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BLUE GOLD TRENDS WATCHER

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Blue Gold Program is Implemented by-

Bangladesh Water Development Board (BWDB)

&

Department of Agricultural Extension (DAE)

'AGRICULTURE AS A BUSINESS' IMPACTED IN INCREASING HOUSEHOLD INCOME IN POLDER 22, KHULNA

Polder-22 has a long history of conflict between farmers and shrimp cultivators within polder while a general trend of returning towards agricultural production has always been there. From the very beginning of BGP arrival into this polder, this positive trend was observed very enthusiastically and various programs were taken by projecting farmers' desire to return to agriculture. BGP also observed that the Polder-22 is very remote and isolated from existing agri-markets. After successful conceptions of FFS (Farmers' Field School) and MFS (Market Oriented Farmers' Field School) along with water infrastructure related works, BGP connected farmers (especially who are involved in growing and selling high-value crops e.g. Watermelon at present) to a steady pool of suppliers and buyers. Through MFS, BGP also promoted the concept "Agriculture as a Business" as an approach that enables farmers of small plots to take advantage of market opportunities by forming production groups and collective actions. These WMGs are then able to generate sufficient volume for commercial activities, reducing transportation and other costs; these collective business ideas also created social and business networks that enable peers to share market information, along with modern agricultural methods and techniques through WMGs.

Initially, it was observed, that the farmers cultivate red sesame as a high value crop. BGP advised farmers to cultivate black sesame instead of the red variety, considering higher value of the former in international as well as the local markets. BGP also facilitated establishment of Sesame Collection Center within polder area, and thus, producers got markets/buyers (who export sesame) at their doorsteps. As a result, farmers got high level of profit from sesame cultivation. Unfortunately in the following years, the market price of sesame at international and local markets suddenly declined. On the other hand, sesame fields were extremely damaged due to untimely and unexpected heavy rainfall for consecutive years. As a result, farmers are inclined to

cultivate watermelon by adjusting with this whim of nature. BGP started taking necessary steps for ensuring proper guideline and water management for cultivating watermelon.

The success of agricultural work depends largely on the quality of the good agricultural inputs, sufficient water for irrigation, skilled workers, agricultural machinery and other time-bound environments. Particularly the role of good seed for good crop production is undeniable. Dragon and Pakija are the names of most popular seeds of watermelon in Khulna region. Blue Gold Program helped RFs (Resource Farmers) and WMG members to develop linkages with Syngenta Seed Company and AR Malik Seed Company; as a result, RFs and WMG members have decided not to buy low quality seeds at a higher price from local retailers. Under the leadership of RFs/FTs, a total of 432 WMG members as well as farmers collectively purchased better quality



Collection of Watermelon for Marketing

watermelon seeds (32 kg dragon and 25kg

pakija seeds) directly from those companies. As a result, the members of WMGs saved BDT 182,400 (one lac eighty two thousand four hundred taka) that significantly reflected into the net profit after selling their field production.

In the rabi season there was a minimum amount of water reserves against the actual demand of water for irrigation. Hence, for the convenience of cultivating watermelon, BGP encouraged farmers to excavate small ponds to meet the huge demand of irrigation water during the rabi season. As a result, the WMG members excavated nearly 500 ponds to ensure water storage for irrigation, which has almost filled up the demand for irrigation water in the rabi season. DAE is also running Farmers' Field School (FFS) for providing technical knowledge and efficiency, which has played an important role in cultivation. [PLEASE SEE PAGE-5](#)

PARTICIPATORY MONITORING RESULTS INDICATE THAT THE WMGs ARE PROGRESSING STEADILY

“Participatory Monitoring (PM) was conducted by Water Management Groups (WMGs) of 22 polders of Blue Gold Program (BGP) during April - May 2018. Through PM exercise the WMGs assess their own performance against some potential targets; since the last round of PM conducted in October-November 2017 the ‘indicators of functional WMG’ as defined by BGP form the essence of potential targets of WMGs. Based on the monitoring results, the WMGs can make their own plan of actions to sustain progresses achieved and to improve further.”

Participatory Monitoring (PM) was conducted by Water Management Groups (WMGs) of 22 polders of Blue Gold Program (BGP) during April - May 2018. Through PM exercise the WMGs assess their own performance against some potential targets; since the last round of PM conducted in October-November 2017 the ‘indicators of functional WMG’ as defined by BGP form the essence of potential targets of WMGs. Based on the monitoring results, the WMGs can make their own plan of actions to sustain progresses achieved and to improve further.

