram.



**G**rowth in cattle, maize and chilli has spilt over to other marginal food grains, livestock, and cash crops. In addition, rice, potatoes, groundnuts, pulse, and oilseeds now also have slow but steady growth in production. Goats, country chicken, ducks, and other poultry farming are increasing in the char households. Jute is increasingly becoming a significant cash crop due to its suitability to the seasonal dimension of char agroecology.



I have inherited about 2 acres of land. I grow maize, groundnuts, onions, jute, and sometimes chilies. I have also tried sunflower lately, being encouraged in an M4C meeting who also sourced me some seeds. But I have lost the land to the river.

MD. MIZANUR RAHMAN, crop trader at Thetrai Bazaar, Kurigram.



I have set up the cattle farm from the income of my chicken hatchery. When the chicks started to sell well, I thought I could manage a cattle farm on the side. I gradually started to rear cattle. I bought two at first; they grew to become five. Now I have a herd of eight.

SALMA AKTER, hatchery owner at Nageswari, Kurigram.



**M**any char entrepreneurs have replicated and reinvented strategic inputs, including increasing women. Moreover, the agro-economy in the chars has achieved remarkable growth with promising market networks. Success in farming is supporting entrepreneurship development and business expansion. Many producers have turned into agro-entrepreneurs with new opportunities.

Men in some families do not like buying or carrying feed for the chicken that their wives rear. I bring bulk feed from Kochua bazaar, and the women then buy from me. It takes me BDT 2,150 for every sack of ready-feed, and I sell them BDT 50 a kilo. I make BDT 400 to 500 profit on every sack, and it saves them a lot of hassles in collecting feed.

**MOSIRON BEGUM**, livestock farmer at Deluabari Char, Gaibandha.





**G**rowth in the cattle sector alone was not enough for the steady mercantile growth of the agro-economy. Other livelihood options, including cultivation, fishing, other livestock, trading, and labouring, were limited. Savings in the form of cattle had limited opportunities to be reinvested in the seasonal cycles of char agriculture. Char families have tried to adopt a series of cash crops and other livestock besides their subsistence food production. Chili, wheat, groundnut, pulse, and a few homesteads vegetation were the only options available for the adverse char environment. M4C collaborated on their ventures to explore the potential of intensification and extensification.

**N**ot just cattle, we now grow crops too. I am planting rice for which I have prepared the land since the beginning of *Bhadra* (mid of August). We'll have the harvest by *Poush* (mid-December). Meanwhile, we'll do maize and chilli.

MD. SADIKUR RAHMAN,  
farmer at Char Shishua,  
Jamalpur.



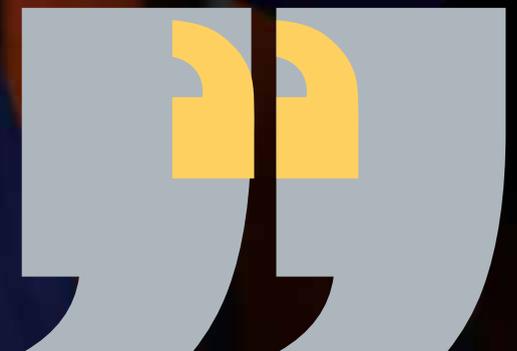


Veterinary product is a new side of my business. I joined my father's agro-input business back in 2000. Since we have the inputs, char farmers are frequent customers, and they have an increasing demand for veterinary products. Most of the farmers now rear livestock, including our regular customers. So, I also started selling Agro-Vet Company products.

SREE SUJAN KUMAR, AIC & AVC retailer, Fulchari bazaar, Gaibandha.

I started my veterinary service with an initial investment of around BDT 30,000. My key capital was the training I had. Now my service has a turnover of around BDT 80,000. I make about 7,000 on an average per month.

MOHAMMAD ALI, veterinary service provider at Tengrakandi char, Gaibandha.





3 years back, we had only one agro-input retail shop at our bazaar whereas now we have 3 of them. I have good business with them. If I estimate that I would need BDT 200,000 worth of inputs for a crop season, I pay them half of it during the farming season and pay the rest after the harvest and sale of the crop. It is working fine for both of us.

MD. JAHIRUL ISLAM, trader cum farmer, Aushtomir char, Kurigram.





We sell chicken in the local market. Several wholesale buyers also come from the district town. First, they contact over the phone, settle the price, and then arrive to pick up the chicken. Residents also buy from us. Selling the chicken is not a problem at all.

SALMA AKTER, livestock farmer at Nageswari in Kurigram.

We used retail more until recent years. Now there is an increasing number of retail shops in the remote chars. So, we do more wholesale these days, for that we have to invest even more. Growing businesses require more investments; that is simple, isn't it?

MD. SOHEL RANA, agro-input entrepreneur at Saghata Bazaar, Gaibandha.



We do Jute in its season. After harvesting it, we plant rice. When rice is done, we plant maize. This char also grows chilies, nuts, and pulse. See that new sediment on the other side of the river; I'll grow ground nuts there. We sell things at *Pigna Haat*; traders often come to our doorsteps. There is not much difference in prices in the market and what they offer here.

KURAN ALI, farmer at Pingna char in Jamalpur.





**A** study (*Role of Market Systems in Reducing Vulnerability on the Char: An Assessment of M4C's contributions, 2019*) reports that char families adapt and respond to the new opportunities deriving from emergent market networks with enthusiasm. New forms of capital and production cycles surfaced while creating greater access to livelihood capitals. Farming families now can respond better to vulnerability and shocks typical to the chars. Investment in health and education has remarkably increased. Chars gradually transform from a desperate refuge to a locale of confident and thriving producers with hopes and dreams.



I didn't have a proper roof over my head. When I first sold a cow for BDT 30,000, I built this house with the money. Then my elder daughter grew up, and marrying her off took me around BDT 80,000. Then my younger daughter got married, which cost me around BDT 100,000. Now I have to also spend on my children's education. I have worked very hard in my life, and almighty has rewarded me enough.

