



Community Development Program for Hilltracts Underprivileged People

A Project of
Bangladesh Baptist
Church Fellowship
and Sunrise Potato
Systems Institute

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Empowering Mountain Farming Communities!



Rev. Leor Sarkar with SPSI Board of
Directors Larry Kell, Dr. Peter
VanderZaag, and Ralph Kikkert (Chair)

The Community Development Program for Hilltract Underprivileged People (CDPHUP) is challenged with empowering very poor rural farming communities. How does one accomplish that? How to improve the livelihoods of rural families if they have no funds to invest in the items needed to improve their productivity on the land or even in doing other small scale family businesses? Bangladesh has the Krishi (Agricultural) Bank established in 1973 to give loans to farmers, primarily for growing rice. In 1983 the famous Grameen Bank (Bank of the villages) was formalized to finance microcredit to small groups of very poor people. This program had received much outside support and even received global recognition for its innovative work in helping alleviate poverty. Yet neither of these 2 financing sources are available to the very poor communities we are working with in the Hill Tracts.

SPSI with the support of the BBCF bravely launched a small micro finance program in 10 Self Help Groups (SHG) based in church communities in the beginning of 2021. The programs were to be managed by the SHG leadership teams that they selected. Each community has a bank account and loans are applied for based on project outlines that are approved by leadership. Loans were charged 1% interest monthly and loan terms were from 3 to 6 months. Over 75 loans were granted and almost all were successfully repaid with interest and the results of the projects has helped many families improve certain or all aspects of their lives.

Coupled with this each community received, as a grant: a motorized water pump with piping and a back pack sprayer to permit better irrigation and pest and disease control. All communities received as grants, fruit tree seedlings to grow on hilly terrain or in the backyard of their homes.

There are numerous success stories shared in this newsletter that illustrate some of what has been accomplished with this strategy.

The dedication and serious oversight of the program in each church community has lead to the success with individual as well as group projects. As the funds grow in each community, more projects can be financed. The successful launch of this program has permitted 4 new communities to be added in 2022. As the financing program matures, focus will shift to improved technologies to be adopted by all who avail of loans to further improve their productivity and profit margins. Personally, I'm truly grateful for the dedication and hard work all have done to make our program so successful even under difficult times with the Covid pandemic.

-Dr. Peter VanderZaag



Signing of MOA between Rev. Leor
Sarkar of BBCF and Dr. Peter
VanderZaag of SPSI. Witnesses were
Elven Huang and David Protip

Greetings from the Director of Baptist Aid-BBCF

It's my great pleasure to share the newsletter 2022 with all of you. I like to give thanks to our Lord for His blessings. We are thankful to SPSI for their support and prayer for the Hill tracts church community people. It was very challenging for BBCF to implement the project activities due to COVID 19 pandemic from the beginning of the project. But we like to thank our Almighty Lord, especially the project staff, mentors, and committee members, for their support. Also thanks to brother Peter VanderZaag & sister Dr. Victoria Demonteverde for their cordial support and prayer.

We saw the changes in the church member's life through the project. Their commitment to their groups and to their churches is also a good sign for us. We believe the whole community will be benefited from this project.

We hope SPSI will continue its support for CDPHUP in the coming years.

May God bless us.

With Thanks,

Milton Munshi
Director, Baptist Aid-BBCF



Greetings from the Project Coordinator

We are thankful to our Almighty Lord for His blessing in our lives and in our work. It is our great pleasure to share the Newsletter with you. We faced challenges in implementing our regular activities due to the COVID 19 pandemic. But we like to give thanks to our Lord that, we were able to complete all task according to our plan. This year another 4 Church communities joined with us. So it is also a great achievement for us to support more people.

It was a great opportunity for me to visit the project area with sister Dr. Victoria Demonteverde in June, 2022. We visited and meet & talked with Church members, community people and Government officials. It allowed us to see the income generating projects of the Church members. We saw the changes with their children being able to study with their extra income and also meeting their family's needs. Also they shared through larger tithes and offerings including giving the first crops and first production to the Church. We saw the unity also among the Church members.