A total of 500 WMGs participated in the monitoring exercise during April-May 2018. Basing on the achievement levels they indicated by way of giving scores (on a scale of 0 - 3) against the potential targets, the WMGs have been ranked in 5 performance grades - ‘A’ if the overall achieve-

ment is $\geq 80\%$; ‘B’ if the overall achievement is between 70% and 79%; ‘C’ if the overall achievement is between 60% and 69%; ‘D’ if the overall achievement is between 50% and 59%; and ‘E’ if the overall achievement is $\leq 50\%$. Thus, the WMGs that participated in participatory monitoring exercise fall under different performance grades. It may be noted that the WMGs of 8 new BGP polders participated in PM exercise for the first time. The new BGP polders are 25, 27/1, 27/2, 28/1, 28/2, and 34/2 Part from Khulna and Polder 47/3 and 47/4 from Patuakhali; there are also some new WMGs in Polder 2 Extension in Satkhira that also participated in PM exercise for the first time. The PM results show that about 58% of all WMGs that participated in PM exercise belong to 2 top categories.

Trend of progress of WMGs

A clear progression is indicated in the results of PM conducted in April-May 2018 compared to the progress reported in the PM conducted in October-November 2017. Average achievements of WMGs of different polders with respect to 3 monitoring themes for two monitoring periods have been presented in the following table.

Table-1: Trend of Average Achievements by WMGs

Polder	Theme-wise Average Achievements of WMGs of Different Polders (in %)					
	Agriculture and Economic Development (%)		Water Management (O&M of Infrastructure) (%)		WMG and Water Management Partnership (%)	
	Oct-Nov 2017	Apr-May 2018	Oct-Nov 2017	Apr-May 2018	Oct-Nov 2017	Apr-May 2018
22	80.6	92.1	76.9	84.7	81.3	88.2
30	85.0	82.7	80.7	80.6	88.6	86.3
43/2D	79.3	86.6	78.2	84.3	86.9	83.6
43/2F	78.3	82.2	74.1	80.5	85.8	86.7
43/2A	62.6	70.6	55.6	66.4	68.9	74.2
29	67.6	83.2	68.0	85.8	75.8	79.6
43/1A	75.2	84.7	52.4	76.2	72.0	81.5
43/2B	65.1	83.7	64.1	81.0	76.2	87.8
43/2E	69.0	82.9	51.4	74.5	79.9	89.6
26	76.5	86.0	59.6	70.4	76.7	81.1
31 part	65.1	71.0	60.2	67.1	72.9	75.0
2 & 2 Ext.	63.8	74.5	46.1	65.9	54.6	75.1
55/2A	52.7	68.4	42.7	57.1	53.8	65.5
55/2C	71.7	89.0	54.2	81.3	71.9	89.6

As can be seen in the table, the WMGs are advancing in their pursuit for achieving the potential targets under the 3 monitoring themes; in fact, in a number of polders the WMGs have reported very high achievements in all three fields/themes under consideration. It was observed by some polder teams that, in the polders/catchments where water management infrastructures have been rehabilitated, the WMGs have become motivated to work for improvement of their livelihood situation and are performing well.

The trend of progression is also reflected in the higher numbers of WMGs in top performance grades in April-May 2018 than those in October-November 2017. As per the PM results of April-

May 2018 there are 289 WMGs in the top 2 grades as against 166 WMGs reported in October-November 2017. Most remarkable achievements are reported of the WMGs of Polder 55/2C – though being relatively new, the WMGs have shown enthusiasm and motivation to improve their situation and achieved good progress with respect to their targets; the motivating factor behind their enthusiasm - as reported by the Polder Team – was improvement of water management situation due to rehabilitation of 6 sluices in the polder. The following table shows the distribution of WMGs of 14 polders – where PM exercises were conducted both in October-November 2017 and April-May 2018 – into different performance grades as per PM results of 2 monitoring periods.

Table-2: Distribution of WMGs in performance categories in October - November 2017 and April - May 2018.

