



Community Development Program for Hilltracts Underprivileged People

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CDPHUP in Perspective



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?

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. In 2022, 4 more communities were added to this self governing loan program.

Coupled with this, the communities received, as a grant: a motorized water pump with piping; a back pack sprayer and fruit tree seedlings. This newsletter illustrates how all the communities have taken the loans to improve their inputs in growing crops, animals as well as some other businesses.

As the financing program successfully matures, a new additional focus is how to improve farming practices, especially for crops. This starts by making one significant change to a section of a farmers field with an added input that is not being utilized but recommended. Those single additions could include: adding Potassium fertilizer to a strip of 2 meters in a field of paddy or adding Potassium around 4 trees in a banana garden; an improved variety of paddy in one section of a field of the farmers variety; using Dutch seed potatoes in 3 rows of a field of local (deshi) potato seed; compared potato seed stored in cold storage in a field of deshi seed stored in the village.

There are many more options that will come forward by leadership and farmers. The cost of this added input costs will be borne by CDPHUP. The results at harvest will include the weight harvested per 10 square meters as well as the economic benefits or losses from this amendment versus the farmers practice adjacent to the test strip. This strategy will hopefully help farmers get better yields and increase income through learning improved practices through these trials. As we move forward in our program, I'm truly grateful for the dedication and hard work all have done to make our program so successful. The gratefulness of all the recipients speaks volumes as to the merits of our program.

CDPHUP in Chakma and Tripura Communities

The Community Development Program for Hilltracts Underprivileged People (CDPHUP) which started on January 2020, continued to bring hope and progress to lives of different communities both in Khagrachari and in Rangamati. Below are lives that were improved due to Income Generating Activities (IGA) that were implemented by the different communities. CDPHUP started with 5 communities each in Chakma and Tripura communities. At present, there are 4 new communities added in 2022, making a total of 14 communities for CDPHUP. Below are notable stories from each community:

Baibonchora Baptist Church

It is located 50 km. from Gongaram Muk and many residents cannot avail of proper education as schools are far from the village. The people of this village are dependent on Jhum cultivation.

CDPHUP proved to be beneficial to this group. Among those who took loan earlier, Prodip Jyoti Chakma sold 200kg. of potatoes and earned 10,000 Tk. Samor Bijoy Chakma earned 8,200 Tk and Shanti Moy Chakma earned 6,000Tk from potatoes. Jyoti Chakma sold 150kg. of ginger for 15,000Tk. Whereas, Liton Chakma collected 3,000kg. of paddy.

On November, all members of the association paid their loans and reapplied for new loans and worked on potatoes, sweet potato, vegetables, pigs, and goats. Among them Sumi Chakma bought one pig. Prodip Jyoti Chakma planted 50kg. potatoes, harvested 200 kg. and earned 10,000 Tk. Samor Bijoy Chakma planted 20kg. potatoes and earned 8,200.00 Tk; Shanti Moy Chakma earned 60,000 Tk from potatoes; while Jyoti Chakma sold 150 kg. ginger for 15,000 Tk. Polash planted 50kg potatoes. Nitul Ma planted sweet potato and Moni Chakma planted vegetables, potatoes and sweet potatoes.



Christian Para Baptist Church

Christian Para is situated in the southeast area of Chattogram Division. The church consist of 32 christian families. Although, located 30 km. away from Khagrachari City, the majority of the villages are Chakma communities. The people are dependent on agriculture. Some are into business and others are gainfully employed.

In early 2022, some members applied loans from CDPHUP. Dipayon Chakma sold pineapple and earned 8,000Tk. Toki Chakma sold pig for 18,000 Tk. Cirobala Chakma sold pig for 22,000Tk. Gulo, Sambu, Milonta sold vegetables for 3,000Tk and sold potatoes for 7500Tk. They repaid their loans and the funds were made available to other members. Among them Air Chakma, Samir Chakma, and Bimol Chakma planted 35kg, 40kg and 40 kgs. of potatoes respectively. Dipayon Chakma cultivated pineapples while Ciribala, Mala and Rohina bought one pig each. These ventures were profitable and benefited their respective families. Other loans were taken by Milonto Chakma who cultivated sweet potatoes. Others supported IGA's were Sunantu Chakma and Sombu Chakma who borrowed money to purchase pigs.



Gongaram Muk Baptist Church



This village is located 60 km away from Khagrachari City. Many children have no access to education as there is no school nearby. Most families are into agriculture (fruit garden, Jhum cultivation), some on fishing and into business.

