



Department of Livestock Services

Annex IV: Case Study Findings

for

Contingency Emergency Response Component (CERC) - Emergency Action Plan (EAP) Evaluation



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C₃GIS

Center for Environmental and Geographic Information Services

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Introduction

A case study is defined as an intensive study about a person, a group of people or a unit, which is aimed to generalize over several units. Case studies provide concrete, contextual, in-depth knowledge about a specific issues or subject. For conducting the CERC-EAP evaluation study, a total of 30 case studies were conducted on both dairy and poultry farmers. All cases provided the story how the activities of the CERC-EAP impacted in sustaining the stock, sale management and business continuation.

Purpose

The purposes of the case studies are to:

- ✚ Describe an individual situation (case), e.g. a person, business in detail
- ✚ Identify the key issues of the cases related to the benefits of CERC-EAP activities;
- ✚ Analyse the impacts level of CERC-EAP activities among the beneficiaries.

Case Selection

Thirty (30) cases were selected considering (i) beneficiary categories, (ii) geographical locations and (iii) success story regarding the benefits obtained by the CERC-EAP activities. To select the case, the study team visited the study area and identify the case accordingly. However, there were different cases on several themes but all cases address the benefits received from the CERC-EAP under the LDDP project.

Data Collection

Experienced and skilled professionals interviewed the individual cases of EAP beneficiaries following the checklists of issues related to CERC-EAP activities concerned. Audio-visual technique was used in interviewing the EAP beneficiaries and for documentation, of course, with informed consent of the interviewees.

Description and Analysis of Cases

The data/information was analysed systematically, and interpreted in a simpler way for easy understanding the impacts of project activities and their linkage with the project objectives.

Case No: 01 –A Third Gender Continues Farming with the Cash Incentives

“The main challenges for me are other people of third gender who do not want to work rather than begging money. I want to be the role model for the people like me so that they can also start doing something in their own”. - Sonu Mia

Sonu Mia lives in a rented house in Shyamoli Road in Madan Upazila of Netrokona District. He lives with two more people of third gender. The story of his life is not like other people of third gender.

Sonu Mia had a farm of his own and he was progressing positively until the COVID 19 struck. He had to face loss when COVID 19 pandemic started.

He was enlisted as C1 category and received 10,000 for dairy farming. He stated that “there was no problem in



getting the incentive and the incentive was transferred into his account very smoothly”. This incentive helped to continue the farming and overcome the challenges during that time. Although the amount of money was not huge but it was huge during the critical time and it gave him a lot of mental strength. With the incentive and his own he managed to buy a calf and it promotes to continuing farming for a long time. According to hm" Our capital were small but dreams were big," The calf is growing and it is quite a big now. Because of the incentive money Sonu Mia was able continue the farming with passion and positivity.

Case No: 02 – Sahena Begum became motivated to Farming by Cash Incentives

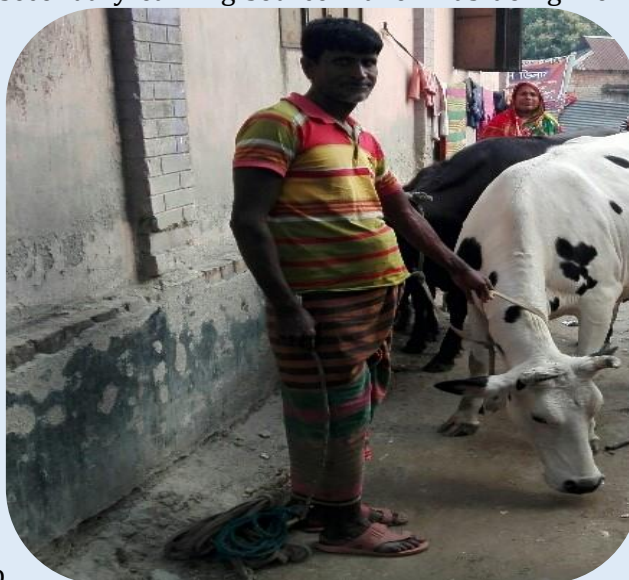
Sahena Begum is a successful dairy farmer and a married 45-year-old woman. She resides at Beani Bazar Upazila of Sylhet district. Just like other farmers of Bangladesh, Sahena Begum was also a victim of COVID -19. She could not sell the milk that her farm produced. Her source of money dried out. Days went by, and things only got worse for her. She was startled to learn that the government was gathering data from farmers in order to develop a potential incentive scheme. In this context, she submitted her name to the local LSP with the hope of getting aid from the government under C1 category. A few days later, she found herself in a dire predicament because she was struggling to adequately feed her cows due to financial crisis. She received the government's monetary incentive of BDT 10,000 at that very time in her life, which was a big help for her. She used the incentive to buy fodder for her cows and was finally able to feed them properly after a long time.