Polder	October-November 2017						April-May 2018					
	A	B	C	D	E	Total	A	B	C	D	E	Total
22	7	3	1	1	-	12	10	2	-	-	-	12
30	30	10	-	-	-	40	28	10	2	-	-	40
43/2D	14	10	4	-	-	28	20	7	1	-	-	28
43/2F	11	14	1	-	1	27	16	10	-	1	-	27
43/2A	1	2	11	6	2	22	6	5	6	5	-	22
29	5	22	23	5	-	55	32	13	11	-	-	56
43/1A	2	3	4	5	-	14	8	4	2	-	-	14
43/2B	7	4	10	3	4	28	20	6	1	1	-	28
43/2E	-	4	4	4	-	12	8	4	-	-	-	12
26	1	6	8	-	-	15	6	6	3	-	-	15
31 Part	-	2	8	2	-	12	-	10	2	-	-	12
2 & 2 Ext.	1	3	16	20	18	58	8	33	11	5	1*	58*
55/2A	-	-	3	1	9	13	-	1	11	2	-	14
55/2C	-	4	7	5	-	16	13	3	-	-	-	16
Total	79	87	100	52	34	352	175	114	50	14	11	355

* In the above table, for the sake of comparison, only the old (58) WMGs of Polder 2 & 2 Extension have been considered; the 5 new WMGs of the polder were not formed yet and, therefore, they did not take part in the PM exercise in October-November 2017.

The figures in the above table clearly indicate that the WMGs have achieved a substantial progress vis-à-vis their potential targets.

“The trend of progression is also reflected in the higher numbers of WMGs in top performance grades in April-May 2018 than those in October-November 2017. As per the PM results of April-May 2018 there are 289 WMGs in the top 2 grades as against 166 WMGs reported in October-November 2017.”

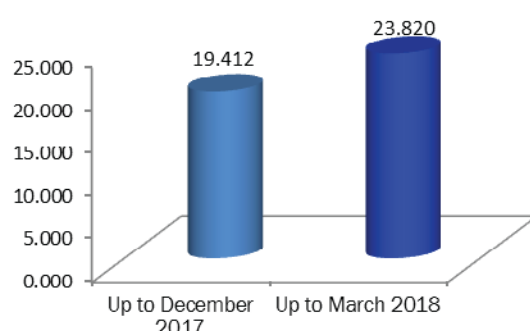
WMG TRACKER MARKED DIFFERENCES OF OUTPUT ACHIEVEMENTS BETWEEN LAST TWO QUARTERS

'WMG Tracker' is an output monitoring instrument for presenting objectively a clear picture of each WMG's output achievements. Major activities, in which the WMGs are involved, are reflected in the WMG Tracker, which include:

(a) Membership in WMG, (b) Economic Development i.e. WMG's fund accumulation and its use in business investments by members, (c) Water Management Support provided by the project i.e. development and repair of water infrastructure, (d) Ca-

capacity Development i.e. training provided to WMGs and through horizontal learning process, and (e) Collective Actions of WMG (in economic activities and O&M of infrastructures). Data relating to all these activities are collected quarterly. Summary of some key elements of information regarding 508 WMGs belonging to 22 polders of Patuakhali, Khulna and Satkhira is given here, which was collected through WMG Tracker for the period up to March 2018.

Fig.1: WMG Fund invested in different type of Business (Tk. in Million)



Economic Development:

About 40.25% of total WMG funds are invested in individual IGAs where a total number of 8,724 WMG members are involved. As shown in the graph of Fig. 1, of the total investment, 35.7% was invested in agriculture, 0.4% in FDR (Fixed Deposit Receipt), 21.6% in fish culture, 6.7% in land mortgage, 13.0% in poultry rearing, 13.5% in small business and the remaining 9.1% in beef fattening, shrimp culture & goat rearing. As reported in WMG Trackers for the last two quarters, the types of IGAs and number of persons investing in IGAs are gradually increasing (i.e. 22% increased investment in IGA in the last quarter).

Collective Action:

As shown in the graph of Fig. 2, 28981 (21.4%) of total WMG members have participated in collective actions for economic activities, and the progress of WMG members' participation was higher in March 2018 compared to the progress of December 2017; participation of members increased by 45.0% during last three months, which may be due to higher knowledge and adoption levels of WMG members as regards activities of collective action, resulting from inspiration and motivation from Blue Gold Program.