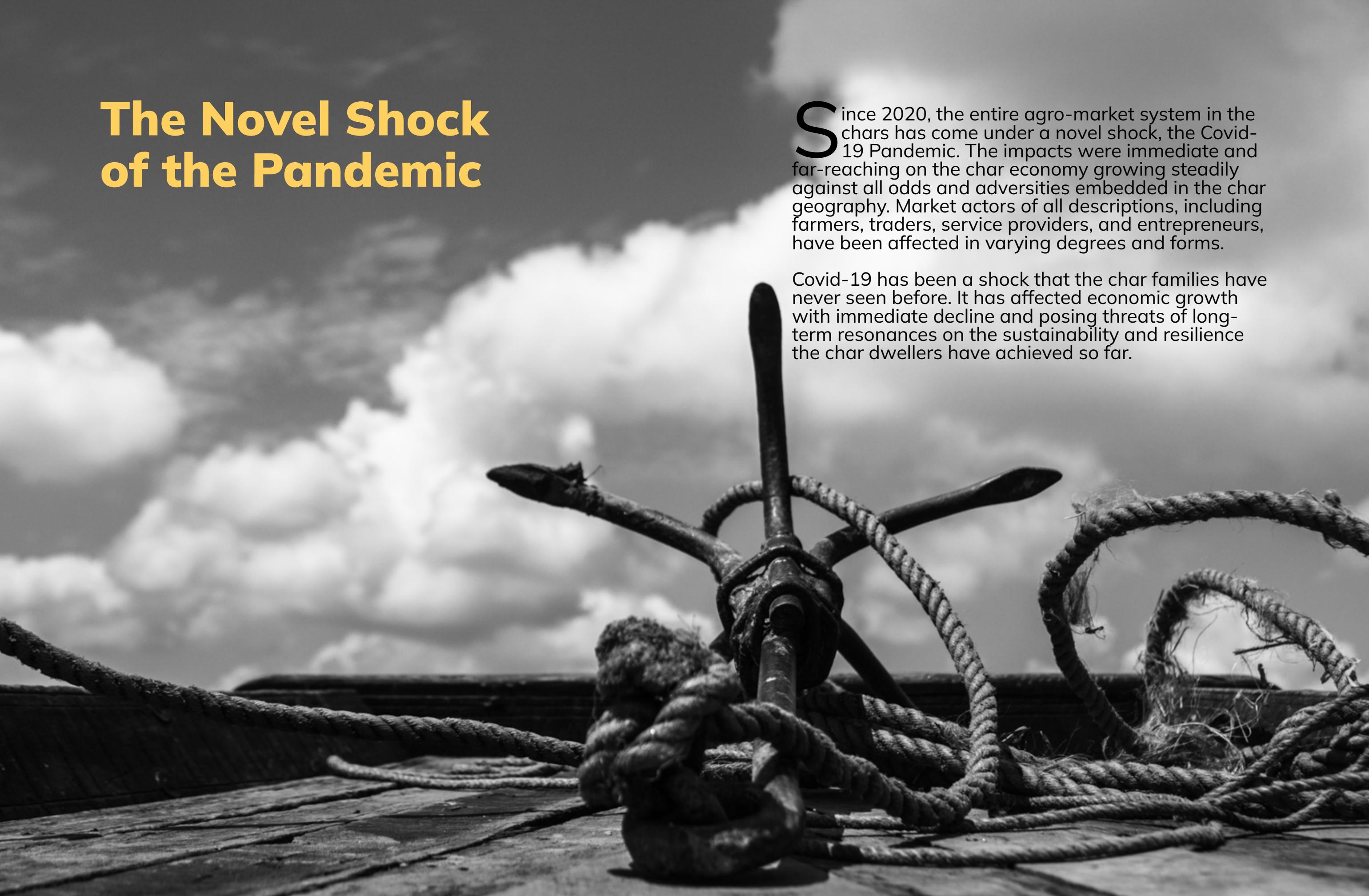
ASMA BEGUM, livestock farmer at Pepulia char, Gaibandha.



# The Novel Shock of the Pandemic

Since 2020, the entire agro-market system in the chars has come under a novel shock, the Covid-19 Pandemic. The impacts were immediate and far-reaching on the char economy growing steadily against all odds and adversities embedded in the char geography. Market actors of all descriptions, including farmers, traders, service providers, and entrepreneurs, have been affected in varying degrees and forms.

Covid-19 has been a shock that the char families have never seen before. It has affected economic growth with immediate decline and posing threats of long-term resonances on the sustainability and resilience the char dwellers have achieved so far.





As income from other sources has stopped, I have nearly sold all my cattle over the months of a pandemic to feed the family. I also had a herd of eight goats. I sold four of them at a low price. They were not even big enough for sale, but I needed money. I would have sold them for BDT 20,000 if I could take them to market. But I had to sell them to doorstep buyers at a much lower price. It was the same for the cows I sold. The traders were unsure about the market demand and were afraid to buy cattle. So, they offered low prices, and I was left with no other choice. I sold two cows before *Eid* for BDT 73,000. If I could send them to market, the pair could be worth over BDT 80,000.

NURUNNAHAR BEGUM,  
livestock farmer at Aushtomir  
char, Kurigram.



Lockdowns have been a direct blow on the geographically challenged transport systems and had immediate impacts on many char entrepreneurs, including functional failure and direct financial losses. Although administrative measures exempted agro-products from transport restrictions, local-level enforcement of lockdowns has been indiscriminate. As mentioned by the char villagers, exemption on agro-products transportation has been ignored and the villagers received very little help to prevent the shock on the char economy.



The products we sell are exempted from lockdown measures, but the local administrators ignore that. Our products are medicines, medicines for the plants. They are as important as human medicine, without which we cannot survive. The administrators do not understand it. If the farmers can't buy seeds, they can't grow rice. Then what are you going to eat? If you want to grow vegetables, you will need seeds and fertiliser. If you cannot buy them, you can't grow vegetables. But no one can convince them on this simple logic.

HAIDER ALI, an agro-input retailer at Ullah Bazaar, Gaibandha.





**R**estrictions on transport systems and mobility have routinely barred access to the market for producers and traders in the chars. Petty jobs linked to the market sharply declined, causing unemployment for many transport workers and wage labourers. Lockdowns also included restrictions on business operations, particularly in mainland hubs crucial to the char market.



Labourers had no job, and they were in trouble. Children didn't go to school. Loss of income led to austerity on food. The police confiscated keys from the vehicle operators, sometimes even bashed them.

ABDUL JALIL,  
farmer at Pingna,  
Jamalpur.

We started our boats long before the dawn so that we could sell our crops or cattle before the police arrived at the market. You have to leave the market before 10:00, or they will chase you down. So, you can't waste time bargaining or to wait for a better price. Surely, the corona has caused us much damage.

SHIRAJUL ISLAM, farmer at Char Shishua, Jamalpur.

Before the pandemic, farmers could come and shop anytime they want. Now, they have allowed us to stay open for minimal hours, from 10:00 am to 06:00 pm. If someone opens the shop outside those hours, s/he has to pay the fine.

ABDUR RAHMAN, agro-input retailer at Saghata Bazaar, Kurigram.



Lockdowns have caused an immediate decline in profit and business volume for producers and traders in the char and businesses in the adjacent mainland market hubs.





Lockdowns have hampered my hatchery business in many ways. Not just me, all hatchery owners I know have suffered. Chick prices have dropped for lockdown. We are now selling them for three to four taka per piece, whereas we buy eggs for seven to eight taka each, and incubation costs added up to that. Then how can one profit from selling chicks for three to four taka each? The same is for ducklings; we are selling them for BDT 16 to 17 each, whereas the normal market price is over BDT 30.