Case No: 03 - Abu Taher recovered income by the support of CERC-EAP

Namagenda is a village situated at Savar upazila of Dhaka district. There are many dairy farms in this area, and Abu Taher owns a small one consisting of three cows. Abu Taher had other earning sources, so he built his farm as a secondary earning source. Taher was doing well gradually with his farm, and he was planning to make the dairy farming as his main source of income. Unfortunately, COVID -19 did not let that happen. The lockdown situation caused an extensive downfall in the price of milk.

As a result, Taher also faced a severe financial crisis. Due to financial crisis, Taher could not feed his dairy cows properly. “Thanks to the cash incentive, I was able to recover from the loss and it also



helped to increase my earning,” said Taher. He also added, “With the cash incentive, I bought food for my cows and fed them properly which helped my cows to produce more milk”. It helped Taher in selling more milk and resulted in earning more income. Local LSP enlisted his name under C1 category and he received BDT 10,000 (ten thousand). Like Taher, there are thousands of other small farmers who were truly benefitted from the cash incentive service.

Case No: 04 – A Dairy Farmer Diversified Milk Product using the Milk Cream Separator Machine

Mr. Tuhin, a dairy farmer from Dinajpur, deserves attention for his tremendous success in dairy farming. In spite of being a graduate of Finance, he stepped in the dairy farming only with two cows in 2004. Now his farm has more than 80 cows that produce 400 liters milk per day. During the pandemic of COVID-19, he was struggling to sell all his produced milk. Because of the poor market condition at that moment, he decreased farm stock size. Even, he thought to switch from the dairy farming.



As a large farmer and entrepreneur, he started thinking about new possibilities with his farm.



He talked with DLS officials several times about his problem and grief. With the starting of CERC-EAP, he heard about the Milk Cream Separator and thinking about the turn in which he could make business on milk product. Finally, with the matched eligibility, he received a milk cream separator machine. The milk cream separator machine became a blessing to his

farm. He has been diversifying the dairy products since receiving the machine. Now, Mr. Tuhin is planning to set up a new showroom where the diversified dairy products will be sold. He expressed his special gratitude to DLS for receiving the milk cream separator machine.

Case No: 05-Alamgir Hossain became a successful farmer with the support of CERC-EAP

Alamgir Hossain from Fulbaria, Mymensingh, is a successful dairy farmer. At present, he owns two farms, one of cows and the other one of goats. He started his farm with cows and later added goats. Alamgir is in a decent position with his farm and he is gradually increasing the size of the stock in his farm. However, his journey to success was not always easy. Like thousands of other Bangladeshi farmers, he also faced huge losses due to COVID-19 pandemic. During the beginning of the pandemic period, the Government imposed a lockdown situation all over the country, which made the lives of every people difficult. Alamgir also faced problems due to the decreased milk price in the market. Alamgir put his name on the beneficiary list as a C1 farmer, and later, he received BDT 10,000 (ten thousand) under CERC-EAP.



He somehow managed to continue and sustain the farm business with the received cash incentive. Alamgir's hard work, dedication, and incentive money helped him to bring diversify in his farm and expand it which later increased his income.

Case No: 06 – Md. Rois Uddin Rohim Sustained the Farm Business

A small-scale dairy farmer Rois Uddin is a resident of Trishal, Mymensingh. He sells the milk from his cows as his sole source of income. His sole source of income during the COVID-19 pandemic period was in grave risk. There were also rumours that dairy and poultry consumption could cause corona virus disease because the virus is also transferred by animals. As a result of the sharp drop in milk prices, Rois soon found it difficult to maintain his standard of living. Rois Uddin, a C1 category farmer, received BDT 10,000 as a result of the Government's effort, which was a turning point for him. Rois purchased food and medicines for his cows using the entire incentive money. He currently has eight cows under his ownership, and his financial situation is sound. According to him the incentive money provided both a significant psychological lift and financial support. He shows a special gratitude for those who provided this support to sustain dairy production during the period of pandemic.



