

A woman wearing a vibrant red and green polka-dot sari is seated and operating a black sewing machine. She is smiling and looking towards the camera. A white measuring tape is draped over her sari. The background shows a rustic interior with corrugated metal walls, wooden poles, and various items hanging, including a red and green striped cloth. The scene is lit with natural light, creating a warm and intimate atmosphere.

Livelihood Strategy for the Poor and Extreme Poor Women and Men Living in the Deep Haor and Remote Char

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Prepared For



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Preface

The two contexts in which the SHOUHARDO III Program is working, i.e., the middle and northern Chars Region and the Haor Region, have common features in that regular annual disasters are normal, not an exception; populations are relatively mobile with at least some members of PEP households usually migrating seasonally to find work; markets are difficult to access in the monsoon season, especially in more remote parts of each region; and the percentage of female-headed households is slightly higher than in the rest of Bangladesh.

Each region also has its unique features. In the Char region, for example, disasters are mainly due to floods and river erosion; whole households may move when erosion has destroyed a homestead; homesteads in the remote chars and in communities on rivers without embankments can always be at risk of erosion; there is a significant “squatting” on river embankments; maize, chili and sweet gourd are already being produced at the significant scale; attached chars look similar to other parts of Bangladesh (high population density, fragmented land, markets functional, and basic services present) but in the remote detached chars – land is more available but basic services are almost totally absent; and transport costs in the monsoon season are high.

The 2014 Demographic and Health Survey estimated the number of female-headed households nationally at 12.5% while the SHOUHARDO III census of PEP households estimated female-headed households at 24.8% in the Char Districts and 22.6% in the Haor Districts. Estimates on the number of de facto female-headed households (households normally headed by a male who has migrated to find work) are unavailable, but these are certainly higher than normal in the Haor Region, where migration is a common livelihoods strategy in the monsoon season.

In the haor context, on the other hand, disasters are due to flash floods, waves and wind; the atis where people live are relatively stable although there is some erosion; PEP households are highly dependent on daily wage labor both local and migrant; most crop land is in rice in winter: there is no summer cropping season; and maize, chili and sweet gourd are relatively new crops in the region. Villages on the margin of the haor look like the attached chars, but in villages in the deep haor, life is very difficult in the summer/monsoon when people are concentrated on an ati, transportation is costly, and there is substantial migration.

In the haor, there are two very distinct seasons. In the winter, when the water in the haor has receded, farming becomes a major activity with rice the predominant crop. The livelihoods of most PEP households are oriented around sharecropping on rice, farm daily wage labor, earth moving daily wage labor as wealthier households invest in restoring eroded atis, and other types of income-generating activities, including transport services ferrying people across the remaining waterbodies or across the sandy haor bed. Homestead production is expanded to areas on the edge of the ati, and livestock production, especially goats and ducks, is expanded.

Life changes dramatically, however, when the haor refills in the monsoon season, especially in the deep haor for people living on atis totally surrounded by water. There is no farming since the land is inundated. Homestead production is scaled back to very limited production around the houses on the ati. Almost every PEP household has sent household members elsewhere, for example, to larger towns, Dhaka, and Chittagong, to find work as daily wage laborers. Men and boys who are remaining on the ati become engaged in capture fisheries. Life is generally very difficult in the monsoon season. The approaches used in SHOUHARDO III under Purpose 1 are primarily oriented around farming. These are delivered through Farmer Field and Business Schools (FFBSs) that are focused on field crops, on-farm IGAs and culture fisheries.

These approaches are highly relevant for the attached chars and the marginal haor communities, since these areas appear much like the rest of Bangladesh in terms of farming being the major sources of livelihoods for PEP households either directly or indirectly. The approaches are also relevant for the remote chars since land is more readily available, generally, but especially in winter. SHOUHARDO III's Purpose 1 interventions are not very relevant, however, for the deep haor context where people are highly dependent on non-farm livelihoods activities, including migration for labor opportunities and capture fishing. In many respects, people living in the deep haor, are the most vulnerable PEP households with which SHOUHARDO III works, yet the interventions under purpose 1 are least appropriate for them. The MTE recommends therefore that the program develop a livelihoods strategy that is tailored to the deep haor context. By promoting livelihoods opportunities that are appropriate in the deep haor context, the program will help to increase the limited resilience capacities of PEP households in this project area¹.

