



Draft Final Report

**Analysis of Inclusive Value Chains  
and Market Systems Development in  
Bangladesh for  
COASTAL CLIMATE RESILIENCE  
INFRASTRUCTURE PROJECT (CCRIP)**

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## Acknowledgement

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We thank VCB-N (Value-chain Capacity Building Network) for awarding us this assignment and for trusting us on our capacity to deliver a study with strong significance to the works undertaken by the Local Government Engineering Department (LGED) under the Ministry of Local Government in Bangladesh for ensuring the development of climate-resilient infrastructure across the coastal districts of Bangladesh through Coastal Climate Resilience Infrastructure Project (CCRIP). We specially thank Dr. Jahangir Hussain from CCRIP, for extending all kinds of support on providing necessary information and relevant project documents without which conducting the study wouldn't have been possible. Dr. Jahangir's valuable suggestions helped the study team to conduct field visits. Mr. Lutfur Rahman, the project director of CCRIP extended his support in carrying out this assessment.

We finally thank all the interviewees for this study. Their contribution helped us to understand the socio-economic context of the project locations and the impact of the interventions. Their constant support during the field visits helped us to conduct an effective assessment. We believe this study will help VCB-N and International Fund for Agricultural Development (IFAD) in their future endeavours targeting the vulnerable population facing the effects of climate change across the world.

## Acronyms

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BDT	Bangladeshi Taka
CCRIP	Coastal Climate Resilience Infrastructure Project
CO	Community Organizer
GFE	Goal Free Evaluation
IFAD	International Fund for Agricultural Development
IGA	Income Generating Activity
KM	Kilometre
LCS	Labour Contracting Society
LGED	Local Government Engineering Department
MMC	Market Management Committee
MSD	Market Systems Development
UE	Upazila Engineer
UISE	Upazila Infrastructure Supervision Engineer
UNO	Upazila Nirbahi Officer (Lead government official in an Upazila in Bangladesh)
VC	Value Chain
WMS	Women's Market Section

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# 1. Introduction

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In the development policies of the Government of Bangladesh, great emphasis is put on economic growth. Infrastructure development is believed as one of the major mechanisms that will contribute to the increased functioning of the local economy in terms of supply and demand as well as the flow of money, which in its turn leads to social and economic equity for the people of Bangladesh. Acknowledging this contribution of higher levels of trade and trading volumes, the Coastal Climate Resilience Infrastructure Project (CCRIP) of Local Government Engineering Department (LGED) has been engaged for the development of physical and infrastructural facilities of the rural markets in Charland<sup>1</sup> Regions. The International Fund for Agricultural Development (IFAD), along with Asian Development Bank (ADB) and Strategic Climate Fund, provided funds to CCRIP, to eradicate poverty and hunger in rural areas in Bangladesh.

The duration of the project was January 2013 – December 2019. This project focused on promoting overall development of the transportation system by constructing, improving and rehabilitating climate resilient Upazila & Union<sup>2</sup> roads and road structures (bridges/culverts), development of growth centres and cyclone shelter. The project followed the national strategy for rural development, infrastructure improvement and socio-economic development.

In this report, we tried to identify and document the best practices the project has undertaken portraying the positive impacts of inclusive value chain (VC) and market systems development (MSD) initiatives on the basis of the project interventions.

## 2. Objectives

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The specific objectives of this study are to:

- Explore intervention strategies used in CCRIP that made their VC and MSD interventions inclusive (pro-poor), sustainable (economically, socially, environmentally) and reach scale.
- Analyse and document best practices or failures and analyse factors of success or failures in the intervention areas of CCRIP. Identify the reasons behind the win-win situation among value chain and market systems actors.
- Explore and identify leverage points and crowding in factors to reach scale for the VC and MSD interventions developed by CCRIP.
- Analyse the positive impact of climate resilient infrastructure and capacity building initiatives for poor people in helping them adapt to living with climate change.
- Identify any special interventions taken with a gender perspective to help the poor women in the intervention areas, to have greater participation in the VC and MSD activities.

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<sup>1</sup> Charlands are sandbars that emerge as islands within the river channel or as attached land to the riverbanks as a result of the dynamics of erosion and accretion in the rivers. The Charlands, or Chars, are home to some of the poorest and most vulnerable people in Bangladesh and are particularly prone to the effects of frequent climatic shocks

such as floods, droughts and cyclones.

<sup>2</sup> Bangladesh has 491 upazilas. The upazilas are the second lowest tier of regional administration in Bangladesh. The administrative structure consists Divisions (8), Districts (64) and Upazila (491).

## 3. Methodology

### 3.1 Goal Free Evaluation

In this study, we have followed the “Goal Free Evaluation (GEF)” approach to analyse the impacts of the CCRIP interventions. The GFE model investigates a project/programme based on how and what the program/project is doing to address the beneficiaries. This particular approach does not evaluate a project/program

based on the program goals, rather deep dives into the impacts on the project beneficiaries.

For this study, the GFE method is appropriate as the objective is to analyse the impacts of the CCRIP through the market system development lens, which was not the goal of the project.

### 3.2 Analytical Framework

The analytical framework of this study is based on the market system development principles, in line with the objectives of the study. The elements of 'market system change' or 'systemic change' are defined below.

**Market actors change practice:** The systems change provides an overview of the changes due to the project intervention. It looks at the extent to which practice has been taken up by market actors, and the extent to which formal rules, policies and regulation have responded to the adoption of the new practices by the market actors.

**Rules of the game changes (both formal and informal):** This component looks at the informal and formal rules that govern the market system. This component is important as it argues that an innovation introduced by the project changes the system and becomes more sustainable when the change introduced essentially becomes 'institutionalised (formal rule) or becomes an “unwritten rule (informal rule)”. There is a widespread perception and expectation within the system that it is the right thing to do, and the practice becomes mainstream.

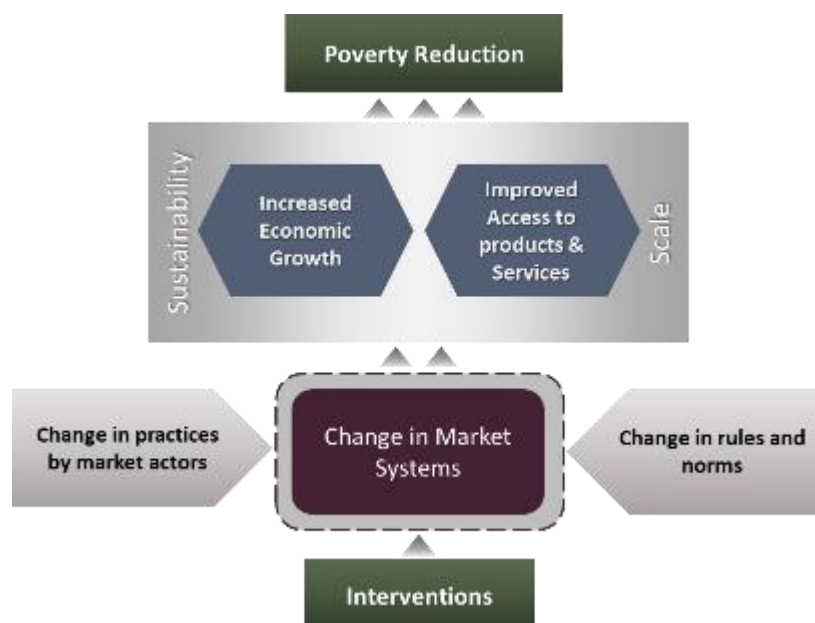


Figure 1: Analytical Framework of Market System Approach



**Benefits to the target group at scale:** Systems changes can have positive or negative impacts on a target population. This component analyses if the market system change has enabled increased access to services/products, and increased growth opportunity, for the poor. This component is important as it provides an indication of the scale that the change has achieved. It assumes that for a change to be categorised as 'systemic', it needs to be benefitting a significant portion of the target population.