Case No: 07-Cash Incentive helped to gain mental strength

Bangladesh's dairy industry is one of its most important agricultural sectors. During the COVID-19 outbreak, this sector was in a grave danger. Jamal Hossian, a dairy farmer was also facing problems during that period. Jamal Hossian was finding it hard to bear his family and farm expenses due to the price fall of milk and less access to market. Gradually the situation began to get worse off and Jamal Hossian was out of options. At that time, he was completely upset mentally and decided to close his farm. Jamal Hossian received BDT 10,000 as a C1 category farmer which was a huge



mental boost for him. “I completely lost hope and wanted to give up dairy farming but the Cash incentive helped me to think positively for continuing the dairy farm business”. Jamal Hussian used the incentive to buy fodder and medicines for his cows which provide support in continuing the farming with new hope and aspiration. The cash incentive was not enough to recover losses fully but it did gave mental strength in a challenging time which was very important.

Case No: 08 - Shuly Akter Recovered Milk Production

One of Bangladesh's most significant agricultural industries is the dairy sector. The COVID-19 outbreak put this industry in a very dangerous situation. Shuly Akter, a prosperous dairy farmer, was doing well in the dairy farming before the Covid-19 pandemic. The government-initiated lockdown that declined her farm business opportunity. During that time it was found that misconception on dairy milk products incurred loss as people stopped to buy fresh milk. As a result, the cost of milk significantly decreased. All of these result in a significant loss for her. One of her cows became ill while she was fighting to maintain her normal way of life. Shuly was having a lot of trouble giving his cow the care she needed because of the financial



crisis. She learned about the government effort and entered her name under C1 in the hopes of receiving something. Later, she received BDT 10,000 in cash on her bKash account as an incentive. “The reward was incredibly beneficial to me. My cow finally received the care and medication she needed. I was also able to properly feed my cows” she explained in a joyful tone. At present, She is doing quite well and planning to extend her farm business.

Case No: 09- Incentive helped Ruma Akhter to continue farming

West Nanupur, is a small village in Nanupur Union, about 12 km south-east of Fatikchhari Upazila Parishad. Ruma Akter (age 30), being inspired by her husband started her farm in 2013 with only one cow. Her husband advised her, “If you do any other business than cattle farming, you cannot sell the product even if you want to. But if you have a cow, either it is for meat or for milk it can be sold at a fairly good price at any time”.

Her husband was originally an employee of a bank. Later her husband left the bank and both of them started to work in the farm together. By the time of the COVID-19 pandemic, their number of cows stood at a total of seven.

Due to the declining demand and price of milk during the pandemic period, it became difficult to manage her family and farm. At that time,



through the local LSP (Nanupur Union) she got to know about the incentive program by the Government and provided all kinds of supporting information to local LSP, and she was enlisted in C2 category. Within two months of giving the information she got an incentive of around BDT 15,000. Ruma said in this regard, “Suddenly, an amount of BDT 15,000 was provided to me during lockdown, which I do not have to pay back. It is impossible to express in words how a middle-class woman like me has been benefited during the pandemic period! For one and a half month the incentive money worked as a complementary assistance in my family expenses”.

Case No: 10-A Dairy Farmer Managed to Sustain Production and Sale by Cash Incentives and Rental Service

Rojina Khatun is a successful dairy farmer who lives in a small village named Rahmatganj, located in Shirajganj Sadar Upazila. Presently, Rojina Khatun has five cows and successfully is operating her business. During the COVID-19 pandemic period, Rojina Khatun went through many difficulties. Before COVID -19, the regular price of milk was BDT 30-40 per liter, but during COVID-19 pandemic period, the prices dropped to BDT 20-25/liter. Because of the lockdown, people were forced to stay in their houses. All the markets, stores, and bazaars were closed down. All of these forced to reduce the price of the farm goods. Rojina Khatun was struggling very much with all these going on.

Rojina Khatun enlisted her name in the beneficiary list as a C1 category, and she received BDT



10,000 (ten thousand) as a cash incentive. She mentioned that this money was a tremendous support, and she is grateful. Rojina Khatun added that she also received service from rental vehicle service (RVC), she termed it as “a lifesaver”. She mentioned that she was finding it very difficult to sell her farm-produced milk, and the prices were meagre. The RVC bought milk from her at her doorstep at a fair price. “I was able to sell my farm-produced milk at a fair price even during the lockdown and this was a big help for me,” she expressed. Rojina Khatun showed her gratitude and said that she was delighted with the cash incentive and rental vehicle service.

Case No: 11-Fajila Khatun become Successful Poultry Farmer after Cash Receive

The cash incentive was given to the poultry and dairy farmers during the first phase of COVID-19 pandemic period to tackle the horrible situation. Some farmers used the money to buy food for their farm animals; some others used it for family expenses and/or for repaying loans. Fajila Khatun, a resident of Satkhira district which is located in Khulna Division, is a small Sonali chicken (poultry) farmer. She is the only earning member of her family, and her livelihood depends on her farm. COVID-19 caused enormous problems for Fajila Khatun. The prices were down due to the misconception about poultry (i.e., poultry products spread corona virus disease) and its negative impact.