It is on the basis of this that the program designed and implemented the study. ***The study did not necessarily seek new types of activities but instead focused on developing approaches of implementing livelihood interventions that best suit the operational context.***

This study would not have been complete without the participation of people who volunteered representing their various organizations to be interviewed. We would like to thank CARE Bangladesh for the confidence shown in selecting us to conduct this study. We would like to thank SHOUHARDO III Program Team for attending the training held on 20-21 May 2019, conducting the field investigation, compiling data, providing practical insights on the technical issues related to beneficiary and geographic context. Finally, we would also want to thank Walter Mwasaa, George Nokrek, Raquibul Hasan, Jahangir Alam Basunia, Ishret Wahid of CARE for the support in developing tools, introducing with partner NGOs and identifying Impact groups in the target areas and providing important guidance and feedback, without which this report would not have been authenticated.

¹ An extract from SHOUHARDO III's Mid-Term Evaluation Report

Acronyms and abbreviations

BDT	Bangladesh Taka
CBO	Community Based Organisation
DAM	Dhaka Ahsania Mission
DYD	Department of Youth Development
FGD	Focus group Discussion
iDE	International Development Enterprise
IGAs	Income generation Activities
KII	Key Informant Interview
PEP	Poor and extreme poor
MTE	Mid-term Evaluation
NGO	Non-governmental Organization
ToR	Terms of Reference
UNO	Upazilla Nirbahi Officer

Executive Summary

Introduction

Since 2015, CARE Bangladesh has been implementing the SHOUHARDO III Program in the Char and Haor regions of Bangladesh. The Program is implemented in 947 villages in 115 unions in 23 upazilas in 8 districts of northern Bangladesh. The goal of SHOUHARDO III is to achieve improved gender equitable food and nutrition security and resilience for the vulnerable communities of poor and extremely poor (PEP) that live in these flood-prone regions. In SHOUHARDO III's Mid-term Evaluation it was recommended to develop a livelihood strategy tailored to the Deep Haor and remote Char context.

Disasters in deep Haor are due to flash floods, waves and wind. The flash flood can come as early as March and ruin standing crops, as well as weaken atis because of erosion. The Char Region is situated in a low lying area, making Char dwellers vulnerable to floods and erosion. Moreover, in the process of livelihood earning, several female impact groups face additional barriers due to gender roles and norms, effecting their mobility and opportunities to earn a livelihood. In order to develop the strategy, a study was undertaken in six selected unions of the program area to assess the potential off-farm/non-farm income generating activities (IGAs) that can be undertaken near the home or community by the PEPs. Generally, IGAs are the lowest node of enterprises under a value chain.

Methodology and data analysis plan

The assessment was led by two national consultants and ten staff members from SHOUHARDO Program team, along with one international consultant supporting the study team in tool and methodology development, data collection and analysis.

The assessment was conducted using gender-sensitive qualitative tools that included Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs). A total of 12 FGD (8 in Haor and 4 in Char) with PEPs and 89 (61 in Haor and 28 in Char) KII were conducted with PEPs, NGO, Training Institute, Government Dept., enterprises and local elite. FGD and KII Question guides were iteratively revised with Program staff before and during the assessment to take into account their knowledge and to adjust to real-time learnings from the study. To assist data analysis collected data was coded using pre-selected categories to recognise patterns in responses.

Villages and impact groups

The study analysed data from the perspective of (1) proximity to markets and (2) impact groups. We analysed three types of villages: (a) villages without market (no central market), (b) villages with a small market (10-20) shops in marketplace), and (c) villages with a medium-sized market (20-40) shops in marketplace). The impact groups the assessment studied include:

- i) young women
- ii) newly married women,
- iii) young mothers,
- iv) widowed/divorced women and
- v) young men
- vi) adult men

Key Barriers to livelihood development

The people in the Haor and Char are chronically exposed and vulnerable to a range of natural hazards. Summers are becoming hotter, monsoon irregular, untimely rainfall, heavy rainfall over short period causing water logging and landslides, very little rainfall in dry period, increased river flow and inundation

during monsoon. These issues affect household/ business income, access to education, health, finance, information and other services. Prevalence and outbreak of dengue, malaria, cholera and diarrhoea, migration, etc. have increased remarkably. The majority of respondents in both areas reported that the intensity and severity of localized climatic hazards such as all types of floods, land erosion, drought, and tidal surge have increased over the last decade. As a result, PEP households are resorting to severe measures such as early marriage for girls and boys, selling land and other assets, withdrawing children from school to work, and reducing food consumption. These extreme coping measures can lead to declines in human capital and household assets, and result in long-term vulnerability.