MD. SHARIFUZZAMAN BABU, hatchery owner at Nageswari, Kurigram.

All social events are now shut. Maybe it is for our safety. Wedding ceremonies are rare and small; no one has birthday parties. So, demand for chickens has dropped to a minimum, and so is our bulk orders. Our business is suffering grave losses.

SALMA AKTER, livestock farmer at Nageswari, Kurigram.



Shutdowns have pushed many end-level producers and traders to change selling or buying points, resulting in lower prices and higher transport costs. The trading point shift has negatively affected their bargaining capacities and price competitiveness.



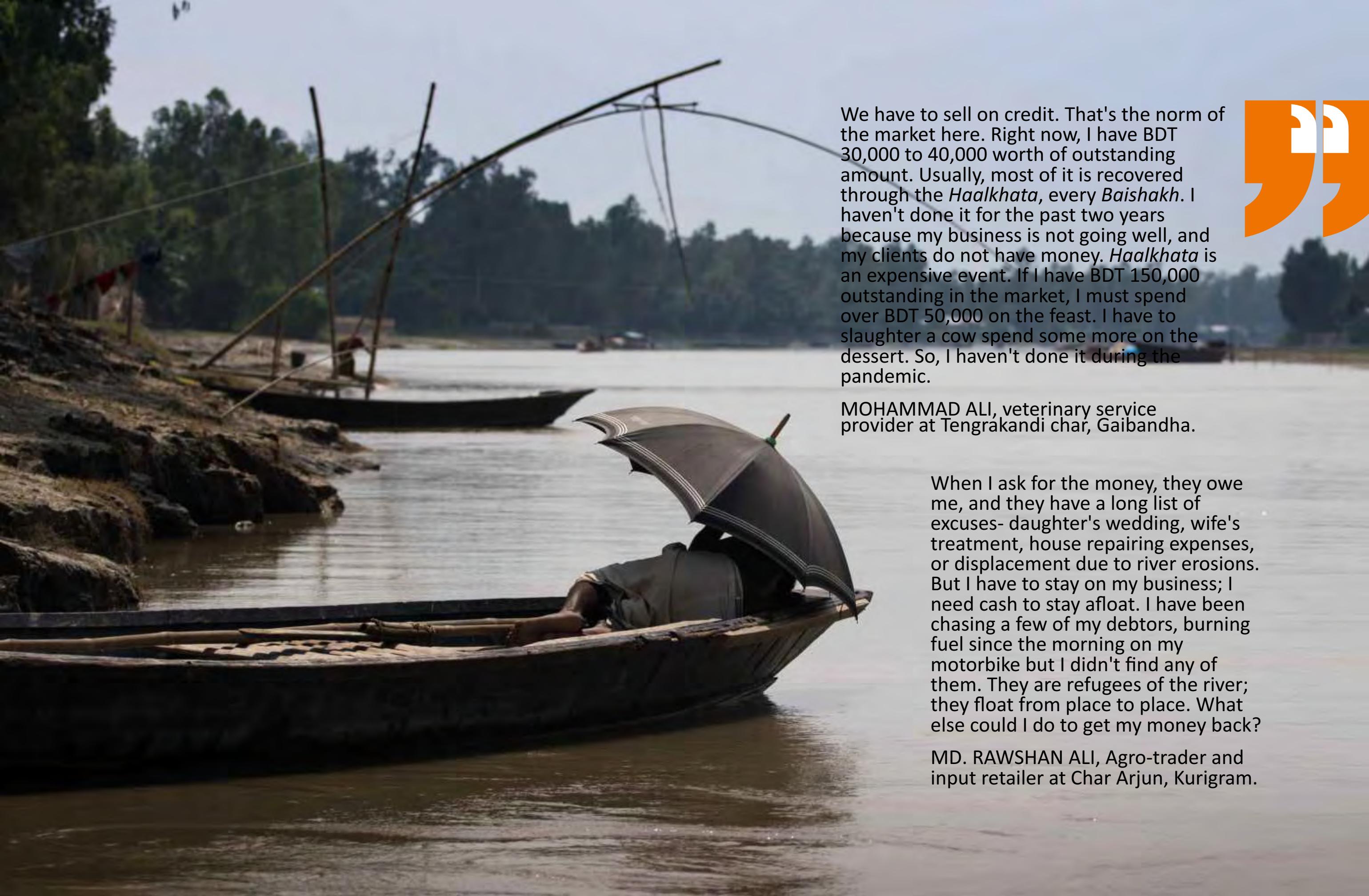
Suppose the business hours were set for two hours between 8 and 10 a.m. You have to finish business in a rush, and you don't have time to bargain or wait for a better price. You may be chased down or bashed if you don't sell it quickly. So, we have lost a good sum of money on every market trip.

Majeda Khatun, livestock farmer at Pingna char, Jamalpur.



The *Haat* was shut for several weeks due to the lockdowns. I have struggled to sell my green chilies, which cannot be stored for long. Stored chilies turn blackish, and you don't get a good price. I had to take my lot from one *Haat* to another. It involves transport costs, and consequently, I have lost money.

Abdul Motin, farmer at Kalurpara char, Gaibandha.



We have to sell on credit. That's the norm of the market here. Right now, I have BDT 30,000 to 40,000 worth of outstanding amount. Usually, most of it is recovered through the *Haalkhata*, every *Baishakh*. I haven't done it for the past two years because my business is not going well, and my clients do not have money. *Haalkhata* is an expensive event. If I have BDT 150,000 outstanding in the market, I must spend over BDT 50,000 on the feast. I have to slaughter a cow spend some more on the dessert. So, I haven't done it during the pandemic.



MOHAMMAD ALI, veterinary service provider at Tengrakandi char, Gaibandha.

When I ask for the money, they owe me, and they have a long list of excuses- daughter's wedding, wife's treatment, house repairing expenses, or displacement due to river erosions. But I have to stay on my business; I need cash to stay afloat. I have been chasing a few of my debtors, burning fuel since the morning on my motorbike but I didn't find any of them. They are refugees of the river; they float from place to place. What else could I do to get my money back?

MD. RAWSHAN ALI, Agro-trader and input retailer at Char Arjun, Kurigram.



The market system in the char is primarily based on credit cycles that enable them to cope with seasonal gaps and capital shortages. The credit relations are managed by a tradition of *Halkhaata* ('account closing' ceremony). Constraints on credit cycles affect long-term business relations among producers, traders, entrepreneurs, and larger market or industry actors. Compromised transportation operations and market downfall have severed credit cycles leading to a sharp decline in access to investment capital.





**D**ue to the series of lockdowns, product damage or capital shortage have been severe and the agro-input and output market supply chains have suffered frantic disruptions.