However, the Government created an awareness-building program that helped people in realizing the truth and removing the misconception from their minds. Fajila increased her sale of Sonali chicken again. Fajila received BDT 4,500 as a S1 category, and she used the money to increase her stock size. She was used to raise 400 Sonali poultry birds in a batch; but after receiving the cash incentive, she bought 800 Sonali poultry birds. This initiative helped her to increase her income by a good margin. At present, Fajila Khatun is successful in her business, and she is planning to expand her farm to a bigger one.



Case No: 12- A Poultry Farmer Became Trainer and Developed New Entrepreneurs

Yusuf Ali is a resident of Fultola Bazar, which is located at Dinajpur Sadar Upazila. Yusuf Ali is not only a successful entrepreneur but also an influencer, a trainer, a motivator. But the path towards success was not that easy for him. He had to overcome a huge barrier to reach where he stands today. Yusuf is in the poultry business for the last 4 years. Suddenly, the mighty COVID-19 struck really hard and tore down everything. The lockdown imposed by the Government made it difficult for everyone to move from their houses. The prices fell badly. The regular prices of Sonali chicken were around BDT 150-180 each (average) but during the COVID-19 the prices were down to BDT 100-120 each (average). At that moment a rumour came out of nowhere. People were heard that animals also spread COVID -19 (corona virus disease) and consuming animals, especially poultry birds can cause COVID-19. Very soon this misconception was spread like wildfire among the people and people were avoiding poultry products. This also created a huge impact on Yusuf's business. MD. Yusuf Ali was finding it hard to sell his products, difficult to buy food for the Sonalis, and to maintain his family expenses. All these were very much problematic for him to run the farm and sadly, he had to shut down his poultry farm. When the

LSP took his name as a S3 for the incentive, he had 4,500 Sonali chicken at his farm but by the time he received the incentive, his business was already shut down. He received BDT 11,250 as an incentive. After receiving the incentive money, he gained a lot of mental support, and this give him fuel to start the business again. MD Yusuf



started his business again with the incentive amount in addition to a loan taken by him. According to him, "another positive work was the awareness building. There was a lot of broadcast in the electronic media that animals do not transmit corona virus disease. Rather, increasing protein intake can help people to have better resistance against COVID-19. This helped to remove the rumors and boosted the sale again. At present, he has 15,000 Sonali chickens in his farm. This time he decided to help the people of his village so that they could also do something in their own. He started to gather people who are interested in the poultry business, motivated them, trained them, and helped them to construct poultry farms in their own. With his effort, he was able to train 10 (ten) new entrepreneurs from his village. All these people (10) have their poultry farms and they are now successful poultry farmers.

Case No: 13- Romjan Ali Recovered Losses and Sustained the Poultry Business

During the Covid-19 period, there was a serious threat to the poultry industry. The majority of poultry producers experienced a lot of hardship. Ramjan Ali experienced severe losses as a result of the epidemic, just like thousands of other farmers. Even though the situation was getting worse at the start of the epidemic, it was manageable up until the false news broke. It was reported that Covid-19 illness could be present in poultry animals, and this untrue information was catching on like wildfire. Ramjan used to sell BDT 200 (per Chicken) before the covid but it was reduced as BDT 90-100. Ramjan suffered a significant loss as a result, he was down both mentally and financially.



Fortunately, the government quickly acted to stop the fake news and raised public awareness. The erroneous information was quickly exposed, which had a good impact on the poultry industry. Romjan Ali benefited from the government's incentive scheme for farmers, which was also launched. He was paid BDT 16,875 as a farmer in the B2 category. This gave Ali a huge mental and financial support. Ali was able to sustain his farm and at present Ali is doing quite well thanks to the initiatives by the government.

Case No: 14- Vorat Chandra Ray Recovered the Loss and Repaired Shed by the Cash Incentive

Vorat Chandra Ray is a successful poultry farmer of Dinajpur Sadar Upazila. But his journey towards success was not very easy. Vorat went through a lot of difficulties during the outbreak of COVID-19. The markets, shops were closed down leading to a downfall in the sale of poultry birds.