IGA's in 2022, were on cultivation of forest potato (Taro), potatoes, arum, ginger, cucumber and paddy. Likewise, on chicken production. From these ventures, Navarika Chakma earned 4,000 Tk by selling forest potatoes and 3,000Tk by selling arum. Binoy Khanti and Poban Chakma earned 7,100Tk and 7,500Tk respectively by selling potatoes. Tongla Chakma earned 10,000Tk by selling chicken. Run Jyoti Chakma harvested 4,000kg of paddy.

On October 2022, 11 members of the association took a loan of 5,000Tk each. Arun Jyoti Chakma, Purno Jyoti Chakma, Pabon, and Umotara had planted potatoes. Taposi Chakma planted different vegetables. Rika bought one pig while Tongla reared ducks and chicken. Navarika was into sewing cloths. IGA's supported in 2023 were cultivation of potatoes, eggplant, corn, paddy, plum garden and ginger. Likewise, into growing pigs.



Philadelphia Baptist Church



Philadelphia Baptist Church is in Ghilachari Union located in the westernmost part of Naniyarchar Upazila and is about 14km. from the Upazila headquarters. It is the smallest union of Naniyarchar Upazila. Rice and pineapple are abundantly produced. They are very happy with the project. Initially, six of them were jointly cultivating a pineapple garden with a loan of 60,000Tk.

Proshongsha Baptist Church

Proshongsha Baptist Church is located 75 km from the Rangamati City. Longtime ago, Missionary R.T. Buckley worked in this area. The people are engaged in different income generating activities such as: fishing, poultry, pigfarm, mushroom, handloom and employment.

CDPHUP provided opportunity for the members to establish additional sources of income such as mushroom production, rearing of ducks, chicken, and pigs. Others were also into cottage industry such as sewing, handloom and handbag making. Daniyel Chakma sold 250 ducks and earned 20,000Tk. He bought one boat to be able to do fishing and take good care of his ducks. Samuyel and Mita got 18,000Tk for sewing clothes. Doibodon sold chicken and earned 12,000Tk. Papiya Chakma sold pig and earned 35,000Tk. Proveshika sold hand made bags and earned 16,000Tk.

From the previous investment now their businesses are growing and they continuously improve their livelihood activities. Sukumar Chakma and Shantona prepared for mushroom production. Papiya bought one pig and Daniyel bought additional ducks and prepared for fish cultivation. Another recipient, Susil Kanti bought a cow from his income from goats.



Rengkarja Baptist Church



The church is located 80km away from Rangamati City. Almost all the families grow paddy, into Jhum (dry winter season) cultivation and fruit gardens. Some families are into business while others are daily wage earner. In 2022, CHPHUP supported members who were into Jhum cultivation, planting of ginger, papaya, arum, fruit gardens, paddy and fish farming. Among them, Subidon Chakma earned 18,000 Tk as he sold his harvested 150kg ginger at 120Tk per kilogram. Epon Chakma earned 16,000Tk from his 160 kgs. turmeric. Mina Chakma sold a pig after 10 months for 40, 000Tk. Niton Chakma collected 2,000kg of paddy. Sumonta Chakma collected 5,000kg of paddy while Jonaton Chakma was able to establish a fishpond.

At the last quarter of the year (dry winter season), 10 members of the association took a loan of 5000Tk each and invested on different IGA's such as growing of pigs and chicken. Likewise, on growing potatoes, vegetables and sweet potato.

Additional IGA were supported in 2023 such as sunflower oil production by Niton Chakma which he now sells at 300 Tk per kg. Others produced eggplant, beans, potatoes and paddy. Protesi Chakma has profitably establish a handicraft project producing caps, muffler (scarf/neck wrap), tablecloth, and bags which she sells at BBCF Dhaka office.

Suknachori Baptist Church

Suknachori Baptist Church is located in Panchori Upazila of Khagrachori district and is 4 miles away from Khagrachori. Fruits such as mango, lychee, jackfruit, pineapple, malta, grapefruit, amlaki and papaya are abundant in the area. During the winter season, the area has vibrant view of the vegetable fields.

The church members are very happy with their participation in CDPHUP. At present, six members have taken 60,000Tk at ten thousand Tk each. Three of them have bought pigs and three people are jointly cultivating potatoes. Soheli Chakma bought a sewing machine and is presently earning from sewing. The group looks forward to growing more potatoes and pigs by next season.