Leadership in the Church communities are now thinking about bigger group projects with more people involved in this journey.

We like to give thanks to SPSI, especially brother Peter VanderZaag & sister Dr. Victoria Demonteverde for their support and prayer. Hope our partnership will continue and more church communities will be involved in future.

May God continue to bless CDPHUP.

With Thanks,

Simon Amit Das
Project Coordinator



Successful Potato Cultivation during Winter Season 2021-2 in the Chittagong Hill Tracts

Prepared by: Kamendra Lal Tripura

In the Chittagong Hill Tracts indigenous potato varieties (Deshi alu) are grown by many farmers during the dry cool winter season from November to March. These Deshi Alu are originally from *Solanum andigena* background coming from Peru likely brought by Portuguese missionaries over 100 years ago to Bangladesh. These now local varieties continue to be grown without any kind of seed potato production system. It is amazing how these Deshi Alu varieties continue to produce potatoes which are of excellent eating quality and can be stored for 9 months at ambient hot temperatures and still be vigorous and productive year after year! This is not possible with the imported varieties from The Netherlands that are grown in the lowlands of Bangladesh, which are vulnerable to virus infection and can't be stored for 9 months at high ambient temperatures.

With the support of the CDPHUP, farmers were encouraged to use some inputs in growing their local Deshi Alu and it was also suggested to start doing positive selection of the best plants during the growing season and keep the tubers from those plants for seed to replant the following year. Unfortunately this was not accomplished but I will report on the results of 3 farmers and one group of landless church members who successfully grew potatoes this past winter season.

Join Tripura, a resident of Khagrachari district Didinala Upazilla Rajendra Carbari para. He is a member of Jamtoli church. He took a loan of 10,000 taka from CDPHUP for potato cultivation in the winter season last December. With that money, he prepared the land for potato cultivation, purchased potatoes from the local market for his seed, fertilizer, pesticides and fungicides. With good management he got good yields with 80 kg seed potatoes he harvested almost 600 kg potatoes. He saved 100 kg seed in a local cold storage for potato cultivation in the coming year. The rest of the potatoes were sold in local markets at a good prices. He acknowledged the success of his lending and proper care of loans at the right time. He believes that the CDPHUP project is good for further development of rural farmers.



Successful Potato Cultivation during Winter Season 2021-2 in the Chittagong Hill Tracts

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Ronjon Joy Tripura of Khagrachari district Mohachari upazilla Dhumnigat para. He is a member of Dhumnigat church. He took a loan of 10,000 taka from CDPHUP for potato cultivation in the winter season last November. With that money he purchased 25 kg potatoes for seed, fertilizers, pesticides and fungicides. The crop grew well and yielded 150 kg potatoes. He kept 30 kg seed potatoes for the coming year. He stored the seed at his home in sand in a thin layer at ambient temperatures. He sold the rest of the crop in the market at a good price. He acknowledged the success of his loan and appreciated the support of CDPHUP.



Khagrapur Group Farmers are members of Khagrapur church. They took a loan of 40,000 taka from CDPHUP for potato cultivation in the winter season last November. With that money, they rented 120 bigha of land. They purchased potatoes for planting, chemical fertilizers, pesticides and fungicides medicine.

They planted 40 kg of potatoes along with corn, eggplant, tomato, cauliflower and radish. They were able to sell potatoes at good prices. They saved 80 kg for seed. They also benefited from selling corn, eggplant and cauliflower and radish. They are hopeful that the coming dry the season will be good for cultivation.

Jepion Tripura, a resident of Khagrachari district Chotabari and a member of Chotabari church. He took a loan of 10,000 taka to CDPHUP for potato cultivation in the winter season last November. With that money, he purchased 35 kg potatoes for his seed, fertilizers, pesticides and fungicides. He successfully grew the crop and got good yields. He harvested almost 180 kg potatoes. At harvest the price for potatoes was good so he sold all the crop and saved no seed.