Livelihood for lean periods

PEP households have more or less reliable sources of income during the cultivation and harvesting periods. The cultivation period is from mid-October to mid-December. The harvesting period is from mid-April to mid-May. For the Char zones, the lean period spans from mid-June to mid-September coinciding with a slowdown in agricultural activity. Migration among the target populations tends to spike during that time. In Haor, mostly commonly practices IGAs are tailoring, bamboo craft production and trading, grocery shops, and migration.

Tailoring

The PEPs involved in tailoring reported receiving training and input support from SHOUHARDO III project. Homebound tailors usually get order within a 20 – 30 households radius of their house. They produce blouse pieces, petticoat, maxi and kids wear.

Bamboo craft- Chai trading

As the peak season for Chai is during the lean season of income, it can be a good source of income to overcome the income scarcity.

Bamboo craft - Chai making

A chai maker can make about 3 chais in a day if works for 8-10 hours and can earn around BDT 225 as profit.

Grocery shop

Grocery shops extend their range of product from snacks and tea to vegetables. Sales reach their highest level during the harvesting season. In times other than the harvesting season, owners can earn about BDT 500-700 per day as net profit.

Mobile servicing

Mobile servicing shop usually has a few more services such as selling cell phone balance and selling entertainment audio and video clips. Training for cell phone repairing is given by Department of Women's Affairs at district level. However, it is not easily accessible for female PEPs of Char and Haor regions. As many adolescent PEPs have shown interest in this trade, arranging training at the community level by engaging local mechanics (working at Upazila level), this issues can be resolved.

Migration

The migrant workers of Haor region usually mostly work as agricultural wage labour or as stone collectors. Migrant workers from Haor go to Comilla and Chittagong for agricultural work and to Sylhet to work as stone collectors with a daily wage of BDT 250-300. From Char PEPs usually go to Dhaka, Naraynganj or Jamapalur to work as rickshaw pullers or other forms of wage labour. This earns them about BDT 300 to 350/ day.

Strategy to promote non-farm IGAs

The study team had intensive interaction with PEPs and different Key stakeholders for understanding current and potential livelihood options. However, scope for livelihood diversification in lean period was quite narrow and limited to some popular livelihoods options described above. The analysis of these livelihoods suggest some strategic direction that SHOUHARDO III programme can consider for implementation:

Service provider' system

Service provider system has been a key element of the strategies developed, as the PEPs do not have access to important support service. With every IGAs the service providers have a unique role to play in order to facilitate forward and backward market linkage and provide technical assistance to the PEPs when required.

Gender inequality

In order to address gender inequality, suggested strategy includes household approach, couple approach and ensuring female friendly zone. In household approach, households who are unwilling to let their female members work are unable to see the benefits of the engaging an additional member of the household and the extent of income to be generated from it.

In medium term, women's ownership of income or control over income can be fostered if the female PEPs can understand the ways in which their households can be convinced.

Security is the biggest concern and reason for families to restrict women's mobility. This can be addressed if women only transportation can be arranged, it can make the female PEPs feel a bit more secured about travel out of the village. Female PEPs with currently significant mobility can be the ones arranging this model while encouraging other women to use their transportation. Household members who are in charge of sourcing inputs or managing sells of output to markets can be convinced to take their families' young female PEPs with them so that women can acquire mobility for family business needs.

The tradition of 'purdah' is one of the reasons for baring female mobility. In long term perspective, local leaders and religious leaders are to be engaged to aware the population on female mobility and livelihood.