**Sustainability of the changes:** This component analyses if the market change will be sustainable without the support of the interventions in future. It is important as the development projects are time bound, and the market actors should be able to sustain the positive changes to support the scale up on their own, without constant support from the projects.

### 3.3 Methods

This study followed different qualitative methods to collect data and develop case studies of the CCRIP interventions and beneficiaries. The methods used during this study are mentioned in the following part of the section.

**Secondary Literature review:** A great number of documents were reviewed as part of the literature review process for this study. The project documents, along with different evaluation reports helped the team to identify key areas to focus. Different strategy papers of the government, along with master plans were also reviewed.

**Key Informant Interview:** The study team conducted in-depth interviews with different stakeholders to understand and investigate the project impacts. Stakeholders included government officials who were part of the CCRIP, as well as officers from LGED. During the field visits, direct beneficiaries were interviewed to gather evidences on impacts. The study team also reached out to the district level government administrations, such as Upazila Nirbahi Officer (UNO), Upazila

In the diagram below, the theory of change of the market system approach is shown. In this study report, we have followed this framework to analyse the outcomes of the project through the market system lens. The study team explored the project areas to find out the impacts of the interventions under the CCRIP. Each of the interventions were studied to find out the links with the changes in the associated markets, by looking at changes in practices by the local market actors, and the changes in rules and norms at the project areas. The team then linked these changes to the improved access to services and products of the project beneficiaries. The improved economic situation of the beneficiaries, due to the changes in the market system, was also explored. The study team then triangulated these changes to the overall poverty alleviation of the beneficiaries, while ensuring opportunities for scale up and sustainability.

Chairman etc. Different market system actors were also approached, e.g. market committee members, input suppliers etc.

**Project locations visit:** The study team visited 3 project locations, which are Majher Char in Barguna District, Char Kukri Mukri in Bhola District and Char Shurikhali in Khulna District.



Figure 2: Locations visited for this assessment (showed in red pin)

## 4. About the Coastal Climate Resilience Infrastructure Project (CCRIP)

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### 4.1 Project objective

The core objective of CCRIP was to “Increase economic opportunities for the rural poor through participatory improvement of sustainable rural infrastructure, social and gender development and improved local governance in the project area by targeting poor areas.” The project has three components which are interlinked and synergistic in nature. They are:

**Component 1:** Improved Road Connectivity; there will be improved road connectivity for men and women living in project Upazilas to access markets and social services (outcome 1).

**Component 2:** Improved Market Services; there will be enhanced marketing of farm and non-farm produce in project markets (Outcome 2).

**Component 3:** Enhanced Climate Adaptation Capacity; the rural communities and local authorities are able to cope with volatile climate events and meet their basic needs during climatic shocks (Outcome 3).

The project has contributed significantly in employment creation and poverty alleviation especially for labour contracting society (LCS) members. CCRIP has made substantial progress towards achieving its targets. In recent years, rural roads improvement has been extensively championed as poverty alleviation instruments by the World Bank and donor institutions. It is argued that rural roads are key to raising living standards in poor rural areas. By reducing transport costs, roads are expected to generate market activity, affect input and output prices, and foster economic

linkages that enhance agricultural production, alter land use, crop intensity and other production decisions, stimulate off-farm diversification and other income-earning opportunities and encourage migration. Claims have also been made that by facilitating access to social service facilities, better roads enhance social outcomes.

### 4.2 Project Location

The project area of Dhaka, Barisal and Khulna Divisions covers 12 Districts, an area of 35,571 square kilometre (approx. 25 per cent of the country's area) and 24.16 million inhabitants (approx. 18 per cent of the total population). It has been selected because of its high poverty level and the poor state of development of the road infrastructure. Improving the rural roads and supporting infrastructure had provided effective transport and communication for the rural population between market and distribution centres. These improvements to the rural infrastructure are assumed to lay the



foundation for better economic opportunities and assist in poverty reduction.

## 4.3 Project Beneficiaries

The total beneficiaries of the project CCRIP is around 87,000 households, which includes most disadvantaged and destitute women of the local communities.

## 4.4 Funding

Total cost of the projects stands at USD 150.00 million. IFAD provided a loan of around USD 59 million and USD 1 million as a grant. The Government of Bangladesh also contributed US\$31.2 million.

## 4.5 Principles of engagement in CCRIP

### 4.5.1 Inclusive Target Group

CCRIP used a variety of tools to ensure that the largest possible number of poor rural people benefit from emerging economic opportunities, and that those who cannot do so immediately – notably people from marginalized groups, in particular women, indigenous peoples and young people – were proactively supported in developing the skills and assets to do so in the near future. The fund pursued the identification

of its target group in a participatory way working with partners. This exercise was conducted through analysing available data, filling information gaps as needed, and always incorporating the views of poor women and men and their organizations, through different lenses such as gender-sensitive, poverty and livelihood etc.

### 4.5.2 Social and Economic Empowerment

The critical importance of social and economic empowerment of rural people living in poverty, both individually and collectively is well recognized in IFAD funded project, which also promoted policies and investments that enhance their capabilities and livelihoods. A key element of its approach is to build the capacity of grass roots institutions and organizations, or foster their establishment where they are non-existent, as a means to enable its target group to attain secure access to natural resources and production services, build their skills and knowledge to take advantage of new economic opportunities. In so doing, CCRIP promoted better governance,

policies and institutions for agriculture and rural development. Using improved tools for institutional and organizational analysis and capacity strengthening, CCRIP intensified its assistance to rural institutions and producer organizations. It helped the program to become more inclusive and effective in sustainably enhancing rural people's capabilities, and their access to the assets, technologies, services and markets that are most important for achieving profitable farm and non-farm enterprises and effective market integration and participation.

### 4.5.3 Gender equality

CCRIP promoted economic empowerment that enables rural women and men to have an equal opportunity to participate in, and benefit from, the activities that it finances. This will be complemented by efforts to reduce the labour burden of rural women and increase their voice in decision-making at all levels. CCRIP looked beyond mainstreaming and scaling up in order

to achieve real transformative gender impact. Through investments CCRIP addressed the underlying root causes of gender inequality – including prevailing social norms, attitudes and behaviours, and social systems – to ensure equal access for women to productive assets and services and to employment and market opportunities.