My deliveries have been delayed by three to four days for the lockdowns. So, I missed the business for several products because they were out of stock during the season's peak. Farmers cannot wait for products when they need them. It is another aspect of the loss we are experiencing now.

MD. ALI ASHRAF, agro-input retailer, Aushtomir char, Kurigram.







The blow of the pandemic has been immediate and grave on the cattle sector, the heart of char economy. It is one of the worse affected markets with further implications on other input, output, and capital flow within the char markets. Intermediary traders and large suppliers have been worse affected than the farmers since farmers had strategic choices (e.g., not selling the bull and waiting for another month). The cattle market in Bangladesh heavily depends on the sale during the Muslim festival of the *Eid-ul-Azha*, which amounts to more than half of the annual sale. Pandemic years have so far shadowed two occasions of *Eid* sale



It's been a difficult time for my son and us. I have so far spent BDT 110,000 over the pandemic months. I had to feed the cattle, feed myself, and repay the loans. It's a monthly repayment. Thus, I am short of over BDT 100,000. The *Haat* was shut during the *Kurbani* this year. Yet, I risked taking a few cattle to sell. I was fined BDT 200 for not wearing a mask. I don't know how to manage the money I need daily to feed the herd. Transporting cows to Dhaka also has been very expensive. The trucks are asking for several thousand more than the normal rates. And we have to pay extortion money on the way. I have returned with four unsold cows and a net loss of BDT 24,000.

AKKAS ALI, cattle trader, Romna, Kurigram.

I haven't sold any cow during this *Eid*. I just sold two goats for BDT 9,000 each. If I could take them to the *Haat*, they would sell BDT 10,000. Sometimes I had to sell them even at a lower price. If a cow sells at BDT 40,000 in the *Haat*, the same would be BDT 30,000 if sold from home. Corona is thus taking its toll on us.

ASMA BEGUM, livestock farmer at Hatbari char, Gaibandha.



When the corona spiked high, I had a large chicken stock ready for sale. But everything around was closed. The bulk buyers did not show up. I could manage to deliver some to them and sold the rest slowly. Due to price hikes and transportation issues, I also struggled to buy feeds.

SALMA AKTER, livestock farmer,  
Pairaganda, Kurigram.



It's hard to find a van puller or boat operator amidst the corona. The bulk buyers are not coming to the chars in due time. Those coming for products are unwilling to pay cash and unable to pay dues on time.

ABDUR RAHMAN, agro-input retailer at Saghata,  
Gaibandha.



The market price of both input and output agro-products has been highly volatile due to a disrupted supply chain, increased transport costs, and critical supply-demand situations. Strategic austerity or stockpiling by buyers, investors, and consumers has also led to price hikes or falls. For char people in general, prices in the input market have rocketed high, and prices for output products had sudden downfalls. Price hikes in food and other necessities have escalated living costs for char families, impacting their market roles.





**M**isperception and misinformation on Covid-19 had a backlash on many farms and businesses.

“ In the early months of the corona, rumours spread in our area that eating chickens or catfishes may cause corona. So, people stopped buying them for a couple of weeks. My buyers stopped buying chickens from me as a result. Gradually the misperception faded away, and people started repurchasing chickens. But I already had incurred losses by the time.

ABU BAKAR, livestock farmer,  
Datiar char, Kurigram.





Chicken prices at our end had a free fall during the corona. A chicken worth BDT 300 to 350 was selling for BDT 150 to 200 taka. It was the same for the cows and goats. Cows priced at BDT 60,000 to 80,000 were selling between BDT 60,000 to BDT 70,000. I have only sold a bull worth BDT 100,000 for BDT 70,000.

SHAPLA KHATUN, livestock farmer at Nolsondhar char, Jamalpur.

Some of the agro-inputs have a price hike now, but it does not mean a higher profit since demand is deficient on the farmers' end. Rice is selling at a good price, so is maize and other grains, but input demand is still deficient for the season.

MD. SOHEL RANA, an agro-input retailer at Saghata, Gaibandha.





It's getting difficult for everyone since the price of the daily necessities has gone up. Onions were BDT 50 a kilo which is now selling for BDT 70. The price of vegetable oil has gone up from 90 to 150 taka per litre. Everything else is also rocketing high. I have a family of five and got no income from labour. Thus, it has become a difficult time.

ASMA BEGUM, Livestock farmer, Hatbari char, Gaibandha.

Usually, the price of chillies goes high at this time of the year, but it is rather going down this year. It was over BDT 6,000 per *mun* when I started the harvest. Now it has gone down to less than BDT 5,000. The wholesalers say that chillies are not being exported overseas due to corona, so the demand is low.

MD. SADIKUR RAHMAN, farmer at Char Shishua, Jamalpur.



Access to agro-input and agro-vet market and associated supply chain has been disrupted, causing a decline in the business volume of the retailers in the chars.

Sale was very low during the corona months. The farmers couldn't sell their cattle, so they stopped buying feeds, and it meant a loss of business for us.

MANIK SAHA, ready feed distributor, Saghata, Gaibandha.

I have stopped selling feeds for a while. My suppliers are out of stock, and my customers have little demand. Now that the lockdowns are over, I am looking forward to being back on business.

RABEYA BEGUM, feed retailer at Pepulia char, Gaibandha.





Access to finance as a critical livelihood capital is crucial for the success and sustainability of the char market. Capital flow from microfinance institutes has been interrupted, creating a profound gap and crisis in wealth and investment cycles.





Say, if I borrow BDT 50,000 from an MFI scheme and buy cattle for BDT 40,000, I still have BDT 10,000 left in my hand. I buy feed for the cow, say the worth of BDT 2,000, and spend another 2000 on groceries. I pay the monthly repayment of the loan with the rest. If I can sell it for 50,000 after a month, I will still make BDT 10,000 profit. That's how it works for cattle rearing. If you have some cattle, you can manage the repayments and make some money. But when a lockdown is in effect, they don't disburse the loan. So everything remains on hold.

RABEYA BEGUM, livestock farmer, Pepulia char, Gaibandha.

I borrowed BDT 50,000 from the BRAC office to renovate the house. During the corona, none of the MFIs was functioning. They neither collected repayments nor disbursed loans. It was not about shutting down because they could easily come from *Kurtimari*, just the other side of the river. I hear that it was due to an official policy.

NURUNNAHAR BEGUM, livestock farmer, Aushtomir char, Kurigram.





Income from family members working in urban industries, particularly in the RMG sector, or other industrial or petty jobs, are an essential source of strategic investments in farming for the families of the chars. Investment gaps in a seasonal cycle or critical needs are often met with money the family members send home. Labour migration, both seasonal and long term, is the largest source of non-farm income for char families. It is also a standard strategic livelihood option under challenging times.

Shutdowns, layoffs, job losses, and uncertainties have largely unsettled urban and industrial destinations of migrant labourers from the char. The agro-economy has an evident backlash of industrial job cuts and disrupted labour mobility.