There was also a misconception that poultry birds carry COVID-19 virus and because of this people avoided poultry products. All these caused a huge loss for Vorat. His poultry shed was in a risky situation and it needed to be fixed. Due to lack of fund and loss in business, Vorat was struggling to solve the problem. In the meantime, he heard about the Government initiative and enlisted his name in the S2 category. He received BDT 6,750 as cash incentive and he used the



money to fix his shed. He mentioned that the incentive money came to his hand at the time of dire need. At present, he has started a Broiler farm alongside his Sonali farm. He was able to sustain his farm with the aid of the government's initiative, which was a big benefit, and in a manner similar to this, thousands of other farmers were also able to sustain their farms.

Case No: 15- Mahmuda Akter Repaid her Loan with the Cash Incentives

“Thanks to the cash incentive program, I was able to repay my debts”, Mahmuda Akter uttered this with joy. Mahmuda lives in Khaguria village, which is located at Savar Upazila of Dhaka District. Mahmuda has a broiler farm. She started raising 2500 broiler chickens per batch in her farm. Everything was going well according to her plan, but COVID-19 epidemic flawed her planned activities. The Government imposed a lockdown, which caused shutdown of all stores, markets, shops, and transportation. There was also a false news that the poultry birds spread COVID-19 (corona virus disease) which made people reluctant to have chickens. The misconception and the lockdown situation were the reasons behind the downfall of prices of chicken and its products.

Mahmuda found it very difficult to continue her business as her farm was quite larger, and it required much money for running the business. She had to take loans from people to manage her family and farm expenses. After a while, the situation became more critical as the people who lent her loan started asking for the loan repayment. At that time, she did not have money to repay loans. *“Suddenly, one day*



I got 22,500 BDT on my Nagad account and I could not believe it”, she said. She was enlisted in B3 category for getting cash incentive under CERC-EAP. She used the money to repay the loan, and it was a massive help for her during the COVID-19 pandemic period. The Government also promoted an awareness program against false rumours and helped the poultry sector to survive.

Case No: 16- Muhammad Shahidur Continues Farming with Incentive Money

Mohammad Shahidur is a resident of Fatikchari Upazila in Chottogram District. Shahidur is a Layer farmer and has involved in this sector for a long time. Just like other poultry farmers of this country, he had to suffer during the pandemic. The lockdown imposed by the government and the false news about poultry animals spreading COVID-19 created a huge downfall in the poultry market. Shahidur was also a victim of this situation. Shahidur Rahman was finding it difficult to feed his layer chickens properly which resulted in less egg production. This led Shahidur to encounter economic



losses. The local LSP one day visited him and enlisted his name in the L1 category beneficiary list. Shahidur received BDT 11,250 as cash incentive. Shahidur used the incentive money to buy feed for his layer chicken. As a result, his farm's egg production rose, stabilizing his financial situation. "I was finally able to feed my chickens properly because of the incentive", he mentioned in a happy tone.

Case No: 17- CERC-EAP Support Helped for Farm Management

COVID-19 was a huge threat to the poultry sector of Bangladesh. During the pandemic a misconception was spreading like wildfire that consuming poultry products can also cause COVID-19. As a result, people started to avoid poultry products. Mr. Liton was a victim of this situation and he faced losses because of it. But the Government acted quickly to tackle the situation by building awareness programs that helped people to know the truth against the misconception. Mr. Liton put his name in a cash incentive program as a L2 category farmer and received BDT 16,875

"I did not anticipate receiving the cash incentive but it was definitely a huge help for me in continuing farm business", he said. He used the



cash incentive to purchase food for his poultry farm and to manage the operation. It assisted him in maintaining and expanding his farm, resulting in an increase in income.

Case No: 18- Mozammel Haque Overcomes the Challenges and Sustains Business

Mozammel Haque is one of the beneficiaries who received the cash incentive of CERC-EAP. Mozammel had to face challenging times during the COVID-19 pandemic period. Mozammel lives in a village in Satkhira District called Debnagar. Poultry industry is one of the most important agricultural sectors in Bangladesh. During the COVID-19 outbreak, this sector was in a risk, and the financial incentive was issued to help in overcoming the risky vulnerable situation.

The poultry farmers were pleased with the cash support that they had received. During the COVID-19 pandemic period people spread false news that consuming poultry products could cause COVID-19 (corona virus disease) infestation. It made the people stop consuming poultry products. "The Government made announcements in our area and also showed in TV that poultry birds do not spread COVID-19", said Mozammel. It resulted in increasing his income again. Mozammel received BDT 6,750 in the S2 category, and he used the money to buy feed for the chickens. "I was planning to take loan and the cash helped me not to take loan", he mentioned. The cash incentive and the awareness program were a huge help for him. Mozammel was back on track again.