#### 4.5.4 Innovation, learning and scaling up:

Business as usual is not an option for achieving the SDGs and, like many other development partners, CCRIP was compelled to increase the impact of every dollar it invested. For these reasons, during the framework period IFAD comprehensively pursued an agenda that focused on innovation, learning from that innovation, and scaling up successes for expanded and sustainable impact. Concretely, the agenda aimed to support countries to

broaden successful pro-poor rural development models, widen their geographical coverage and reach larger numbers of people. Through this process, it was predicated to bring successful approaches through strengthened partnerships to government, development agencies and the private sector to support enhancement of national policies, programs and practices, and expand investments in the rural sector.

#### 4.5.5 4P mechanism of developing climate resilient goals

Through the public - private - producer partnerships (4Ps) mechanism, CCRIP seeks to build mutually beneficial partnerships between the public sector, the private sector and small-scale rural producers. The mechanism uses investments in public goods and a supportive policy framework to stimulate

and scale up responsible private investments in food and agriculture value chains, benefitting smallholder farmers by giving them access to secure markets, technology and services, and other rural people by creating off-farm jobs along value chains and across the larger rural economy.

#### 4.5.6 Partnerships

CCRIP fully recognized this the magnitude of the agenda and the investments required for smallholder agriculture development and rural transformation. Partnerships were crucial for CCRIP to promote synergies among its own and other sources of finance, knowledge and expertise and created more enabling environments for poor people in rural areas to build their pathways out of poverty. IFAD

engaged with a broad range of partners: Member States, development institutions, farmer organizations, the private sector, foundations, and other relevant national and international stakeholders. It strengthened successful existing partnerships and developed new ones especially with partners with complementary areas of expertise that go beyond its comparative advantage.

### 4.6 Project Activities

Cyclone shelter, market, road infrastructure development has been the central focus of this project. Major part of the resource has been allocated for this purpose. The project constructed 172 markets. The common infrastructures built in the markets include multi-purpose and fish sheds, toilet blocks with water supply facilities, internal roads and drainage, and tube-wells for drinking water. The project also built 105 km of Upazila roads, 110 km union roads; 235 km of village roads; and 24 km of cyclone shelter access roads and 22 cyclone shelters.



*Figure 3: Cyclone Shelter developed by CCRIP*

#### 4.6.1 Involving local women and men in infrastructure development:

Under the rural infrastructure development, the project has built local markets by engaging the community people. The project developed the LCS (Labour Contracting Society) groups comprising the poorest women in the community, provided them with training on construction techniques as well as on social issues and engaged them in infrastructure development.

Some groups also included poor men from the local community. The initiative of forming the LCS was undertaken by the Upazila LGED officials facilitated by community organizer (CO) and Upazila Infrastructure Supervision Engineer (UISE). The CO started the process by means of mass announcement using mikes (public announcement systems). A mass gathering of extremely poor population was thus arranged. One group was assigned development of basic infrastructure comprising 15 members and market shed group comprised of 10 members thus the LCS got a formal shape. It is to be mentioned here that LCS group is mixed group which had 80% female and 20% male. After formation of the groups; respective group again selected their chairman and secretary among the members. However, the chairman and secretary of the LCS were female.

It was also announced that there will be a training arranged immediately after formation of the LCS. The topics covered in the training included what the LCS members were going to do, why they were going to do that, how they would be doing the work, what benefits they would get from the work etc. The workers were trained in the techniques required for carrying out the work of construction. The training was conducted by Sub-Assistant Engineer, CO and UISE. The total contract of market shed is BDT 1.2 – 2.0 million and basic infrastructure is BDT 1 -1.6 million respectively and one LCS did not get more than one contract at a time.

Members of an LCS earned money in two ways: wages as labourers and profit as contractors –

a contractor usually makes five per cent profit from a construction work, but the CCRIP fixed 10 per cent profit for LCS groups. After these formalities are over, the contracts with LCS was made on stamp paper to give it a legal status. The LCS also had to open a bank account to receive money from LGED. The opened bank account from which money can be drawn has to be a joint signature of the chairman and the secretary. For all schemes to be implemented through LCS the project disbursed funds to Upazila Engineer (UE) and after that the Upazila Engineer disbursed funds against each scheme as per approved allocation. After the schemes have been formally approved and contract signed with LCS, the initial advances were given as per agreement. The UE paid the LCS by account payee cheque, never in cash. After completion of LCS works, the groups are provided with two days training on “Income Generating Issues” so that that can undertake any type of enterprise according to their choice to remain productive.



Figure 4: Female LCS members in discussion in Majher Char

The LCS groups were involved in construction of all 172 markets. Earth work of 40 km market connecting road, 14 women market sections with some assistance from professional masons recruited by the groups were successfully implemented. This type of work, first time in their lives, gave them the opportunity to earn profit and gain experience and also helped them earn reputation and esteem in their society.



### 4.6.2 Formation of Market Management Committee:

Under this component, the project also facilitated the formation of a Market Management Committee (MMC) for each market they built. The MMC comprised of the local community people who are responsible for overall management of the marketplace including toll collection, payment of lease and

maintenance of the market and roads. The MMC has been one of the activities of the project which has been very effective in empowering the community members and to develop ownership among the community over the market. For each of the 172 markets, the project has facilitated formation of an MMC.

### 4.6.3 Market Improvement

The market development carried out by CCRIP was based on established LGED standards, and comprised paving and drainage of the market area, provision of internal roads, open sales platforms, fish sheds, multipurpose sheds, installation on tube wells, sanitary latrines and garbage pits. The different categories of market users and market management committees participated in the design of the improvement. Depending on local needs and availability of Government land, some or all of the following components were included in improvement of an individual market:

- One fish shed
- One multipurpose shed,
- One raised (elevated) open platform
- One women market section (with 6 shops) with a separate toilet (this was developed later and only covered some of the markets)
- One common toilet and urinal,

- Dustbin;
- Installation of tube-wells; and
- Internal road development.

Most of the markets are located in remote areas and long distance from Upazila headquarters, varying from 8 km to 25 km, and distance from district headquarters varying from 8 km to 96 km. However, all the surveyed markets have connections with other markets within 5 to 10 km distance.

On average, one market caters to approximately 10 villages. The short-term impact assessment study revealed that nearly two-thirds of the markets are spaced at a distance of at least 8 kms from other markets, 23% are 6 to 8 kms from another market, and 9% are within 1 to 2 kms. The amenities and facilities available in these haats (village markets) were far from satisfactory, as the infrastructure of these marketplaces were in very poor condition.

### 4.6.4 Construction of Women's Market Section:

Out of the 172 markets built under the project, 14 includes separate women's market section (WMS) where women sellers can sell their products. Each of the market has 6 shops reserved for women sellers including LCS

members. Such initiative has encouraged the women to directly participate in the marketing of their products and get involved in income generating activities (IGAs).