CDPHUP Success Stories in Rangamati District

Prepared by : Milton Chakma

Rangamati is a large district with natural beauty. It is surrounded by lakes and has a flourishing tourism industry and is the only city in the country without rickshaws. Rangamati is bordered by Tripura, by Bandarban, and Mizoram India. The district is inhabited by 14 ethnic groups of which the largest one is the Chakma. CDPHUP 2021 was implemented in 5 Chakma church communities in Rangamati District.

Success stories in Prosangsha Baptist Church

Prosangsha Baptist Church was established in 2008 and currently has 22 Christian families. The church agriculture development program had provided livelihood opportunities to its members. The success stories of 3 families follow:

Daniel Chakma is 62 years old and lives with his wife Santona and 7 children (six daughters and one son). He currently serves as the general secretary of Rangamati district fellowship.

In October 2021, he borrowed 10,000 Tk and the 5,000 Tk was used to purchase 100 ducklings and the 5,000 he used to purchase feed. After 6 months he sold 60 ducks at 300 Tk each. From his earnings of 18,000 Tk, he bought a sewing machine for his wife. She earns from piece work and have an average income of 1000 Tk per month. This is used for the education of children. Daniel also earns from eggs laid by the ducks.

In May 2022, he loaned again and is raising 50 big ducks and 100 small ducks. The cage are opened in the morning so that the ducks can freely swim in the lake and look for additional food.

Once the ducks have matured, he plans to sell most of the male and keep the female duck for egg production. A duck cost 300-400 Tk per head. The money from selling ducks will be used for family expenses. He look forward to a higher profit this time because he has more ducks. He plans to buy a boat in the future. This is for additional income for fishing and be able to take good care of the ducks.

The family is grateful to God and CDPHUP for the support.



Daniel Chakma and wife Santona with their 2 children with the sewing machine (Above)

Daniel Chakma with their ducks (Below)

CDPHUP Success Stories in Rangamati District

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Provishika Dewan with her bag making project

Provishika Dewan applied for a loan of 10,000 Tk for a bag making project. Her husband and her elder son assist. Every week they sell 12-15 bags at 350-400 Tk per bag. It is a good source of added income for the family. The family is very grateful and thankful to CDPHUP and to God.

Samuel Chakma and family had raised chickens and mushrooms with their 1st loan. From the combined income, they were able to buy a sewing machine. The couple help each other in sewing different goods. They supply finished goods to the local market. Their product and services are in demand. Samuel also raises goats. They plan to continue to do mushroom production during the right season.



Samuel Chakma with the goats and sewing machines.



Success story in Gongaram Mukh Baptist Church



Gongaram Mukh has 20 Christian families who have through income generating activities (IGA) improved the quality of life of the community.

Tongla Chakma is one of the success stories. She is a member of Gongaram Krishi Unnoyon Committee. Her husband is Pastor Arun Jyoti Chakma and they have one daughter and one son.

She took the loan of 10,000 Tk on November 2021. She invested in one goat, 30 ducklings, 3 chickens and purchased different vegetable seeds. She used the 2,000 Tk for duck and chicken feed. After some time, she sold one goat for 5,000 Tk ; 3,000 Tk for 10 ducks. The 15 chicken were sold for 6,000 Tk. The mix vegetables were sold at 3,000 Tk. In total she earned 17,000 Tk and she has 20 ducks left. She is very happy and thankful for the outcome of the IGA.



Tongla Chakma with her ducks.



**Views of Ananta Tripura, Tripura District
CDPHUP Convenor and Mentor of
Kamendra Tripura.**

This program is good as it directly or indirectly benefits members of church communities who participated in the program of taking loans to improve their farming practices. There is 80-90% success in terms of generating additional income for families. The members are learning new technologies; exchange experiences and have more food and income from extra crop production that is sold.