Majority of the families here have members working in Dhaka. I believe a significant number of our youth works in the garment sector. They had difficulties travelling back and forth over factory shutdowns and reopening under lockdowns. Many have lost their jobs or have quit for good due to the situation they faced.

ABU BAKAR, livestock farmer at Datar char, Kurigram.

All vehicles were shut for corona. People waging as rickshaw pullers or factory workers in the cities had lost their incomes and jobs. Those who came on *Eid* vacation could not return to factories due to job cuts. They are now unemployed and got little to do at home.

KHOJIFA BEGUM, livestock farmer at Aushtomir char, Kurigram.





Changed market conditions are unsettling seasonal capital cycles among various crops and livestock, which have been crucial for the mercantile growth of the char economy.

In winter, we do *Rabi* crops like maize, chilies, onions, potato, garlic, and others. That is the season's pick for my trade, and I stay idle for the next six months. So, my business runs for only three months. The more I can invest in those three months, the more is my annual income. If I can roll out BDT 1,200,000 to BDT 1,400,000 in the purchase, I can profit over BDT 100,000 in the season. But nothing seems to be going well this season. The lockdown has unsettled everything.

MD. RAWSHAN ALI, crop trader, char Arjun, Kurigram.



In the worst cases, entrepreneurs in the  
chars are losing their investment capital  
while running the business in a pandemic  
situation. Pandemic impacts are also  
gradually causing investment gaps in the  
market systems. Risks triggered by the  
pandemic have infused scepticism among  
entrepreneurs leading to investment decline.





I am already short of capital, and I couldn't retain it. This time, I have BDT 400,000 outstanding with the farmers, which was never above BDT 100,000.

MOHAMMAD NURUNNABI, agro-input retailer at Baje Fulchari Bazaar, Gaibandha.

Say, for example, I need to make at least 5 taka daily to keep all my things running, but I am only making 4 taka a day. I am spending the remaining 1 taka from my capital. Every time I sense it, I get worried.

ABDUR RAHMAN, agro-input retailer at Saghata Bazaar, Gaibandha.



# Added Challenges to the Existing Vulnerability Context

**C**hars have their vulnerability context embedded in geographic and infrastructural limits. Both crop production and livestock rearing have their risks and vulnerabilities. Routine disasters still challenge the growth achieved by perseverant producers and market actors. Mainly, the livestock sector is still vulnerable to epidemic diseases and a lack of services. Transportation is still a barrier to faster growth. Pandemic has added new factors and dimensions to the overall vulnerability context.



One of the most common hazards in my business lies in transportation risks. If I load sacks of fertiliser or feed on a boat or horse cart, they often get soaked in water or torn apart. Think of the price for a 15 kgs bag of fertiliser damaged in such hazards. You will realise the nature of the risk.

MD. ALI ASHRAF, agro-input retailer at Aushtomir char, Kurigram.

Anthrax is a prevalent cattle disease here, followed by *Khura* or FMD. Most of the cattle deaths are caused by these two diseases. Both of them are lethal and cause death within a day. These days we have vaccines for both of them. We also treat diseases like Black Quarter, HS, swollen throat, and PPR. Some are treated with vaccines and some with medications.

MD. MAHFUZUR RAHMAN, veterinary service provider, Romna, Kurigram.



The pandemic is most likely to have profound impacts on the human and social capital of the char families. Despite a widespread denial and indifference to the prevalence of the pandemic, symptomatic illness and deaths are reported significantly. Unemployment among the youth has increased due to job cuts in the industrial sector. Moreover, education in the chars has always been inadequate and largely inaccessible for the children. Closure of the schools due to the pandemic meant an absolute exclusion for them. Family expenditures on food, health and education have declined significantly during the pandemic.

These are hard days. If we could earn, we could spend on food and things. But opportunities have shrunk to a minimum for the pandemic. We are poor people; we have to live on wage labouring. The cattle market is closed; we can't buy or sell any. So, our key sources of income are dysfunctional at the moment. This incident is causing us great hardships. We don't have enough to pay for food or for children's education.



KHOJIFA BEGUM, livestock farmer, Aushtomir char, Kurigram.



While immediate impacts of the pandemic are destabilising the capital and investment chains, the MFI loan product would be more crucial than ever for the market systems in the chars to cope with the shocks. Affordable microfinance can play a role to create economic resilience in the char market. Many producers and market actors need adequate access to suitable loan products.





After my loss with chicken farming during corona, I first borrowed BDT 100,000 and another 250,000 months ago. I am repaying BDT 25,000 every month. Without the first loan, it wouldn't have been possible for me to keep the chicken farm running. Then I thought of rearing cattle aside and took the second amount from them.

ABU BAKAR, livestock farmer at Datar char, Kurigram.

Microcredits are important for us. If we borrow BDT 20,000 from private sources, we have to pay BDT 2,000 taka in interest every month until we repay the capital at a time. If we borrow the same amount from the MFI, we need to repay BDT 500 every week, including the capital and interest. We can easily manage that small some by selling livestock or wage labouring for a couple of days.

NASIMA BEGUM, livestock farmer at Deluyabari char, Gaibandha.



**G**iven the shifting geography of sediment and erosion, char lands have very complex land relations, chiefly managed through informal means of tenancy and ownership. Pandemic impacts on the economy and market systems, put new constraints on land relations between end-level agro-producers and their landowners, leading to more debt constraints on landless farmers.





Flood and erosions keep us poor in the chars. I am giving rent for both my homestead and farmland. The rent is spiking high every year. Now they are asking BDT 20,000 for three decimals of land. It is not a good piece of land, though; you can't grow crops in it. The homestead land is too sandy for trees to grow. And I have nowhere else to go. So, I have to pay the rent by any means, borrowing more on interest. The owner has given us ten days to pay all the arrears.

KHOJIFA BEGUM, livestock farmer, Aushtomir char, Kurigram.





Chars have always been prone to disasters. Now, the changing climatic trends are unsettling the seasonal cycles of the economy. Seasonal floods, which are crucial for cultivation, have been inconsistent with the crop calendars. Droughts are often prolonged, which affects crops of the respective seasons. Such climatic trends are increasing vulnerability among the char-dwellers by failing many coping efforts coupled with the economic impacts of the pandemic. Consequentially, they also affect the agro-market actors of the char.





Flood, drought, and erosion are three major disasters we face every year in the chars. Each of them affects my customers and, eventually, my business. During the drought season, transportation for goods and people becomes difficult, as people have to walk even eight or ten kilometres over the sand of riverbeds. Everyone then waits for the flood to come. Then comes the erosions, and some of my customers fall in trouble again.

**KANCHON KUMAR MODOK**, ready feed retailer, Fulchari Bazaar, Gaibandha.

If the flood were on time this year, we would be happy. It would leave silts on some land to easily grow rice, pulse or nuts. But this year it did not happen yet. A delayed flood may ruin our income for a year.