#### 4.6.5 Providing training on various IGAs:

Under CCRIP, the project organized trainings for its beneficiaries on various income generating activities mostly related to agriculture. Training topics included cow rearing, goat rearing, homestead gardening, fish farming and poultry rearing. The trainings

were provided by external resource persons contracted by the project. Training modules for these sessions were developed by the project training specialist. Under this training sub-component, over 6000 male and female received training on at least one IGA.

## 5. Findings

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This chapter highlights the findings of the field investigations through the MSD lens. The analytical structure explained in section 3.2 has been followed to link to project impacts with

market systems development angles. The best practices has also been discussed in this section.

### 5.1 Change in Market Systems

In MSD approach, the change in market systems is key to a successful project. This component is explored through the changes occurred in different rules and regulations and/or different norms in the society. If there's

a positive change in the practices followed by the market actors that is another core part of the transformation in market systems which leads to economic growth and eventually poverty alleviation.

#### 5.1.1 Change in Rules and Norms Related to Markets

##### **Increased market interactions in monsoon:**

The construction of the market infrastructure under CCRIP enabled the local market actors to continue their business during the monsoon season. Before the implementation of the marketplace, there used to be significantly smaller number of people interacting in different shops in the rainy seasons, as the roads were muddy and clogged rainwater caused severe suffering to the locals. But now, because of the well-built marketplace, with improved drainage system and internal roads within the marketplace, the local people are participating in the market, increasing the overall volume and quantity of transaction.

**New means of transportation:** In many of the project locations, especially in the char areas, there were hardly any transportation available. After the construction of the paved road, the number of different types of vehicle have increased in most of the project areas. For example, in Majher Char under the Barguna

District, there were hardly any vehicle within the island. After the construction of the 2 km road, now there are 20-30 paddle vans running in the island, providing transport to the locals. This has changed the way people used to travel from one place to other. It has eased the access to markets for the locals who live far away from the markets. The means of transporting goods have also improved due to these roads, as well as the connectivity within the producers and the consumers have increased. For example, in Bhola, where dairy farming is one of the key livelihoods for many, the milk collection used to be uncertain, due to lack of proper road. Now with the newly paved road, the refrigerated tankers collect the milk directly from the farmers, unlike previous times when the farmers had to carry the milk for a long walk, which was physically challenging, often resulted in decreased income.

**Increased women participation in marketplaces:** The availability of the women's

market section in marketplaces in various project locations have encouraged women to participate more in the local market. As the infrastructure has been improved, the presence of electric lightbulbs after dark have let women stay longer in the marketplace, even after sundown. Women feel safer using the newly built paved roads, which enables them to access the marketplace with ease. Before the implementation of CCRIP, the women in the project locations used to depend on their male family members to access the marketplace, for buying and selling products. Now, they can be on their own in these marketplaces.

**Longer hours during haat<sup>3</sup> days:** Prior to CCRIP implementation, the local markets used to break at sunset, as there were not enough electricity or infrastructural support to continue the market at night. After the built of the new marketplace, the solar electricity ensures supply of lights after sunset. Since many of the goods sold in these haats are perishable items, thus due to these longer hours, the transactions in the marketplace have enhanced. This resulted in an increase in the income of the locals. For example, in the Surikhali Bazar, the longer hours during the hilsha season has been tremendously helpful to the farmers.

### 5.1.2 Change in practices by Market Actors

**New businesses in remote villages:** The upgraded local roads have created opportunities for locals in remote villages to start small businesses. The rural sellers profited from higher prices, as they were now able to sell their goods directly rather than through middlemen. Shopkeepers noted that bringing goods to the village was not only less expensive but also increased their sales. The rural population of the nearby areas of the new paved roads are benefiting by the availability at affordable prices of everyday grocery products.

**Farmers investing in seasonal vegetables during monsoon:** Due to the construction of market infrastructure, the farmers now have

better access to the marketplace even during the monsoon season. Now, they invest in vegetable production, as the access to market has increased their business opportunities more during the rainy season also.

**LCS members participating in different IGAs:** The LCS members who took part in the construction work were able to invest in various IGAs from the income received. Cattle rearing, poultry, dairy, vegetable production etc. were among the notable IGAs which interest the locals in the project areas. These new entrances increased products available in the local markets.

## 5.2 Economic Growth and Access

As per the principles of MSD, the changes mentioned in the previous section 5.1 contributes in economic growth and improved access to products and services for the market

actors and beneficiaries. This section looks at these two aspects resulted in the areas of CCRIP.

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<sup>3</sup> Rural village market day which does not operate everyday





*"The internal roads of the market have been paved with concrete. People can buy and sell goods during monsoon with ease now."*

**Swapon Kumar, Ameerpur, Khulna**

### **Road construction resulted in increased market activity, especially during Monsoon in Shurikhali bazar**

In Shurikhali bazar, market activities during the monsoon used to be significantly affected due to the muddy roads. Dwellers from the adjacent villages expressed the connecting road to the market used to be "inaccessible" during monsoon. The muddy roads got water clogged and it was impossible for the dwellers to go to the marketplace. As a result, trading during the monsoon was significantly low. However, the newly constructed connecting road is now providing greater access to the villagers. The road construction around Shurikhali bazar provided with an improved market infrastructure and more space for trading. Smallholder farmers from around the marketplace can now come to the market to sell their products. Thus, the infrastructure development attracted a number of both the traders and the customers, significantly contributing to the increased market activity round the year.

The road construction in and around Shurikhali bazar provided with an improved market infrastructure and more space for trading. Smallholder farmers from around the marketplace can now come to the market to sell their products. Thus, the infrastructure development attracted a number of both the traders and the customers, significantly contributing to the increased market activity round the year.

## 5.2.1 Improved access to products and services

### 5.2.2.1 Access to Market

The development of market and connecting roads has brought about a boost in the overall economic and business activities in the areas. CCRIP's investment in infrastructure not only contributed to the achievement of the Millennium Development Goals, but it also has led to improved access to market, generates employment and enhanced peoples' ability to trade while reducing the costs of goods and services. This combined development effort also made it easier for economic actors to do business and helped to improve environmental conditions.

Many of the interviewees mentioned that access to markets and towns have improved. Especially, the respondents believed that access to markets vastly improved due to the roads. The smaller positive proportion for access to towns for women as a large proportion of women do not go to the town. For them the accessibility remains the same. Farmers with access to transport find it easier to purchase farm inputs, such as fertilizer, as

they can transport items in bulk. Farmers with new facilities increase crop production specially paddy through greater use of manure, they increase animal production by transporting and stocking crop residues and they avoid losses by timely transport of their harvests.

The overall impression of the people on LGED's contribution in developing infrastructure, particularly in the market facilities improvement was immense and of unbeaten impression. Many of the people have recalled from their memory about the suffering for doing business in the market, before these roads were built. They also remembered the distressed days, when the people had to move around and inside their local market in the knee-deep, gluey mud in the monsoon and with dust-grey conditions in the dry season for having purchase of their daily necessities. The respondents expressed gratefulness to LGED for making their life easy and convenient and bringing positive changes in rural existence through a silent revolution.

### 5.2.2.2 Access to Health Services

Road improvements improve accessibility to basic goods and services for the rural people in the influence area. The number of shops has increased, so have the different health care services in the villages; as doctors and nurses visit more often; teachers have come to live in the communities; agricultural extension agents and veterinarians visit more frequently.