**Views of Pastor Dirba, Chakma district
CDPHUP Convenor and Mentor of
Milton Chakma**

Many families in our church are benefiting from CPDHUP program through farming and various income-generating activities. The people of our Team got encouragement during the visit of our sister, Victoria Demonteverde.

In addition, there has been some improvement in family and church income. Last April, I visited the villages with Milton Chakma and encouraged the team members. Last week we distributed different fruit saplings to five groups. Many thanks especially to the sincere financial support from SPSI and CDPHUP. May God bless you.



Fruit tree seedlings for an increased farm productivity in Chakma and Tripura Villages:



One of the needs identified last year was to encourage the church people to plant more fruit trees on the hilly areas of their villages. Fruit trees will be good sources of income for the families and also make jhum cultivation more sustainable for this present and future generations. It will also avoid soil erosion and land degradation.

In response, CDPHUP provided seedlings of different fruit tree species that were preferred by the churches. May all those trees grow and flourish.



Bangladesh Trip:

A Narrative

By: Victoria Demonteverde



CDPHUP in Bangladesh is a program being nurtured by SPSI to model Community Empowerment and become a self-sustaining multi-community based program. I am blest to have been given an opportunity to visit the agricultural development programs in Bangladesh. My 10-day journey (June 4-14, 2022) had been a memorable learning experience in community development and the intertwining factors that can make it successful.

The meetings with Program Advisory Committee (PAC) of the Khagrachari and Rangamati Districts yielded salient information on how the Income Generating Activities (IGA) works and what are the challenges and needs. It is heartwarming to note that CDPHUP is instrumental in helping provide food and additional sources of income for many families. Some families also used the income from IGA as capital for other livelihood projects. Consequently, church income increased as members gave their tithes, offerings, and first fruit offering. Interpersonal relationship improved as members discussed and pray about different issues. Hence, unity and team work increased amongst churches.

The visit to community garden of Khagrapur Christian Development Committee provided an insight that working together as a group may yield comparable or better results than individual projects. In the future, it will be good to know whether group projects are more advantageous than individual projects under the socio-economic setting of Chittagong Hilltracts. I had a crash course on jhum cultivation during the visit to Chotobari. The area is cleared of vegetation, burned and planted with different crops as paddy rice, turmeric, cucumber, vegetables, and mango seedlings. The sustainability of this cropping system in hilly areas can be improved by planting more fruit trees to minimize soil erosion and provide additional food and income after 3 years as trees being planted were generally asexually propagated. The Mohalchara Church has great potential as source of irrigation water is readily available and members would like to do both individual projects and a group project with a fish pond and raising ducks. The place already has abundant fruits such as jackfruit, banana, papaya, and pineapple.

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Bangladesh Trip: A Narrative



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The hospitality of Christian Para Church reminded me that we are one both in spirit and physical attributes. With a Chakma dress on, you can say I am one of the Chakma women. I was also impressed that the "First Fruit Offering" were being used in church improvement, just like the ceiling in this church. We were also able to visit individual projects in the Chakma churches, such as bag making, sewing, goat, pig, and duck raising. The Bangladesh Agricultural Research Institute and Horticulture Department had both expressed their willingness to assist the communities and provide technical support as needed.

I also joined the worship service both in Immanuel Baptist Church in Dhaka and in Prosangsha Baptist Church. Although, I cannot understand most of the words being sung or spoken, my spirit understands that they Worship the Lord from their hearts. My trip was culminated with a meeting with BBCF Leadership in Dhaka. We exchanged information on successes, challenges and opportunities. We look forward to better IGAs ahead by greater support for improved technology. I am very grateful for the earnest support of BBCF Leadership to make CDPHUP a success. A heartfelt THANKS to the Program Coordinator, Mentors, PAC Members, and Supervisors for their work with the communities and for making my Bangladesh visit fruitful, meaningful, and memorable.



CREDITS

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