**KHOJIFA BEGUM**, livestock farmer, Aushtomir char, Kurigram.





**P**oor access to education and health care, high rates of child marriage and gender-based violence have long been vital social problems for chars. Economic ailments, including increased unemployment, will predictably intensify them.

Daughters are typically married off under-aged in the chars. If a girl becomes 15 or 16, it becomes difficult to find a husband. That's why girls are married off at such a young age. It creates many problems like health issues with early motherhood. Parents are always worried about the safety of their girls. They tend to marry them off as soon as possible. Though it is illegal, they do it covertly.

**NURUNNAHAR BEGUM,**  
livestock farmer,  
Aushtomir char,  
Kurigram.



# Enduring the Pandemic

Widespread denial of the prevalence of the pandemic in the char is the most effective response to it by the char dwellers. A deeper inquiry suggests that the denial is a strategic stance against safety measures to evade barriers to their livelihood. Efforts are also not affordable for many precarious char families. Businesses located in the remote chars neither faced strict enforcement of lockdowns nor responded to them significantly.





There are many in the villages who do not believe that corona exists at all. There were quite a few deaths with symptoms in my village, including a union council member and a returnee factory worker from Chittagong. But no one cares enough to take a test or seek treatment.

MD. MAHFUZUR RAHMAN, veterinary service provider, Romna, Kurigram.





**E**vading restrictions has been a common strategy to keep minimum businesses running. Traders also tried their level best to comply with the measures in many respects.





I desperately took a cow to the *Haat* where I got chased and detained by the security forces; both police and military were there. Almost no one in there had a mask on their face. When they detained me, I said I had to sell the cow or starve with the whole family. When they asked about the face mask, I lied and said it fell on cow dung. Finally, they released me and ran after others.

MD. RAWSHAN ALI, Agro-trader and input retailer at Char Arjun, Kurigram.

I ran my business covertly over the lockdown. The market was shut, but some of my customers contacted me over the phone. They came to pick up their goods when the police weren't around. I partly opened the shutter of my shop and delivered their orders.

HAIDER ALI, agro-input retailer at Ullabazar, Gaibandha.



The loss of external sources of income has increased interest and investments in the agro-sector, which now offers new opportunities. Many youths who lost their urban or industrial jobs have returned and engaged in farming and entrepreneurial ventures.



My husband lost his *garment* job since the corona broke out. He rented some land and did ground nuts; we got an excellent price. This year, he has rented more land. We wanted to plant rice, but the flood was delayed. Not sure if we can do it or not. And If we can, we plan to cultivate jute after the rice is harvested.

NURUNNAHAR BEGUM, agro-producer at Aushtomir char, Kurigram.





The pandemic situation has brought about strategic changes in livestock farming practices. Price hikes of the ready-feed and market uncertainties have increased fodder dependency and cultivation.



Now I have to survive somehow. I incurred a heavy loss on my cattle farm over the pandemic. The feed price is very high. If you do the math after selling the cow for a price, it is a neat loss. So, I am growing fodder this year. I wanted to see what difference it could make. I bought two cows for BDT 70,000 and reared them for four months, costing me around BDT 20,000 in fodder and feed. I sold them for BDT 128,000 and found that the pair of cattle had given me a net BDT 40,000 profit in four months. I see that it works.

ABU BAKAR, livestock farmer, Datar char, Kurigram.





We were a group of women in difficulty. We thought we could do a *Samity* of our own when the loan disbursement from SKS was postponed in corona. Now we have 45 members. Each of us pays BDT 300 to save every fortnight, which is around BDT 27,000 per month. Now we have a total saving of BDT 400,000. We borrow out 5% interest to the members whereas the SKS loan was 10%.

MOSIRON BEGUM, Deluyabari char, Gaibandha.

We have a *Banik Samity* (Entrepreneurs Association) at Saghata Bazaar. Over 200 members, mostly small traders at the market, deposit BDT 200 per shop. The *Samity* borrows out in 3% interest to the members in need. I have also borrowed some from there during the corona.

ABDUR RAHMAN, agro-input retailer, Saghata Bazaar, Gaibandha.



Interruption in MFI services has led to independent credit group formations among producers and traders in the char.





**A**gro-producers at char did their utmost to keep the production cost to a minimum, a common coping strategy during abnormal conditions. Mutual exchanges of family labour helped many families to overcome cash shortages.



Before the pandemic, we used to hire wage labourers during the peak days of farming. Now we barely can afford them. I have managed without any paid labour this year. When my husband had nothing to do, I asked him to work in my neighbour's field, and he did. So, my neighbour did the same for us. We used to do it for cash before. But now, no one has cash. We are now doing it to spend the little money we have on food. When we get no one available to help, we work even harder to save money.

MOSIRON BEGUM,  
Deluyabarichar, Gaibandha.



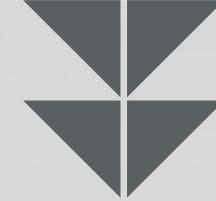
Suppose I am rearing a cow that I bought for BDT 25,000. If I feed it properly, it would cost me around BDT 3,000 worth of ready feed. In a couple of months, I can sell it for BDT 50,000 and make a profit of roughly BDT 20,000. But now, the market is shut due to the pandemic. I am not sure that I can sell my cattle. So, I stopped feeding them properly, giving them a quarter of the ready feed that I would feed them in normal market conditions. I am investing less on feed.

RUSSELL, livestock farmer, Pepulia char, Gaibandha.

I am not stocking agro-inputs in my shop at the moment because I have run out of cash. I am waiting for the *Haalkhata* planned by the end of August. It was supposed to be in April, but the pandemic situation was not in favour. I am looking forward to the *Aman* harvest when the farmers have some money to pay my outstanding. I'll invest that again in agro-input.

MD. ALI ASHRAF, agro-input retailer, Aushtomir char, Kurigram.





**D**uring the shutdowns, producers have constantly tried to sell their products differently. Some have changed selling points to market places less patrolled by the police and other deals outside the market. Retailers have been attempting to manage products from different sources. Such strategies have reduced their profit due to price contingency and increased transport costs but still helped many stay afloat.





The pandemic has pushed many traders to switch products and business strategies. Skills like butchery helped cattle traders to sell their unsold cattle as retail meat. More extensive business owners are stockpiling products to recover the loss with profit maximisation.

I am thinking of switching to hardware from agro-input because I have to sell inputs on credit, and I can't afford it anymore. Moreover, the dates of the input products often expire if not sold on time. Hardwires don't have such issues. If they don't sell, they stay in the shop. I am not going to sell on credit anymore.

MD. ROWSHAN ALI, agro-input retailer, Char Arjun, Kurigram.