Many the respondents replied that there was an improvement in their access to health services.

Discussions with the respondents indicate that roads have enabled the sick to use rickshaws to go to health services. Before the roads were built, it was difficult for moderately sick people to go to hospitals or health services since transportation was difficult during the rainy season and only the severely sick was taken to the hospitals. The roads enabled sick people to seek medical attention at earlier stages of their illness, more conveniently.

### 5.2.2.3 Access to Educational Institution

After the improvement of roads, school attendance increased in the project areas, particularly among girls, and punctuality improved across all reference communities. Without developed roads; it was also very difficult to attract and retain adequately qualified

teachers, but now the chances of teachers accepting postings in these communities are much higher. This was specifically recorded regarding the Union road of *Sadar*<sup>4</sup> of Patuakhali where the head teacher said; "Teachers posted to teach at the community

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<sup>4</sup> District Headquarter



Image: Primary school cum cyclone centre in Kakchira, Majher Char

### **Newly built cyclone shelter is being used as a primary school in Majher Char**

The cyclone shelter built as part of the interventions of CCRIP in Majher Char is also being used as a primary school for the char dwellers. Children either had to cross the channel, flowing through the Char, to go to the Gulishakhali primary school or had to cross the Bashkhali River to reach to Kakchira primary school. However, the newly constructed primary school cum cyclone shelter is now providing primary education to the children of the nearby villages. Although, the school is not enlisted as a Government primary school till now, efforts are being made to enlist the school as Government funded. It is expected that the education status will be further developed once the school is made Government enlisted.

primary school do not hesitate anymore to come. Previously they were very much irregular as roads were not there and it took a lot of physical effort to reach the schools every day.” The quality of instructors also improved, and this was attributed to the increased number of lessons taught per day and the time that

teachers have available to devote to the curricula.

A large majority of the households felt access to school were better due to the new roads. For the rest, the school is either nearby (thus roads do not improve accessibility) or the households do not have school-going children.





*"Women now can go to the market at night. The newly installed lights increased the security of the Char and we (women) now can safely roam around the char area even at night!"*

**Amena Bibi (Rosulpur, Char Kukri Mukri)**

### **Electrification through solar panels increased women's access to market in Monura bazar, Char Kukri Mukri**

In Char Kukri Mukri, women did not feel safe to stay in the market till late into the night. After the road construction and electrification, the scenario has changed. Alongside the extra hours of market activity, more and more people are found in the streets of Char Kukri Mukri at present. Due to the presence of more and more dwellers in the streets, people now feel safe to move during night. Women mobility has increased due to the secured environment throughout the night. They now can stay in the marketplace for extra hours which contributed to their increased business activities.

### **5.2.2 Increased Economic Growth**

The impacts of the CCRIP interventions resulted in an increase in economic growth of the households residing in the project areas. The changes in market systems positively affected the volume of business and transactions in the local markets, which leads

to an increment in the income of the nearby communities. The involvement of the LCS members in the construction works helped their families to step up to the next income level. Many of the members reported to start new



*Image: The 2km road connecting Surikhali bazar with the nearby villages in Koyra, constructed under CCRIP*

### **Increased access to market and increased mobility due to construction of roads connecting nearby villages**

In all the sampled area of this study, improved road impacted significantly in increased market access. Construction of paved roads in Majher Char significantly increased dwellers' mobility and hence, access to market has increased. Both in the cases of Char Kukri Mukri and Shurikhalibazar of Koyra, road construction increased market access and provided with new business opportunities as well. Market activities were reported to be increased by a significant margin due to increased mobility in all the sampled areas.

IGAs, after meeting the basic needs through the income from the construction work.

Overall, CCRIP had a positive effect on the project beneficiaries in terms of their household economic growth. The increase access to market enabled communities to increase their income through business. The women section

in the marketplace inspired females to participate actively in the market, generating household income. Access to other services such as education, health ensured a better quality of life, which eventually impacts positively towards an economic growth.

## 5.3 Scale and Sustainability

### 5.3.1 Increased commercial activities at scale, in a sustainable manner

The impact of the project at scale is prominent in the project areas. Due to better access to the local marketplaces, the farmers and businessmen are now expanding their horizon of works. The average number of permanent shops increased by 74.45% while floating/temporary shop increased by 45.71%. On average 110 maund<sup>5</sup> of goods were sold on haat days in 2014. This amount now reached at 176 maund in 2016. In the Report on Outcome Survey on Community Markets' (2016) by LGED, Government of Bangladesh, it is mentioned that, the overall major commodity trade increased by 60%. The growth not only increases the employment or volume of shops but also increases turnover rate over the time. The volume of sales increases from BDT 871,100 to 1,383,000 within two years periods. The exceptional feature was that most of these shops' turnover increased in 2016. This indicates the increasing demand for products and extra income of the traders, which perpetuated the economic advancement with the development of markets. This also shows that the improved infrastructure contributes to making the markets more attractive as a rural commercial centre. The number of buyers and

sellers participating in the market has increased from 2200 to 3200. The construction of roads inchar areas ensures better connectivity between local marketplaces and distant villages. The communities in these villages are now able to participate in the local markets with easy transport and less hassle. Especially during the rainy season, the newly paved road is a blessing to maintain the access to the markets. The sustainability of these household incomes is now better aided through these constructed roads. The infrastructure development of the local marketplaces is another steppingstone towards sustainability for the households in the rural coastal areas. The small businesses now have permanent shops, which ensures a steady income for the households. In recent years because of the growing commercial transactions 6 six commercial bank including Sonali, Rupali and Janata has opened their bank branches which facilitated the process of production, exchange and distribution of local wealth. In summary, the interventions have enabled increased number of farmers and businessmen to benefit from commercial activities in a sustainable manner.


Figure 5: Before-after scenario of impacts of interventions under CCRIP

<b>Factors</b>	<b>in 2014</b>	<b>in 2016</b>
Goods sold in haat days (in maunds)	110	176
Volume of sales per haat day (in BDT)	871,100	1,383,000
Number of traders	2,200	3,200
Commercial bank branches	0	6
Land used for vegetable production (hectares)	2,750	8,950

Source: Report on Outcome Survey on Community Markets' (2016) by LGED, Government of Bangladesh

<sup>5</sup> 1 Maund is a varying unit of weight in some Asian countries, especially an Indian unit of weight equivalent to about 37 kg.



A photograph of a man with dark hair and a mustache, wearing a dark brown polo shirt and a colorful striped scarf. He is sitting on a wooden pier or dock, looking directly at the camera. In the background, there is a body of water and a small boat.