Fig. 2: No. of WMG Members Participated in Collective Action for Economic Activities

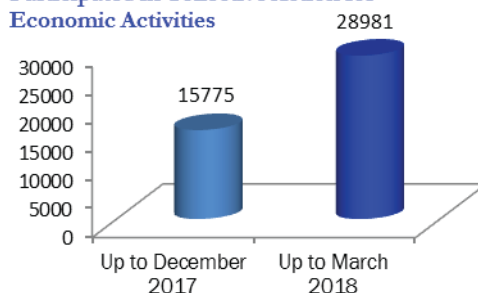
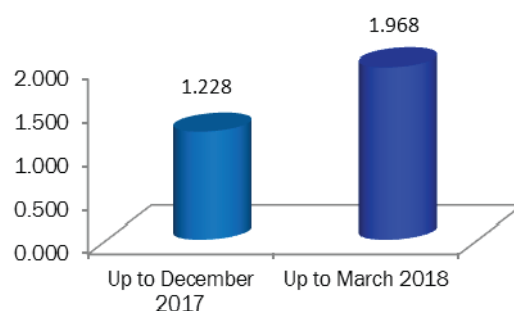


Fig.3: No. of Farmers Adopted Modern Technologies in Agriculture (in lac)



Agricultural Modern Technologies adopted

Sixteen different modules/topics on several issues/crops have been introduced to FFS and MFS farmers who are WMG members at the same time. Including those who are not members of WMGs, are brought under learning process through horizontal learning (HL) activities such as: (a) Farmers' Field Day, (b) exchange visits to better performing WMGs, (c) sharing of FFS/MFS learning by members, (d) crop harvest festival at CAWM schemes, (e) drama on market orientation, (f) Demos on cage culture, etc. Total 196844 WMG members/farmers adopted new technologies in agriculture.

"WMG Tracker is an output monitoring instrument for presenting objectively a clear picture of each WMG's output achievements. Major activities that the WMGs are involved in are reflected in the WMG Tracker."

WMA'S OWN INITIATIVE: CROSS DAM AT RIVER SIDE OF SLUICES PROTECTED 1800HA CROP LAND FROM SALINE WATER

Polder 2, Satkhira:

In polder-2, the villages Maskhola, Shalley, Beradangi, Damarpota, Zeala, Badhondanga, Boddipur, Ramchandrapur, Taltola of Satkhira Sadar Upazila and its agricultural areas approximately 1800ha suffer from water logging every year. Unplanned shrimp cultivation and silting up of the outfall river and adjacent areas of sluice gate (both river side and country side) are creating higher intensity of water logging day by day. To arrest the problems from water logging and to increase the opportunity for T-Aman and Boro cultivation, the SSM Sluice WMA which comprises representation of 19 WMGs has constructed one cross-dam in



Cross Dam at Shalley Sluice Point

January 2018 at set back point of Sagla Sluice Gate and beside the Betna river with the support of UP Chairmans of Dhulihor and Brahmarajpur and the Upazila Chairman of Satkhira Sadar.

The SSM Sluice WMA engaged a number of 80 laborers from adjacent 3 WMGs who worked voluntarily and collected fund from 19 WMGs to construct

10 meter length cross-dam at Sagla Sluice Gate point. Seeing people's positive response and observing the primary benefits of the cross-dam at Sagla Sluice point, the SSM WMA was motivated to construct another two cross-dams at Shalley and Beradangi sluice points.

As impact of construction of these three cross-dams, approximately 1800ha of crop land was protected from saline water and congestion of slushy earth at the gate points was reduced, which resulted in reduction of water logging. Farmers were able to cultivate Boro at least 15 days earlier; it also reduced cost of draining out water from fields, which the farmers used to do before Boro cultivation. The farmers are claiming that, as a result of reduced water logging, they might cultivate the T. Aman rice in the whole area in the next season; and also the homestead vegetables, dyke vegetables, mango garden, fish ponds, livestock farming could be grown more in the areas.

'AGRICULTURE AS A BUSINESS'..... FROM PAGE-1

Apart from this, regular consultation from Sub-assistant Agricultural Officers and trained equipment vendors played significant role in agricultural production.

The successful application of the concept "Agriculture as a Business" has resulted in social and economic development as well as increasing HH income of farmers, living in Polder-22. As per an 'Impact Assessment Report' on MFS impact conducted by BGP MRL Team, the average household

income of farmers of the Polder-22 has increased by 20% compared to the previous seasons. HHs are spending their additional income from agriculture in food consumption, education, health and thus living standard is improving (reflected in ARM mission report of 2017). Farmers now believe that if this trend continues, they will be able to lead a better life by tackling any challenge in the future. Here are two household examples where income impacted-



Case :01

Aseem Kumar Roy
Father: Gurudas Roy
Involved WMG:
Gopepagla,
Polder:22
Mobile: 01717 613060

Aseem owns 133 decimals of land. He cultivated 33 decimals of land for rice, 50 decimals for watermelon and 50 decimals for aquaculture during last Rabi season. His production cost for rice cultivation was BDT 6,200. Total revenue from rice sales was BDT 12,000, so his net profit was BDT 5800. From aquaculture and watermelon, Aseem could make a profit of BDT 12,800 and 55,300 respectively. The overall increase of his household income is 36.85% more compared to previous years. He attributed his success as contribution of BGP initiatives.