Case No: 19- Samsul Alam Repaid Loan and Recovered Farm Business

Samsul Alam is a friendly broiler farmer who lives at Nageshwari Upazila of Kurigram District. Samsul Alam has involved in poultry sector for 5 years and he has been doing quite well. When the COVID-19 struck the whole nation, Samsul was in grave danger. The prices of the poultry products fell drastically mainly due to the misconception and the lockdown. At one point, Samsul had to take loan in order to continue his farm. One day he received BDT 11,250 as cash incentive for his B1 category broiler farm. *“I usually do not like to borrow money from people but during COVID-*



19 pandemic period I had no other way but to take loan and it was pressuring me mentally.” Samsul used the incentive money to repay the loans he took. *“Thanks to CERC-EAP for the incentive, I was able to repay the loan quickly”,* Samsul said in a joyful tone. The cash incentive helped Samsul to remove a huge burden from him and continued his business at a full pace again.

Case No: 20 Md. Aminul Islam Provided Payment of the Wage Laborers

Aminul Islam lives in the village of Ujgram, which is a part of the Bogura District's Gabtola Upazila. Aminul Islam has been effectively managing his broiler farm for a very long period. Aminul operates according to batches. A batch of chicks are bought, raised for a set amount of time, and then sold by the buyer. His farm employs two laborers who work for him. Aminul encountered challenges once the Covid-19 struck, making it impossible for him to run his farm as usual. The lockout and erroneous information that poultry animals spread Covid led to a sharp decline in the price of poultry products. Aminul consequently started to experience losses. Despite the low pricing, Aminul was having a very tough time selling his chicks. Aminul occasionally had trouble paying his farm employees. Aminul was in a situation where he needed money to cover his living expenses. As a farmer in the b2 category, Aminul received BDT 16875 in cash at that time. Aminul added, "I was delighted to get the bonus and I used it to pay my employees. Additionally, he said, "I was going to get a loan to pay my employees, but owing to the incentive, I didn't have to get a loan." According to Aminul, the financial incentive scheme was a real asset during that critical period. Farmers like Aminul Islam were given an inconceivable boost by the financial incentive.



Case No: 21- Incentive helped Raju to pay his Farm Workers

Raju Mia is a farmer of layers and a transient entrepreneur. He resides in the Gaibandha District's Sundarganj Upazila. The Covid-19 epidemic caused a lot of problems for Raju. Due to the sharp decline in egg costs, Raju had a difficult time maintaining his product's regular price.

Additionally, he was having trouble making sales because of the lockout. The outbreak prevented him from running his seasonal businesses. In his farm, Raju employed a laborer to do work for him. Raju had an extremely tough time paying his workers during that time. "My business was in financial trouble, and I was having a very hard time paying him his salary." As a B2 category farmer, Raju was given BDT 16875 as a financial incentive, which was a tremendous help to him. He paid for his labor with the incentive.



He salutes the CERC-EAP as it was first time during the emergency period he received support from the Government. This short story of Raju described how the incentive money helped farmer for sustaining the farm business.

Case No: 22- Nurul Islam a Poultry Farmer Became Happy with the CERC-EAP Initiatives

Nurul is a small-scale poultry farmer who lives in Jamalpur Sadar Upazila with his parents, wife, and children. Just like other farmers of Bangladesh, Nurul Islam had to face a devastating situation during the COVID-19 pandemic. Nurul incurred serious losses during that time and he even had to take loans from relatives. The misconception that the poultry birds spread COVID-19 (corona virus disease) was another reason behind the downfall of Nurul's business. The local LSP enlisted Nurul Islam's name; as such he was delighted and hoped that he would not be disappointed; at least he would get some support from the LSP. He received BDT 4,500 cash incentive for S1 category. Nurul used the incentive to repay his loan.



Nurul expressed his appreciation and stated that the idea was fantastic; he anticipates that more initiatives like this would be undertaken in the future.

Case No: 23 - Modina Begum Recovered Losses with CERC-EAP Support

During the COVID-19 pandemic period, many farmers incurred massive losses. Many of the farmers even lost their farms due to economic crisis. Mst Modina Begum also belongs to that group, but she did not give up her hope; with the support of DLS and her hard work she managed to turn the table. Mst Modina Begum lives in Sirajganj Sadar Upazila with her large family of ten people. Before COVID-19 pandemic period she had a large farm with eight thousand broilers per batch. When COVID-19 hit, the prices fell drastically. She was finding it difficult to maintain her farm properly. Day by day, she was facing more losses in her business. During the COVID-19, she had to sell her entire batch of broiler chicken at a meagre price. She was facing financial



crisis and because of that she was finding it difficult to buy a new batch. She almost lost her hope, at that moment, she received BDT 22,500 as cash incentive as a B3 category farmer. Modina could not save her broiler farm but she started a dairy farm with the incentive money. “I was fond of farming, so I decided to start a new farm again and this time I started a dairy farm”, Modina expressed. It was a new challenge for her, but she could hold her nerve. Modina Begum kept working hard, resulting in success again in her life.