*"The newly constructed roads have eased the access to nearby hospitals for the char dwellers. We (the dwellers of Majher char) are totally dependent on clinics of Kakchira. We need to cross this (Bishkhali) river to reach Kakchira. Now that the roads are paved, we can bring the patient to the ghat with much convenience".*

**Mohammad Mosharrof, Majher char, kakchira**

### **Road construction led to better access to health services in Majher Char**

Access to Community Clinic and private medical clinics has increased due to road construction in Shurikhali, Koyra. In Majher char, the muddy roads restricted access of the dwellers, especially during the monsoon to the nearby ghat, which is the only way the char dwellers can reach to nearby health clinics. There was no transportation during the muddy road days. There are cases where the dwellers had to carry the patient to take them to the nearby clinic. However, things have changed due to the newly constructed roads. The auto vans which are now operational in the paved roads provided an opportunity for the dwellers to make use of the transportation to take the patients to the clinics. Health status of the sampled area.

### **5.3.2 Sustainable income generating activities for beneficiaries**

Farmers are more comfortable in producing and generating income even during rainy seasons, which was not very promising before the implementation of CCRIP. As the access to market has increased for the consumers also, the farmers are expanding their production and diversifying products to sell to the increased demand. Farmers have developed vegetable

gardens and are growing new types of vegetables, which provide increased yields and higher incomes. Between 2014 and 2017 the amount of land used to grow vegetables increased by 186 percent from 2,750 to 8,950 hectares. Enabling inputs market is crucial for growth of farming activities, and due to the interventions, farmers with access to transport

find it easier to purchase farm inputs, such as fertilizer. For those who do not have cultivable lands, the interventions have facilitated easier travel to districts and find employment

opportunities. For example, Romicha Begum, a woman who is an employ of a tailoring shop in district town can travel from her village regularly and earn BDT 260 per day.

### **5.3.3 Health and education service accessible to a large population**

Due to better transport, the rural population has nearly doubled their use of health care facilities (hospital and primary care), and, similarly the quality of health services has enhanced as the supply of medicines improved. The hospitals are now providing ambulance services to the project areas, which was previously absent. Access to education has also improved due to

the improved roads. Previously, absenteeism was high especially during the rainy season, and it was also very difficult to attract and retain adequately qualified teachers due to lack of developed roads. However, now student participation has increased and the chances of teachers accepting postings are much higher.

In a nutshell, for the interventions under CCRIP, the sustainability and opportunities to scale is important to understand the impact on beneficiaries through the MSD lens. From the study team's observation, there are many opportunities for scale as well as doing business in a sustainable manner, such as farming, cattle rearing etc. Under such scenario, the two major infrastructure development interventions of the CCRIP can be regarded as successful market system development interventions.





Image: Vans are new ways of commuting on the newly constructed road in Shurikhali, Koyra; a new livelihood for many

### **Emergence of new income generating activities due to construction of the paved roads in Char Surikhali, Khulna**

Villagers started van pulling business in the newly constructed road connecting Shurikhali bazar with the nearby villages. There were no transports available due to the poor condition of the road. The paved road, now, is providing new means of transportation for the commuters. Around 20-30 van pullers are regularly commuting through this road into the Shurikhali bazar. As a result, villagers can commute with ease in and around the bazar. A new means for income generating activity also emerged in the locality.

## 6. Recommendation

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A number of recommendations have also been recorded here focusing on a few interventions which did not achieve the expected outcome. This knowledge and lessons learnt will be invaluable for upcoming projects.

**Women empowerment:** Women's market section was a big success, which encouraged women to participate in the mainstream market in their locality for selling their goods. It improved the economic status of the households of these women, as it ensured additional income for the families. This intervention can be replicated in future projects, which focuses on women empowerment and also economic development.

**Construction of roads in remote areas:** Construction of roads in Char areas, and other remote areas had a huge impact on the lives of the nearby connecting villages. This can definitely be replicated in future projects, as this provides infrastructural support to various other sectors to be sustainable. The potential of scaling up is also positively affected by the new paved roads.

**LCS involvement in construction:** The involvement of the local men and women in construction work of the infrastructure

development was also a big success as it served two purposes: a) temporary work for the poor, b) capacity building through on the job training. The people involved the construction work are now able to hold jobs in various construction work, due to the on the job training they received under the CCRIP.

**Strategic location of the women's market section:** The location of the women's market section should be considered at the beginning of the construction. As the study team found in a few project locations, the women were not particularly using the exact location allocated for women only. They preferred other locations in the market, as the pre-selected location for women were not in a space with a huge customer footprint. So, in future, the location within in the marketplace should also be considered beforehand.

**Market linkages:** Along with trainings on different IGAs, the future projects can be designed to address market linkages among different market actors such as the producers, input suppliers and the large markets, retail markets etc. It will increase access to bigger markets, while ensuring better inputs and decrease cost of production.

### Annex 1: Goal Free Evaluation Approach

Goal-free evaluation is any evaluation in which the evaluator conducts the evaluation without particular knowledge of or reference to stated or predetermined goals and objectives. The goal-free evaluator attempts to observe and measure all actual outcomes, effects, or impacts, intended or unintended, all without being cued to the program's intentions.

GFE model is originally developed by Michael Scriven in 1972. In this model, the evaluation looks at a program's actual effect on identified

needs. In other words, program goals are not the criteria on which the evaluation is based. Instead, the evaluation examines how and what the program is doing to address needs in the client population. The evaluator has no preconceived notions regarding the outcome of the program—that is, goals. The evaluator tries to form a description of the program, identify processes accurately, and determine their importance to the program.

#### Major Characteristics of GFE Model

- GFE tends to be qualitative in nature
- By interviewing participants in an unstructured interview, the evaluator begins to identify outcomes.
- Evaluator actively avoids information regarding program goals.
- Evaluator has minimal contact with staff or members of the program.

Without information regarding the goals, evaluator is likely to see unanticipated effects of the program.

Once the data have been collected, the evaluator attempts to draw some conclusions about the impact of the program on addressing client needs. This information is then delivered to parties interested in the evaluation results. Again, the evaluator using this model makes a deliberate attempt not to know about program goals, written proposals, or brochures that exist. He or she simply studies the outcomes and reports on them.

#### Benefits of GFE Model

Aligning goals with actual program activities – GFE can be useful for aligning program's goals with its actual activities and performance, potentially resulting in a broader, more comprehensive list of criteria for judging a program's merit and a more thorough examination of a program's outcomes. The benefits of the GFE Model are:

- Controlling goal orientation related biases – GFE offers fewer opportunities for evaluator bias in attempts to satisfy the evaluation client

because the evaluator is therefore unable to determine ways of manipulating in the evaluation client's favour.

- Adapting to contextual changes – The goal free evaluator can continue inquiry when a program's goal changes, as long as changes in goals or objectives are reflected in the program's actions and outcomes, the goal free evaluator recognizes and records these effects.

## **Annex 2: Case Study – Boiragi Bazar Community Market**

### **Intervention Area**

Situated at Rajoir Upazila in Madaripur District; Boiragir Bazar is an old market having more than 740 permanent and temporary shops including a biscuit factory, school, UP office, and union sub-center. The area covered by the market is over 250 decimals of land. With the development of all infrastructures of the market along with modern marketing facilities Boiragir Bazar now considered as a business hub in the area.

### **CCRIP Intervention Details**

In 2015, under the CCRIP, Boiragir Bazar a community market was selected for development at a cost of BDT 3.5 million. The development work was done by LCS members as a contractor which was duly handed over in 2015.