Case :02

Roben Dofadar
Father: Nepal Dofadar
Involved WMG:
Horinkhola
Polder: 22
Mobile: 01942 295120

Roben is a day laborer, doesn't have own land and his household members live in a Khas land. This year (2018) he took lease 55 decimal land for cultivating watermelon. As a tenant farmer, Roben invested there BDT 15700 and his total sale was BDT 32700. Thus the net profit was BDT 17000. As his main occupation is day laborer, his annual income is around BDT 40000. From cultivation of watermelon, his income has increased 29.82%. He considers, he has achieved this monetary success by taking training and motivation from the BGP.

"As impact of construction of these three cross-dams approximately 1800ha of crop land was protected from saline water and congestion of slushy earth at the gate points was reduced, which resulted in reduction of water logging. Farmers were able to cultivate Boro at least 15 days earlier; it also reduced cost of draining out water from fields, which the farmers used to do before Boro cultivation."

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WOMEN'S PARTICIPATION IN DECISION MAKING PROCESS: ENSURED WOMEN EMPOWERMENT

Polder-43/1A, Patuakhali:

With improved water management in the polders, options for rabi crops such as watermelon have increased. The cultivation of watermelon can be highly profitable, and all work is normally done by the women. But after the women have harvested the watermelon, it used to be the men who sold them to the traders and put the money into their pockets. The women then had asked Blue Gold staff: "is this fair?"

This made Blue Gold realize the importance of providing insight into marketing to women as well as of promoting joint decision-making by husband and wife. Blue Gold therefore conducted a pilot training in March 2017 on "Market Linkages and Women's Empowerment" in polder 43/1A of Patuakhali to two groups of women and men – in total 52 WMG general members: 46 women and 6 men. All participants were very enthusiastic about the training received, showing much interest in both the marketing and empowerment topics. After the training, women knew better how to bargain as they are aware of the market prices and more husbands now involve them in decision-making. The training also gave women more self-confidence, as expressed by Helena:

"Earlier my husband used to threaten me with divorce, and I felt very vulnerable because I did not know where to go with my child if divorced. But after this training I realize that I am a human being, with capacity to earn for myself and my child. Now I am not afraid anymore of a divorce".

Layli, a woman farmer of 45 years of age, has a handicapped husband. She already used to do most works on the land, up till 7 hours a day. She was involved in some marketing, but her

husband took all decisions. At the time of the interview (early April 2018) Layli is cultivating watermelon and the harvest is due within two weeks. She expects that her watermelon will fetch her 6 lacs of taka, while she spent about 1.2 lacs on inputs, including ploughing. The expected profit is nearly 5 lacs, which is more than 4 times the total profit of 1 lac of the two rice harvests, Aus and Aman. Layli knows that watermelon is a risky business. Last year the rain affected her watermelon production, leaving her with a relatively "meager" cash profit of 1 lac for all crops of 2017.

She said that due to the training she is now more confident and takes more responsibilities. Last year she cultivated watermelon in 160 decimals of land- 80 decimals of their own and 80 decimals leased in. But this year she felt she could manage more and she cultivated watermelon in 240 decimals of land, leasing 160 decimals.

Before the training she just sold the watermelons to a



Layli is happy to get freedom in cultivating her land, and even selecting and selling her field crops!

trader accepting the offered price, but now she is bargain-

ing after checking the watermelon price in Khulna, Jessore and Dhaka. The wholesaler is now offering her a higher price. All this led to a higher income for her and her family. She also inspired her women neighbours, who are now seeking advice from her.