Collective approach for facilitation of IGAs

In this approach local successful business holder, input supplier, trained skilled people will play the role of the mentors who are encouraged and engaged to mobilise the PEPs working in tailoring, Net bags making, Chai making and migration. These mentors will share skills, information, market linkage, infrastructure (e.g. workshop, shop or work shade or training centre) for development of IGAs for increasing income and employment opportunities.

Apprenticeship and training

This strategy is very useful in addressing the skill gaps of the households engaged in different IGA due to lack of certain knowledge and skills for which there is market demand. For example, apprenticeship can be arranged with experienced tailors running a shop to help them learn the nuances of the designs that marketable clothes have. This allows them a scope to have on work learning, instead of learning in a controlled environment of training.

Strategy for access to financial services

PEP's access to financial services are constrained by two major factors. Firstly, the lack of knowledge within the female impact groups about the sources of finances available in the village. Secondly, even if they know that there is a financial institution in the village, they still wouldn't be willing to take loans because they are fear they would not be able to pay back the loan. The study recommends specific strategy for financial literacy, PEP household business plan development, linking to the partner MFIs for lean period loan or crowdsourcing funds.

Strategy for Partnership with institutions and market actors

The field investigation finds several potential private sector individuals and government institutes who have been identified and can be partnered with in order to move forward with the planned strategies. PEP members especially youth male and female who received training were able to manage credit, inputs or raw materials or further technical support from Micro credit organizations or government run projects for starting the business for which they received training SHOUHARDO III program.

Alignment with training, technology and key assets

PEP members especially youth male and female who received training from SHOUHARDO III program were unable to manage credit, inputs or raw materials or further technical support from Micro credit organizations or government run projects for starting the business. The project strategy to keep some provision for supplying equipment, raw materials or working capitals for widow, newly married women, youth male and female who are not that much creditworthy to service providers would be necessary.

Strategy for introduction of new IGAs with the support of manufacturers or importers and enhancing the capacity of projects staff and partners on market development approach have been recommended for creating impact at scale from the systemic intervention.

It is expected that the strategies proposed meet the requirement of SHOUARDO III to improve the livelihoods of the Poor and Extreme Poor Women and Men living in the Deep Haor and Remote Char.

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1. Introduction

The Deep Haor and Char regions of North Eastern Bangladesh make up a unique wetland ecology that experiences dramatic seasonal shifts. Annually, from May to October, low-lying areas (mostly rice paddies) turn into vast inland seas as they inundate with water. Villages are located on higher lying land, called 'atis', and essentially become islands within these inland seas. Accessibility to these areas reduces during flooding as ground transportation routes are largely replaced by more expensive boat travel. Despite the annual occurrence of flooding, inundation carries risks: waves generated from wind over these vast inland seas contribute to the erosion of the atis while flash flooding can lead to crop damage and harvest losses. During the months of inundation, agricultural livelihood options are limited and therefore it is commonplace that one or several members of households migrate in search of work as daily wage labourers to larger towns such as Dhaka, Sylhet and Chittagong.

SHOUHARDO III program operates in the Char and Haor regions of Bangladesh, across 8 districts (Sirajganj, Kurigram, Gaibandha, Jamalpur, Kishoreganj, Netrokona, Habiganj and Sunamganj), 23 upazilas and 115 unions, focusing on the poor and extreme poor (PEP). The objective of SHOUHARDO is to increase equitable access to income and nutritious food for PEP households through five pathways that include: (1) increasing agricultural productivity of women, men and youth small holder and tenant farmers, (2) increasing access to agricultural markets, (3) increasing opportunities for off-farm income, (4) increasing savings and access to finance, and (5) improving an enabling environment for on-farm and off-farm income generation and asset protection activities.

1.1 Objective of the Study

SHOUHARDO III's Mid-Term Evaluation recommended the program to develop a livelihoods strategy tailored to the Deep Haor and remote Char context. Hence, the assignment is intended to chalk out the specific interventions and activities focusing on non-farm and off-farms IGAs and employment pathways to improve livelihood options of the participants during the lean season of monsoon when agricultural activities cannot be carried out. The study will also capture the learning of the project's existing attempts to engage the PEPs in certain off-farm livelihood activities to understand the limitations of current strategies implemented by the project.