The market development carried out by CCRIP was based on established LGED standards, and comprised paving and drainage of the market area, provision of internal roads, open sales platforms, fish sheds, multipurpose sheds, installation on tube wells, sanitary latrines and garbage pits and women's market section with six shops including two separate toilets for male and female and one tube-well as a new initiative to involve women in trading profession.

Bairagir Bazar market works as a hub for other smaller markets in other areas. There are other permanent shops surrounding the markets. The inner roads in the markets are all made of concrete. The surroundings of the market were also built by the LCS under the project. People from surrounding villages bring their produce to sell in this market. Many small traders from surrounding places also come here to buy goods to sell them in other smaller markets. Thus, Bairagir Bazar market works as a hub for local trade.

### **Impact of the intervention**

As a result of development, traders are doing business in a good environment. Market connecting paved road in different direction comprising 10 km. has been developed. Development of market connecting road that connects the market with the main road as well as remote villages contributes significantly to encourage private rural wealthy investors to increase their investment in the existing trade (permanent shops) or open new shops over the years. Thus, it is expected that total number of shopkeepers will increase for years to come. It assumed that the number of business shops, enterprises pukka (structured) or kutcha (semi-structured) is naturally increasing gradually. Accordingly, commodities inflow and turnover are also naturally increasing in a greater scale.

### **Indirect benefits of the intervention**

After providing all the facilities; the market is being converted into an economic center which is visible through some impacts of the developed market. The following points highlight some of the major impacts:

- A considerable increase in the number of permanent shops in the market
- A significant increase in the capital investments in the permanent shops at the market
- An increase in the number of visitors in the market
- An increase in the 'command area', i.e. the distance from which sellers and buyers travel to the market
- An increase in the land value adjacent to the market
- An increase in the number of service facilities such as bank branches, social clubs, co-operatives and schools

Boiragir Bazar market involves delivering manufactured or processed inputs or services to rural producers and consumers. Although Boiragir Bazar is small rural market but still it is helping the rural men and women of the villages to attain some money which is surely going to increase their purchasing power and economic wellbeing. So far from the discussion with the market users; it was learnt that this market provides better prices to producers and improve the availability of competitively priced produce to consumers. The existing market in this area is helping overcome many of the marketing problems faced.

## **Annex 3: Case Study - Takerhaat Uttarpar Large Rural Market**

### **Project Intervention Area**

The market is located at Raghda union of Maksudpur Upazila of Gopalganj District. The market is nicely located from all direction in plain land and is a good outlet for primary producers, traders and entrepreneurs. For many years, Takerhaat has been considered as a business hub to be a safe, thriving and efficient entry point into the south Bangladesh. Takerhaat's importance as a gateway to South West Bangladesh is set to increase further which will facilitate a population of over 1 million people.

### **CCRIP Intervention Details**

In 2015, Takerhaat - a large rural market had taken for development at a cost of BDT 26.3 million, at the onset of CCRIP journey. The market development carried out by CCRIP was based on established LGED standards, and comprised paving and drainage of the market area, provision of internal roads, open sales platforms, fish sheds, multipurpose sheds, installation on tube wells, sanitary latrines and garbage pits. The detail sub-components of the contract are as follows:

- Internal RCC Road-980m
- Internal CC Road-92m
- Boat Landing Station
- Multipurpose Shed
- 01 Toilet Block
- 01 Deep Tube-well

### **Impact of the intervention**

With development of above sub-components of the market, it increases the market efficiency, the hygienic condition and accessibility in all weather conditions. Therefore, the market is likely to attract more customers and vendors. Accordingly, different types of traders are now involved at different levels of market hierarchy. Thus, it was anticipated that more increase in the number of buyers in this market, will lead to more trade volume and turnover.

The average daily turnover on haat ( ) day is BDT 3,299,500 and 1892 mounds of goods are sold on a typical haat day. Jute, Paddy, pulses, beans, seeds, dry fish and fresh fish are exported from this market to outside markets. Most of the wholesalers in Takerhaat live in rural areas and some other wholesalers live in urban areas. Wholesalers came from urban areas to Takerhaat and buy products and sell them to the retailers of urban areas.

On the other hand, local wholesalers collected products from the growers and sellers; which did not grow well in urban area like vegetables, spice, oil, etc. and sell them to the urban wholesalers or local retailers or urban retailers. Before development of the internal roads, the market got muddy during rainy season. Lacking these facilities, the buyers kept away from the market due to unhygienic and inefficient conditions. As a result, market turnover was low. But after development of the facilities sub-components;



a healthy environment is now existing in the market which increased all weather accessibility as well as market efficiency. Therefore, they are likely to attract more customers and vendors throughout the year. Accordingly, different types of traders are now involved at different steps of market hierarchy. Thus, with the increased number of buyers in the market trade volume has been expanded many folds compared to before which resulted in more turnover for the businesses.

Takerhaat Uttarpar market is an important rural market and gaining momentum for some of its speciality products. Because of uniformity of some crops (Jute, Paddy, pulses, chilli etc.) and large volume production in the area, these products realize the economies of scale in marketing and result in low transportation cost per unit of output. So far from the discussion with the local community members; it was learnt that this market provides better prices to producers and improve the availability of competitively priced produce to consumers. The existing market in this area is helping overcome many of the marketing problems faced by the community. Thus, looking at the opportunities, which Takerhaat Uttarpar market offer to the marketers, it can be said that the future of this market is very promising for the participants who can understand the dynamics of this market and utilize them to their best advantage.

## **Annex 4: Case Study - Majher Chor**

### **Project Intervention Area**

Majher Char is an island located in the middle of Bishkhali river and from administratively it is under Kakchira union in of Pathorghata sub-district This 15 square kilometer island is a home for 240 families. People started living in there in 1969 after the island came into being in a sizable manner due to river erosion. Most of the families are involved in fishing as a primary source of their livelihood. Almost every household has access to small pond which is the main source of water for daily use and there are only 3 to 4 tube-wells in the entire village for sourcing drinking water. Apart from fishing, people are also involved in small scale farming in the nearby open land of their houses. Mainly they grow paddy as primary crop but during the winter they also cultivate different type of vegetables. Growing and gathering livestock are the main ways to obtain wealth in this island.

### **CCRIP Intervention Details**

There are three interventions implemented by CCRIP in this island, which are-

- a) Construction of a cyclone center, which is also a primary school
- b) Construction of a 2 km road
- c) Development of a *Killah*, an open platform at a height, made of concrete for gathering of livestock

The cyclone center was developed after cyclone Sird killed almost 120 people in that area in 2007. Now, this structure is not only a shelter for the people of Majher Char, but also people from adjacent Gulishakhali village come here for safe shelter when cyclone warnings are raised. The same infrastructure is also a primary school, where currently five volunteer-teachers cater to a total 120 students.

Before the construction of the 2km road under the CCRIP, there was no well-built concrete road in this island. This road leads to the pier and connects the cyclone center to the village areas. The road ensures connectivity between the areas where most of the houses are situated to the pier for transferring to the mainland.