Layli about the changes due to BGP:

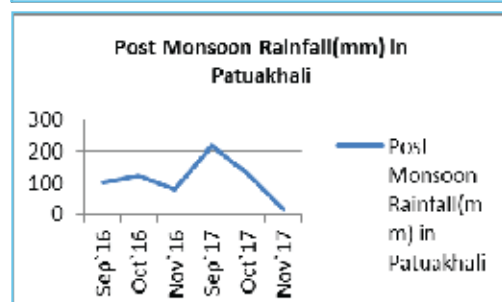
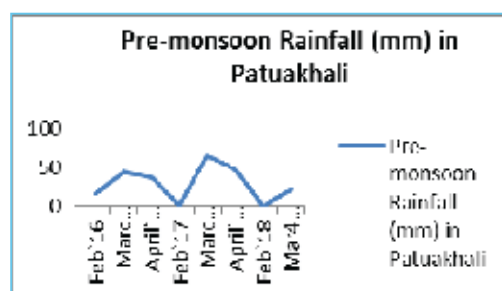
"I feel more empowered now, as more men in the community acknowledge and respect women as farmers after BGP started. That provides me the space to be more outspoken and more aware about my rights as a farmer"

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EFFECT OF CLIMATE CHANGE ON AGRICULTURE AND CLIMATE ADAPTIVE IN BLUE GOLD POLDERS

Climate change poses an unprecedented threat to people in southern coastal region of Bangladesh. In Blue Gold Program working polders at Patuakhali, Khulna and Satkhira regions, the farmers have struggled much to sustain their crop production and livelihood in the recent occurrences of natural disasters and climate events. The agriculture sector is very much climate-sensitive due to nature-dependent production practices and as well as subsistence farming systems. So, any kind of unexpected climate event first hits agricultural production. Among the climate events the salinity intrusion in the cultivable land is most acute and severe in terms of crop yield/production. During the dry months of March and April, salinity problems, resulting from seawater intrusion, are more acute and lands are commonly let fallow as crop productions are constrained by the presence of salt. More than 50% of the potential yields of most crops are reduced when the salinity is above 8 dS m⁻¹ (EC). Such problems are severely experienced in the Khulna, Satkhira and some parts of Patuakhali region.

Rainfall is one of the major climatic factors for crop production. As a result of heavy rainfall crop production was badly affected during last couple of years and assumed crop yield losses were up to 30 percent. Rainfall may cause flooding and water-logging that also leads to crop loss. In Patuakhali region, last 2 years farmers could not make expected profit from crops particularly mung bean. In 2017, most of the farmers could not harvest 60-70% mung bean due to early (late March) heavy rainfall. Average rainfall recorded in Patuakhali are given below-



Adaptation option on effect of climate change:

BGP with collaboration of DAE and different research institutions has already taken some adaptation measures to save agriculture within the working polders and these are like agronomic manipulations, sustainable climate-resilient agriculture, shifting the planting dates, using short duration crop varieties, introducing saline and flood tolerant cropping etc. Reducing threats of climate change through community-based initiatives has been demonstrated as most effective measure. BGP has organized groups of farmers under CAWM, CII and FFS and they are working in community based crop production, water management, irrigation management and crop intensification. Cultivation of MV rice (especially BR 52) is less susceptible to climatic events especially at unexpected heavy rainfall and water-logging condition. Boro rice 28/47, watermelon, sunflower, maize, chili, mung bean, wheat, BARI shorisha-14 etc. are climate smart crop varieties which BGP introduced in its working polders. Adaptation initiatives are summarized below in the table-

Cropping Pattern	- Boro rice BRRI-28/47-T.Aman MV; Boro hybrid 1203/4 - T.Aman MV. - Wheat-BARI Mungbean-6-T.Aman; BARI Sharisha-14-Mungbean-jute - Chili/sunflower-T.Aman/jute; BARI Mung 6-Aus-Aman BR52 - Maize-T.Aman MV; Maize-Aus-T.Aman MV.
Water-management /Irrigation management	- Supplemental Irrigation; Construction X-Band in the channels to restore for irrigation; - Excavation of Mini pond for surface water storage for Irrigation; Re-excavation of pond for fish culture and irrigation for Boro and watermelon.
Crop intensification	- Integrated rice- fish culture; Integrated rice-fish-vegetables cultivation; - Homestead gardening over the year.

"Rainfall is one of the major climatic factors for crop production. As a result of heavy rainfall crop production was badly affected during last couple of years and assumed crop yield losses were up to 30 percent. Rainfall may cause flooding and water-logging that also leads to crop loss. In Patuakhali region, last 2 years farmers could not make expected profit from crops particularly mung bean. In 2017, most of the farmers could not harvest 60-70% mung bean due to early (late March) heavy rainfall."