I have struggled with my chillies this year. The Fulchari ghat was closed; I had to take those to different points to sell. It meant a low price and high transportation cost. This corona has ruined my chilli trade this year.

ABDUL MOTIN, crop-trader,  
Kalurpara char, Gaibandha.

Sometimes, the companies could not supply their products due to lockdowns. So, I managed some from other dealers in Bonarpara at a slightly higher wholesale price than the company rates. There was additional transport cost involved, so my profit margin had shrunk to its half. Yet, I got away with that during the months of lockdowns.

SREE SUJAN KUMAR, AVC retailer at  
Fulchari Bazaar, Gaibandha.





The cattle market was very down this year; I have lost over BDT 22,000 and couldn't sell three cows which I slaughtered and sold the meat for BDT 550 a kilo. It has partly recovered my investment.

AKKAS ALI, livestock trader,  
Romna, Kurigram.

I am planning to stockpile the products that the companies are offering at a low price but potentially will increase the price soon. This price would help me to recover the losses I incurred during the corona. I am also setting up a cattle farm at home so that I don't have to rely on the shop solely.

ABDUR RAHMAN, agro-input  
retailer, Saghata Bazaar,  
Gaibandha.



**S**ocial capital is essential as livelihood capital and coping with market conditions like the pandemic. For many char-dwellers, relatives, friends, and neighbours have been key sources of loans and other support during the pandemic months.

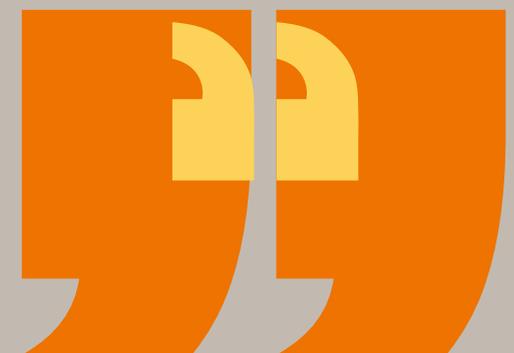


When everything was shut for weeks, we ran out of rice. We were starving. I borrowed BDT 2,000 from someone I know and bought a bag of rice. Still, we are not through with that kind of challenging situation.

ASMA BEGUM, livestock farmer at Hatbari char, Gaibandha.

I know many people in the area, and my in-laws live close to me. I never planned to go anywhere else since I know everyone here. I know the owner of this market. He helped me in many ways during difficulties. My social relations are a key to my business success.

MD. MIZANUR RAHMAN, crop trader at Thatrai Bazaar, Kurigram.



# Early Signs of Resilience

Despite the shocks and perseverant coping efforts against them, the char dwellers and the char economy are showing substantial signs of resilience against the impacts of the pandemic. Moral aspiration and perseverant toiling are the first and foremost strengths the char producers possess against all odds. Livelihood diversity and new ventures contribute as enabling factors to overcome the shocks. Much of the systemic changes observed in the past decades have sustained the immediate shock. The subsistence food production and reduced vulnerability through the market and overall economic growth have formed a strong basis of resilience.



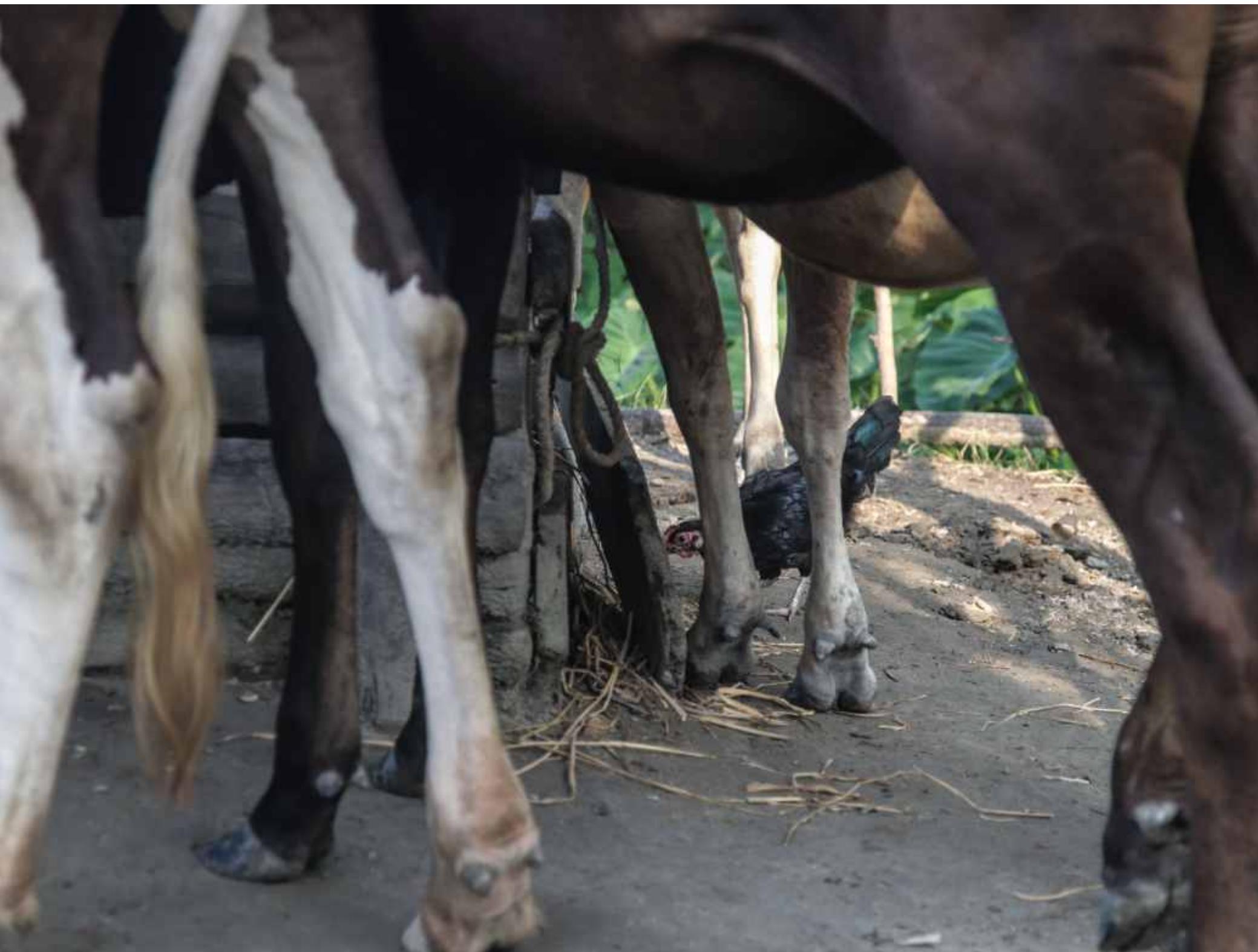


Experience of rearing chickens has encouraged me to set up a full-fledged poultry farm. I have cleared the southern part of the yard for that. I first took 32 chicks from the hatchery owner, then 36 in the second batch. I'll start the farm with 100 to 150 chicks and dream to grow it 500 to 1000 or as far as I can. One doesn't become rich overnight; one has to prosper slowly and steadily. If you can toil, cultivate crops and rear cattle, you won't be in trouble in the chars. It's not just the men who work and earn in the chars; women also do their utmost to bring affluence to their families.