Case No: 24-Sultan Bought Vaccines with support of CERC-EAP

Sultan is a large-scale layer farmer of Pachbibi Upazila, Joypurhat. Sultan was doing quite well until the lockdown was imposed by the Government due to the COVID-19 pandemic. As a result, Sultan was finding it difficult to make any profit. Soon he incurred huge loss in his business. Due to a lack of funds during the epidemic, Sultan had trouble getting medical services for his large farm.. Sultan enlisted his name in L3 category and received BDT 22,500 as a financial incentive, which relieved him. "I used some of the money to buy feed for my farm and the remainder to buy medicine and vaccinese my layer chickens", he said. He mentioned that this incentive was not only a financial support but also a huge mental support for him. Sultan worked even harder from that point to at present, he owns boriler and Sonali chickens farms as well.



Case No: 25-Hafizur Rahman Bought Broiler Feed with the Cash Support

Rumours that the coronavirus could be transferred to people through livestock and livestock products, notably through social media, along with the new lockdown measures caused significant harm to the country's various poultry production and distribution networks. During the pandemic period, the Bangladesh Government took steps to help the country's farmers, including support from the Department of Livestock Services (DLS) under the Ministry of Livestock and Fisheries. Hafizur Rahman is a broiler farmer. He was also a victim of devastating situation occurred during the COVID-19 pandemic period. Hafizur found it very difficult to sell his products at a fair price. As a result, he found it difficult to buy enough feed for his poultry farm. The Government took necessary steps and arranged awareness program so that the misconception is removed. He is a B2 category farmer and he received BDT 16,875 as incentive. Hafizur also received another service initiated by the Government, the Rental Vehicle Service. He was in charge of driving the rental vehicle, buying products from farmers and selling them. He was also able to sell his farm products through this service as well. It helped him earn some extra money which was a massive help. The initiative from the Government might not be enough to help the farmers in recovering losses fully, but it was a tremendous support to continue their farms.



Case No: 26- Habibur Rahman Managed Production and Sale with the Cash and Vehicle Support

Kamarpara village is situated in Nageshwari Upazila, Kurigram District. Md. Habibur Rahman (38 year old) lives there with his family. Habibur Rahman has involved in poultry farming for a long time. COVID-19 pandemic period was challenging to Habibur Rahman and his family. Before pandemic period Habibur Rahman had around 1100 chickens in his farm and used to sell 80 dozens of eggs daily by BDT 70-72 per dozen. Everything related to farming became more challenging to him when a patient of COVID-19 was identified in his village. The lockdown caused more difficulties for him to sell his farm products. At that time, the misconception (poultry birds spread the Covid-19 virus) made the situation more critical. As a result, many people stopped buying poultry products. It was the prime reason behind the price fall of poultry products.

Local LSP enlisted his name in L3 category, and after a while, he received BDT 22,500 as a cash incentive. He said that the money was a massive help for him. He used the money to increase the chickens in his farm. He mentioned that increasing farm size increases his income as well.



During the lockdown, the Government initiated an awareness program to remove the misconception of transmitting the COVID-19 virus to human body. Soon, this false news faded away, and the sale gradually got back to normal. During that period, another initiative by the Government, the Rental Vehicle Service (RVC) helped him in selling eggs. He sold his farm-produced eggs from his doorsteps at a fair price through the RVC. Habibur Rahman was benefitted from cash incentives, rental vehicle service, and awareness-building programs which played a vital role in his life.

Case No: 27- Monawara Parvin Repaid Her Loan and Continues Farming

Monawara Parvin of Kaliganj, Shatkhira is a successful poultry farmer. She has been running her farm for last 12 years. She herself runs her farm. She buys chicks and raises them for 35-37 days and sells them. Sometimes a batch of chickens contains 800 chickens, sometimes 1000 and sometimes 1500.

Before the COVID-19 her farm was growing at a decent pace. The lockdown caused trouble because shops, markets were closed; she incurred huge loss in her business. She used to sell all chickens of a batch together but due to COVID-19, it was impossible to sell all of a batch at a time. She had to sell separately with a small quantity like 20, 50, 100 chickens at lower price.

The prices were fell down from BDT 100-110/chicken to BDT 40-60. At that time, misconception was spreading like wildfire. People were saying that animals/birds also spread COVID-19virus especially poultry birds. This led to a serious problem in her poultry business. She was slowly getting drowned in debt.