Editorial Note

Blue Gold Program has already passed five years of its seven years journey in south-east coastal region, aiming to reduce poverty and improve food security through equitable water management and strengthened value chains. Considering the advancement of BGP mission, we have tried to focus more on results/outcomes rather than the output and the implementation of activities. Therefore, while inviting articles for Trends Watcher, Issue-IV we emphasized on visualizing impacts of BGP at polder level.

The cover story, "Agriculture as Business' Impacted in Increasing Household Income in Polder-22, Khulna", shows outcome where the overall household income of the polder has increased in comparison to that in previous crop seasons. Consequently, the Participatory Monitoring Report and WMG Tracker results (both are the regular MRL instruments of measuring outcome and output results) also certify the reality of the cover story as well as point towards a steady and regular improvement in performance of WMGs. Progression of BGP towards its goal and objectives are reflected in other articles as well.

We are always ready to accept suggestions from you. Please write us-

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AFM Nurur Rahman

NASIR SHIKDAR: AN INNOVATIVE EXAMPLE OF BUSINESS EXPANSION IN POLDER-55/2A PATUAKHALI

Md. Nasir Sikder is delighted to have made profit of Tk. 103,760 by providing tillage service to 55 kani (132 acres) of land last year 2017. It was a result of BGP motivation to take up tillage service as a business.

Nasir bought power tiller in the year of 2009. He used the tiller mainly to plough his 2 kani (1 kani= 240 decimals) of land. At the same time he also used his power tiller to cultivate his neighbor's land if there was any request. He never thought about taking tillage service as a business. In 2016, Nasir purchased a new power tiller, getting rid of old one; mainly to plough his own land in time. Incidentally, at the same time, Blue Gold Program (BGP) moved in to polder 55/2A. BGP staff met Nasir in a WMG meeting and encouraged him to conduct business with his power tiller which was mainly

Nasir provided tillage services to farmers a total of 55 kani of land (25 Kani at Rabi season and 30 Kani at Aman season). Hence, he earned a total of Tk. 330,000 (Tk.6000/Kani) where Total cost was 226,240 (Fuel-1760Lx Tk. 70/L= Tk.123,200; Mobil- 50LxTk.240/L= 12,000; PT Driver's wage 120daysx Tk.500/day= Tk. 60,000 and maintenance Tk. 31,040). Thus the net profit was made by Nasir Tk. 103,760. (1 Kani= 240 Decimal)

underutilized beyond his own requirement. Whereas, the other farmers of the polder used to hire power tiller services from different distant locations. During peak period of Aman and Rabi seasons, there are clearly high demands of tillage services within the polder area. BGP staff discussed the tillage issue at WMG level, particularly with Nasir and explained the opportunity of business of tillage service. Nasir was motivated after few rounds of discussion to take tillage service as business. Accordingly, he discussed with enrolled farmers within the WMG and also other farmers of the community to plan for providing timely tillage service at the rate of Tk. 6000 per kani (240 decimals) which is clearly lower than the existing service providers' rate. Therefore, a win-win situation has been created among farmers and service provider (Nasir). The whole process was facilitated by concerned BGP staffs who closely monitored and maintained regular contact with all involved in this business including service provider and service

takers. In 2017, Nasir provided tillage services to farmers for a total of 55 kani of land (25 Kani at Rabi season and 30 Kani at Aman season). Hence, he earned a total of Tk. 330,000 (Tk.6000/Kani) where Total cost was 226,240.

The total cost details are as follows-

- Fuel-1760LxTk.70/L= Tk. 123,200;
- Mobil- 50LxTk.240/L= 12,000;
- Power Tiller Driver's wage- 120daysxTk.500/Day =Tk. 60,000 and
- Maintenance cost of Tk. 31,040.

Thus the net profit was made by Nasir of Tk. 103,760 (one lac three thousand and seven hundred sixty taka).

Nasir, in his innovative tillage business, managed to provide tillage services to farmers from the polder 55/2A at the right time at a discounted price. On the other hand, in this way, Nasir has acquired recognition and reputation among his neighboring farmers within a very short time as a tillage service provider in his own area. He is now an example as well as an inspiration for other farmers. It was a good example of service market development

at polder level facilitated by BGP field staff (CDFs) to contribute in overall economic development of polder dwellers by building capacity and confidence for taking new initiatives.



Tillage Service during Boro Season

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