The study was conducted in six selected unions of the program area. The purpose was to **assess the potential for off-farm/non-farm IGAs and their corresponding value chains to generate income for the PEP households, and investigate the ways in which target populations can become productively engaged in IGAs and be connected to market opportunities**. To do this, the assessment was to rank off-farm/non-farm IGAs and their value chains according to their potential to improve the income of target groups during their lean periods. This required an understanding of both the supply and demand side of potential IGAs; the demand side looks to the income potential and scalability of IGAs, while the supply side takes into consideration the knowledge, skills, and capacities that are needed to enter into IGAs and how these are impacted by gender inequality, climate risks, market system constraints, and socio-economic barriers. The study identifies appropriate non-farm IGAs and the interventions needed to engage PEP households, especially women-headed households as they face unique constraints due to cultural norms that restrict mobility and participation in public spheres. The resulting strategy provides short and medium term guidance to proposed livelihood opportunities.

1.2 Background to Livelihood Barriers

- **Climate:** The people in the Haor and char are chronically exposed and vulnerable to a range of natural hazards. Summers are becoming hotter, monsoon irregular, untimely rainfall, and heavy rainfall over a short period causing water logging and landslides and inundation during

the monsoon. These issues affect household/ business income, access to education, health, finance, information and other services. Mortality and morbidity have increased due to extreme heat and extreme cold. Prevalence and the outbreak of dengue, malaria, cholera and diarrhoea, increased migration, etc. have increased remarkably. The majority of respondents in both areas reported that the intensity and severity of localised climatic hazards such as all types of floods, land erosion, drought, and tidal surge have increased over the last decade. As a result, PEP households are resorting to severe measures such as early marriage for girls and boys, selling land and other assets, withdrawing children from school to work, and reducing food consumption. These extreme coping measures can lead to declines in human capital and household assets and result in long-term and intergenerational vulnerability.

- **Gender inequality:** In Bangladesh women's economic opportunities are increasing, especially in the urban areas in garment and other export-oriented industries. Women work in large numbers in rural infrastructure development and maintenance, agricultural activities and in the trading and service sectors, but as the village women have low levels of education and skills, they usually get low-paid jobs and the gender gap in wages is significant. Gender-based shifts in economic opportunities, women's mobility outside the home, and income are slowly changing family and social norms. Microfinance services (loans and credit) reach the PEPs, the majority of whom are women. However, due to prevailing gender inequality women do not have better access to resources or opportunities or more decision-making power than older women. The study team assessed the situation of women in terms mobility, restriction on public interactions, attitude toward women working in general, type of work they can do, time poverty and work burden in the household, schooling/early marriage/young mothers, and access to credit. These factors have been elaborated below:
 - *Mobility:* The mobility of women in the study villages varies by different age groups. The female youth are allowed to work within the neighbourhood e.g. agricultural wage labouring at neighbours' household. The newly married women within the age of 18 to 20 have a low degree of mobility as household considers wife should work at home and going out for work is the husband's responsibility. Just like the newly married women, the women with young children have also low mobility. Similarly, their husbands and in-laws discourage going out of home unless it is an emergency. If any divorced woman desires to work within the village or even migrate, there is a lower resistance to that compared to young unmarried women. However, some divorced women interviewed reported that initially when they were looking for a job or wanting to engage in any livelihood activities they were discriminated or harshly treated.
 - *Restriction on public interactions:* Women's status on public interaction is mostly limited to 'yes' or 'no' type of responses as it is generally believed that their capability to interact with external people or officials of different institutions is very limited. Even they may not give a proper answer to the questions asked to women. This was reflected while having FGD with only female groups. Almost in all cases, some male members were trying to take control over the discussion by replying questions asked to women or stopping them in the middle of discussion.
 - *Attitude toward women working in general:* As mentioned earlier, attitudes towards working women is not very good. The household head or village society think working women are less committed to purdah, they interact with many male members and may not protect themselves. Some respondents think women should not get involved in IGAs outside the home. Women are not allowed to engage in many of the income-generating activities due to social stigma against women working. An example to ponder would be, women reporting harvesting season to be a time of work for agricultural wage labour for both men and women but the cultivation period is considered to be a time of work for only men because it requires more laborious

activities. This gives a reflection into the social perception that women cannot or should not participate in outdoor activities which are labour intensive