The *Killah*, which is an open platform for gathering livestock, especially during rainy days, was built under the CCRIP. This platform is usually made of concrete, at higher ground compared to the adjacent land.



Picture 1: Majher Char Cyclone Center (inside the red box)

### Impact of the interventions

The development of the cyclone center has saved many lives over the past years during environmental disasters. In the words of Monu Mia, a resident of this island, *“I lost my wife during Sidr. I wish this cyclone center was built before that. There used to be many deaths of young children, but now, we don’t have to face such dreadful situation during disaster times. This cyclone center saves lives.”*



Picture 2: Mr. Monu Mia from Majher Char sharing his memories of dreadful days without the cyclone center

The 2km road built along with the cyclone center, which connects the center to the village areas, is very important for the dwellers on the island. Before the construction of the road, there was no well-built concrete road here. This road has proved to be extremely important during medical emergencies. The

road also connects the village houses to the pier, which is the only way for mainland transfers. Since the cyclone center also serves as a primary school, the road is also essential for the students during the rainy season.

The *Killah* has helped lower the rate of livestock diseases, which used to be a challenge due to mud and water clogging. Since livestock rearing is one of the core livelihoods of the people in this island, the construction of the *Killah* has been a blessing for most.

## **Annes 5: Case study - Surikhali Bazar**

### **Project Intervention Area**

Surikhali Bazar under Koyra sub-district is situated in between of two subdistricts- Koyra and Paikgacha of Khulna District. This Bazar is located near to some canals which makes it easy for people to carry their goods through boats from adjacent villages. People living in the nearby villages are mostly Hindu by religion and there is very popular Temple which is a big attraction for the visitors. Most of the people living in the area are involved in farming. Along with Surikhai Bazar there are few important establishments- a cyclone center, 2 primary school, 2 high school, a college, a madrasa and a clinic. As a local market Surikhali Bazar has almost all sorts of shops in it. Apart from the main bazar every Thursday people from nearby villages arranges hut in open place adjacent to the bazar area.

### **CCRIP Intervention Details**

The first intervention of CCRIP in this area was to improve the bazar condition by constructing two sheds over the open place, toilet, internal walkways and drainage facilities. The second step taken by CCRIP was a 2km long connecting road from Surikhali Bazar to nearby six to seven villages. The interventions under the CCRIP are:

- a) Development of sheds for permanent shops in the marketplaces
- b) Construction of walkways within the marketplace
- c) Development of drainage facilities within the marketplace
- d) Construction of Public Toilets
- e) Construction of 2 km road connecting the major marketplace to the nearby villages

### **Impact of the intervention**

The construction of the 2km road has brought substantial positive changes in the life, income and livelihood of the villagers. Due to this road, the school dropout rate has decreased significantly as boys and girls are able to attend school and college regularly. During medical emergencies, patients can come to the clinic easily. As Mrs. Monowara Khatun was remembering day of the birth of her grandchild, she said, *“the baby decided to come to this world early. Before we could make any preparation, we had to rush my daughter-in-law to the clinic. If it wasn’t for this well-built concrete road, we wouldn’t have made it to the doctor in time. As it was raining, mud was everywhere. Before this concrete road was built, it used to be near to impossible to run a van in the muddy road. In a way, this road has been a blessing in my family.”*





*Picture 3: Happy dweller remembering the day the concrete road saved their grandchild*

Due to the constructions in the Surikhali Bazar, the number of shops has increased; overall the business in the marketplace has increased in many folds. Even during the rainy season, the marketplace is crowded place, since the development of the drainage system. Women have been more interested in coming out to the market due to the ease of access. Now, the Surikhali Bazar is being able to serve its consumers on a daily basis, not just during the *haat* days.

## **Annex 6: Case Study - Char Kukri Mukri**

### **Project Intervention Area**

Char Kukri Mukri is an island, surrounded by a mangrove forest under the Char Fasson subdistrict of Bhola District. Home to around 14000 People living here, naturally adopted fishing as their main source of earning because of its close connectivity with the Bay of Bengal. For electricity, this island is not connected to any national-grid or *Palli Bidyut*, the Rural Electrification Board of Bangladesh. The nearest mainland from Char Kukri Mukri is Kocchoppia; the south end of Bhola district. Shallow engine boats and speedboats are the two major form of transportation between Char Kukri Mukri and the mainland. There are five primary schools, one high school, one madrasa for different level of education. The one community clinic lacks experience doctor to address the need of education and health care in the island.

### **CCRIP Intervention Details**

Major economic activities in the island are centered around two local markets- *Monura Bazar* and *Uttar Bazar*. All the initiatives of CCRIP are involved with the infrastructure development these two local markets.

The interventions under the CCRIP are:

- a) Development of sheds for permanent shops in the marketplaces
- b) Development of open concrete platforms for temporary shops
- c) Construction of walkways within the marketplaces
- d) Construction of Public Toilets

- e) Construction of 2.6 km road connecting the two major marketplaces
- f) Solar technology for electrification in the markets

Monura Bazar is a fish market located in the southern end of the island, which runs only four months of the Hilsha<sup>6</sup> trade season in the year. The first initiative of CCRIP has developed two sheds, one open concrete platform, public toilet and walkways inside the Monura Bazar. On the other hand, LGED of Bangladesh Government installed solar technology in the market. At Uttar Bazar, CCRIP has developed three sheds, one high concrete platform and public toilet inside the Uttar Bazar was constructed.

CCRIP also constructed a connecting road of 2.6 kilometers from Monura Bazar to the main market of Kukri Mukri, known as Uttar bazar. Besides this, a ten-kilometer-long road from Uttar bazar to the northern end of the island is currently under construction.

### Impact of the intervention

The overall impact of the initiatives under the CCRIP is very visible in the area. Due to the infrastructure developments in the two major marketplaces in Char Kukri Mukri, the economic activities have increased tremendously.



*Picture 4: A trader on the way to the marketplace in Char Kukri Mukri*

Women in the region have been active and willing to participate in the marketplaces due to proper platform and lights during night times. The solar electrification for lights also increased the regular business hours in the markets and ever since the road is built the number of permanent shops and business in Uttar bazar is doubled. Well planned development of this road with lamppost, ensured security of movement of people during the night from one market to another. As Mrs. Ayesha Begum, a vegetable seller said, “Now I can bring my own produces to the market by myself, no need to depend on the males in the house. The streetlights ensure security, so I’m not afraid of the dark anymore.”

All together these arrangements secure a twenty-four-hour trade in the market and currently each trader make transaction of near about twenty to thirty lakhs daily during the pick season of Hilsha trade. Mr. Prabir, a fisherman, expressed how he made a larger profit due to the longer trade hours in the fish market. In his words, “Previously, as soon as the sun goes down, we had to go home. But now, with the lights available, we can stay the whole night, and finish selling all my stock. I’ve made the highest profit in years.” The newly built roads increased connectivity within the smaller areas where houses are situated in the villages.

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<sup>6</sup> National fish of Bangladesh, which is available in the rivers during a specific season in a year.