One day she received BDT 16,875 as a B2 category farmer in her bKash account and this was a huge mental and financial support for her. She mentioned, *“This incentive amount was not enough compared to the size of my poultry farm but it helped me not to take loan further for my farm”*. She was already in debt and the incentive money helped her to repay some of the loans and she used the rest for her chickens. The Government created awareness program and this also helped the people to know that poultry birds do not spread COVID--19 virus. Both the cash incentive and the awareness program was truly very beneficial for her and for thousands of farmers like her throughout the country.

Case No 28: Rina Begum Recovered Losses with the Cash Incentive

Amoata is a small village located at Alokdia Union, Modhupur Upazila, Tangail District. Rina Begum who is a duck farmer lives in a remote area of that village. She is married with a child and lives with her spouse.

Everything seemed to be going well for her until the COVID-19 hit the entire country. When lock down started, all marketplaces, businesses, and bazaars were shut down. Because of that she faced some difficulties continuing the duck farming. At that time the sale of duck decreased and she had to face losses. As it was a remote place, it was difficult for her to arrange credit to recover the losses. With the support of CERC-EAP she was entitled as beneficiary in D3 category and received BDT 6,750 cash incentive through bKash and it completely changed her situation in continuing farming and recovering the losses.



“I was very scared and worried at that moment and the cash transfer was a

huge help for me”, she mentioned. It provided a mental refreshment that helped to balance with the emerged condition during the period of COVID-19. She utilized money to buy feed and for farm management. The cash incentive of the CERC-EAP built trust and confidence to revive duck farming. According to her, “Without that support, I was worried whether I could continue farming or not. However, it made a relief and I want to thank for the supporting initiatives of the DLS to get back my business track”.

Case No: 29 - Moinuddin Tackled Emergency Situation due to the support of Mobile Veterinary Clinic

Almost all of the dairy farmers of in the country suffered a lot during the COVID-19 pandemic. Moinuddin, a dairy farmer, also had to go through a lot during the COVID-19 pandemic. Moinuddin is a resident of Fatikchari, Chattogram. Moinuddin was successfully continuing his farm until COVID-19 struck. In the pandemic period, the regular prices of milk were dropped. The lockdown situation also forced people to stay in the houses, in consequence it was difficult for Moinuddin to sell his farm-produced milk. He had to use his savings for family expenses and buy fodder for his cows. Moinuddin received BDT 10,000 (ten thousand) cash incentive as a C1 category farmer, which was massive support to him. He used the money to buy fodder for his cows and for family expenses. He mentioned, "I did not expect to receive the money but it was a huge help for me." The cash incentive was a tremendous mental and economic support for Moinuddin, but his problems continued to grow. Two of his cows got sick, and suddenly, they started to lose weight. At this moment, Moinuddin received service from Mobile Veterinary Clinic (MVC). The MVC came to Moinuddin's farm, checked his ill cows, and prescribed medicines. He said, *"The MVC quickly responded to my request and came to visit my cows. They took their time and prescribed medicines and provided instructions to follow. They did not charge any money for their service and the service was decent"*. Moinuddin followed the instructions and fed his cows the prescribed medicines, and it worked out. His cows soon started to gain weight again, and at present, they are in good health. He added that both the cash incentive and the service from MVC were a great help, and he is thankful to CERC-EAP."

Case No: 30- Monira received veterinary service and recovered an emergency situation

Monira is a successful dairy farmer who lives in Modhupur Upazila, located in the Tangail District, with her family. Like many other beneficiaries, Monira received BDT 10,000 as cash incentive as a C1 category farmer during COVID-19 pandemic period, and it was massive help for her. Monira was relieved after receiving the cash, but her real problem started afterward. A few days after receiving the cash, one of Monira's cows got pregnant. When the cow was ready for the delivery, it got sick and started to feel difficulties in her delivery. *"That moment I felt like the ground beneath my feet got away. I thought I would not be able to save my cow,"* she said.

At that point, the Mobile Veterinary Service (MVC) acted quickly. The



MVC reached her house on time and helped for delivery; the cow gave birth of a calf. Thanks to MVC, it was a successful operation, and both the cow and calf recovered the health condition. Previously, people had to go to the doctor when their farm animals got sick, but now the MVC visited them in emergencies. The roads of rural areas are often in bad condition. It creates difficulties for people to move with their farm animals. The MVC will let people stay in their houses while visiting the farms. Although this service is limited in certain areas, it will soon cover most of the areas of Bangladesh.