Chotobari Baptist Church

Ten members requested combined loans of 100,000 Tk for dry season cultivation and growing of paddy. Another 8 members had a loan of 70,000 Tk for potatoes and pigs. Also paddy, mango saplings papaya trees and other vegetables were planted and are still growing.



Chelachara Para Baptist Church



The loans were used for cultivating potatoes, tomato, corn, and sweet pumpkin. Others raised pigs and goats. Now 4 members have loans for growing paddy during the rainy season.



Dhumnigath Baptist Church

Farming practices on growing paddy rice and dry season cultivation of members were improved through loans from CDPHUP as they are able to apply fertilizer and pesticides when needed. Machineries to improve agricultural practices were also provided. The major crops grown during the dry season were: potatoes, ginger, turmeric, papaya trees and mango saplings.



Jamtoli Baptist Church

Ten members took loans for cultivating paddy, potato and two members raised pigs. Other loans were for cultivation of banana, eggplant and beans. A couple, Mical and Namita borrowed to buy and sell grocery items.



Khagrapur Baptist Church

They have a group project with a group loan of 80,000 Tk, which was used for growing cabbage, radish, corn, rice, and mustard. They were able to pay back their loans but the benefit is low as they have to pay rental on the land utilized. Unfortunately, the land owner is no longer willing to lease them the land. Two members that have access to land, have planted vegetables, turmeric and paddy.



Mohalchara Baptist Church

Two members cultivated potatoes, water arum, lady's finger and arum. A member has loan for a grocery store. Other members of the association are now growing paddy and have fish pond.



Wakrak Para Baptist Church

Six members of Wakrakpara Association took loans and cultivated potatoes and mix vegetables during the dry winter season. In June 2023, two members took a loan for turmeric, ginger, paddy, along with some vegetables.



Distribution of Farm Tools and Machineries to Increase Farm Productivity

CDPHUP distributed water pumps, grass cutters, backpack sprayers and generators to 5 Chakma communities in March 2023, They are very happy and thankful for this support as their farm efficiency and production has improved.



Distribution of Fruit Tree Seedlings: Update



CDPHUP promoted fruit tree production as future source of food, additional income for communities and to promote soil and environmental conservation. On June 25-28 fruit tree seedlings were distributed to 5 churches (Gongaram, Vaibonchora, Rengkarja, Christian Para, Proshongsha). The church members are happy and committed to take care of the saplings and to take care of the environment. For the 50 mango saplings given in each community; the few that didn't survive after transplanting were replaced at their cost.

Tripura Churches decided to give all the seedlings to one family/church community/year to ensure better care and survival. Another family will have the opportunity to plant all seedlings intended for their church in the following year.



Other Activities in the Church Communities

1. Community workshop. CDPHUP conducted separate workshop for Chakma and Tripura Churches. The workshop's main agenda were to present livestock and agriculture activities, evaluate success, determine problems, and future direction. Identified success were: Increase of gifts and tithes in every church; members attend worship regularly; unity among church members; selected farmers are seriously working for their families; reduction in household poverty; and increased family income which allowed them to pay for clothes, school, and college expenses of the children.



2. PAC committee meetings. The Project Advisory Committee (PAC) is composed of representatives from the District Fellowship and each church community. The purpose is to deliberate and decide on different issues regarding the CDPHUP projects being implemented.

In Chakma communities, the PAC decided to take initiatives on how to better manage the projects and give more importance to potato. They also decided to increase interest rate to 3% and that payment should be paid per month on installment basis. Likewise, for Project Convenor to have field visit every two months. The Tripura PAC also decided on issues on how to better manage the projects per church, selection of new church members, and allocation of seedlings and machineries for member churches. The PAC also conducted achievement sharing and planning with the members.

CREDITS

Contributors:

- ◇ Peter VanderZaag, Ph.D
- ◇ Milton Munshi
- ◇ Simon Amit Das
- ◇ Ananta Tripura
- ◇ Dirba Dhan Chakma
- ◇ Kamendra Lal Tripura
- ◇ Milton Chakma
- ◇ Victoria Demonteverde Ed.D.

Layout:

- ◇ Vickie Joy Demonteverde



3. Training on Leprosy. Project staff Milton Chakma attended the training which was conducted on March 23. The main topic of the training was: "how to treat leprosy in our Chakma society and Church."

4. Agriculture and Livestock Training. Livestock training was conducted on 25 April by the youth development department at the government level in Proshongsha Baptist Church for Chakma and Khagrapur Christian Convention Hall for the Tripura churches.