MOSIRON BEGUM, livestock farmer Deluyabari char, Gaibandha.



Livelihood diversity intensified seasonal capital cycles which have been the pathway that led to resilience against old vulnerabilities and now against the pandemic shocks.



I'll plant *Kalai* (a variety of pulse) now and buy more from others in the season. My farming helps my trade and vice-versa. I'll invest the income from trade in farming and then income from crops in trade. That's how I have been managing for the past three years. It took me a while to adopt the strategy. Now I know how to grow jute or maize and at the same time and I know how to buy and sell them.

MD. JAHIRUL ISLAM, crop farmer and trader at Aushtomir char, Kurigram.

Money from selling the cow milk meets our daily needs. My father made some money in the maize trade, and we bought two cows with that. So far, we have sold milk worth BDT 15,000. We have sold one of the cows for BDT 33,000 recently. I have made another BDT 15,000 out of the feed business I run from home. I also did rice and sold a part of it for BDT 20,000. We have put together all this money and bought two more cows. In this way, most of the families manage life. of the families manage life.

RUSSELL, livestock farmer, Pepulia char, Fulchari.



Jute is promising as a cash crop and fills in a gap in the seasonal cycle, and forms new capital nexuses with other major agro-products. Potentially, jute will be increasingly important to enhance resilience against pandemic impacts.



The jute market was good this year. We could sell at a good price, which has helped us get through lockdown losses. It is not the same every year, though. For instance, the jute was damaged last year due to an untimely flood. There was also difficulty with the labour cost. Yet, jute helps us to get through an otherwise lean season.

SIRAZUL ISLAM, crop farmer,  
Char Shishua, Jamalpur.





You see, the jute in my yard, as precious as gold, has a very high price. It wasn't worth BDT 500 a *mun* just a few years back. This year it is selling over BDT 3,000 a *mun*. Last year it was BDT 2,500.

NASIMA BEGUM, livestock farmer at Deluyabari char, Gaibandha.



I find cattle trade way much exhaustive. So, I am focusing on jute. I don't have to rush here and there for it. I buy them in cash from the farmers, load them on carts and pay the fare in cash, and my buyer will buy them in cash. I am keeping some good quality jute aside. I have cultivated it myself and expect a harvest of over 50 muns to bring me another BDT 20,000. Altogether, I am looking forward to making around BDT 100,000 out of the jute this season.

MD. JAHIRUL ISLAM, farmer and crop trader at Aushtomir char, Kurigram.





**D**iverse growth in the agro-sector, including maize, jute, or chicken rearing, is expanding the local labour market and trade-related employment. Many unemployed youths who lost external non-farm jobs due to the pandemic are now finding self-employment in the agro sector. Such expansions will potentially play as an enabling factor of resilience for many.

My son was a construction worker in Dhaka who lost his job due to the pandemic. I asked him to stay home and work with us in the fields and look after the livestock. One has to work to keep food on their plates. So, he is now working on the family farm.

ASMA BEGUM, Hatbari char, Gaibandha.





**M**any of the market linkages created lately have sustained the primary shock of the pandemic. Different market actors have helped each other to survive the pandemic's downfall.





Poor people go to the public representatives for relief, but we don't. Rather we go to our dealers for help. They have given us goods on credit and allowed enough time to repay.



MD. ROWSHAN ALI, agro-input retailer, Char Arjun, Kurigram.

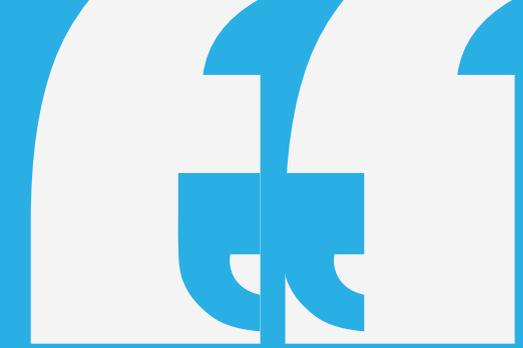
Despite all odds we faced, our business is growing slowly but steadily. We have more and more people coming for veterinary services. So, the products we have sold well. I am thankful to almighty for keeping me in business, and I believe I can grow it bigger with almighty's grace.

MD. MAHFUZAR RAHMAN, veterinary service provider, Romna, Kurigram.



**S**ubsistence food production is a bottom-line for business success and sustainability. Subsistence production is also a key to building resilience in the char context.



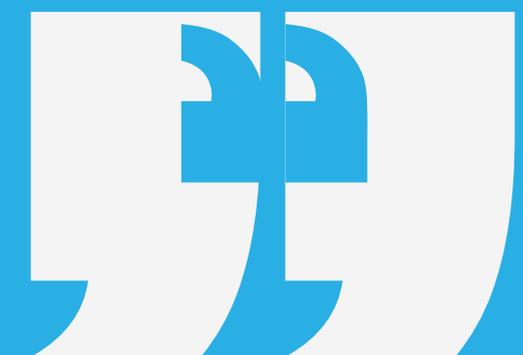


It doesn't cost much to grow *Gainza* rice, just the sum you need to cultivate the land and plant seedlings. This *Gainza* is a local variety. It produces fine rice without much fertiliser. We get around 15 *muns* in each *bigha* of land. We do it mostly for self-consumption.

MD. NAZRUL ISLAM, agro-input retailer at Tengrakandi char, Gaibandha.

I have some farmlands where I grow rice, chilies, ginger, garlic, and vegetables. I barely have spent money on food. Without these, I would have been in more trouble like many without land suffered. Since I have food from the land, sustaining the business was easier.

HAIDER ALI, agro-input retailer, Ullabazaar, Gaibandha.





Diversity of trade and product is the crucial survival strategy against all odds for the char entrepreneurs. Seasonal crop production cycles and engagement in possible livelihood opportunities like livestock rearing or petty trading are vital to coping with a capital loss.



I managed to buy two *bighas* of land here, and I do business too. The business works perfectly for me since I have some source of income around the year. Now I am busy with jute trading and cultivation. I have BDT 300,000 as my cash capital. I have made BDT 200,000 of that in cattle business last season half of which is profit. I borrowed another BDT 100,000 from an MFI, and I am now investing the total cash capital in jute trading and cultivation.

MD. JAHIRUL ISLAM, farmer and crop trader at Aushtomir char, Kurigram.





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