- *Type of work they can do:* During the discussion with male respondent, it came out that they strongly believe women should be engage themselves in household chores, give birth to Childs, take care of husband and their relatives, cook food, process and store rice or other agricultural produces. This perception has been translated into gender division of labour. Women are mostly engaged in home based economic activities like cattle rearing or poultry rearing and homestead vegetable cultivation. But these are taken to market by their male members and they make the decision on using the income. However, some respondents mentioned that they make the joint decision for investment of income earned by the women.
 - *Time poverty and work burden in the household:* The respondents expressed that they face the challenge in maintaining a balance between leisure time and work burden in the household. But it is part of their life and they are willing to engage in gainful income opportunities for the wellbeing of their families.
 - *Little decision making power in the household:* Majority of the women in the study villages do not have any land ownership. Consequently, this obstructs women from being in the decision-making position in the family.
 - *Schooling/early marriage/young mothers:* Early marriage, being young mothers the restriction on mobility limit their access to schooling, extension staff and training opportunities. Women are not able to translate limited education into higher income. This factor leads to a lack of choice for women, and less individual adaptive capacity and higher vulnerability than men.
- **People don't complete school fully so low literacy/financial literacy, skill development, etc.:** Across the study villages, early marriage is very common. Parents feel an overarching pressure on them to arrange marriages for their grown-up daughters as soon as possible with a fear that they have to face consequence if they cannot protect them having affairs with local male youth or sexual harassment.
 - **Lack of access/use of credit:** PEP women in the area have no access to formal credit though they have limited access to MFI credit. The main barrier to have access to credit is the lack of ownership of assets such as land and house. It creates entry and operational barriers for the women.

1.3 Structure of the report

The report starts with the context of Char and Haor and discusses the projects relevance in that context and the background of the livelihood barriers have been discussed. A thorough description of the methodology has been provided along with name of the study sites. Before going into the detailed findings, the report discusses about the types of villages in the Char and Haor region visited by the study team. The contexts of those villages have been explained with names of the villages in which such contexts have been discovered. This is crucial as this contextualization will be used to assess the degree of opportunity each type of livelihood has in the context of the villages discussed. Following that, the different types of female and male impact groups has been found from the field visit has been discussed along with the constraints and context in which they live. This was used to assess the degree of opportunity of respective impact group to engage in each livelihood. In the following section the livelihood and their relationship to the lean season has been discussed. In the process of describing the livelihoods the cost-benefit analysis, the way in which the livelihood covers the lean season and the degree of opportunity according to village types and impact group have been discussed. This was followed by a summarisation section on income from the livelihoods and the months they cover. In the strategy section, an extensive discussion on the 'Service Provider' system has been made to help the

reader understand the relevance of it in the context of Haor and Char, followed by a thorough livelihood wise strategy building and a step-by-step process to attain it. Besides, other strategies that are relevant for implementation of some livelihood activities that were analysed in details in the study. At the end of the report some recommendations were made for intensifying efforts on non-farm enterprises so that the SHOUHARDO III team can plan for implementation during the rest of the project cycle.

2. Study Methodology

The study team identified various stakeholders/market actors involved in a given context, their comparative and competitive advantage, resources and the potential impact upon the project activities. The assessment also analysed the participation of poor households in market systems and outlined financial analysis based on the information collected from enterprise and PEPs to justify selection of IGAs/livelihood options. Follow-up interviews were conducted with relevant business such as input suppliers and stakeholders for validation of the information.

The assessment was designed and conducted using gender-sensitive qualitative tools that include Focus Group Discussions (FGDs) and Key Informant Interviews (KII). Due to social and cultural norms, FGDs were conducted separately for men and women and sometimes done according to age groups. The assessment was led by a team composed of:

- Two national consultants;
- Ten staff members from SHOUHARDO Program team including COP, coordinators and leaders were actively involved in designing the questionnaire, field testing, field investigation, data compilation, review and feedback
- One international consultant providing support to the study team in tool/ methodology development, data collection, analysis, review and report writing process.

2.1 Short-listing of IGAs and corresponding value chains

To determine the IGAs that should be considered and/or analysed in the study, key program documents were reviewed such as Program monitoring and evaluation reports, the Mid-Term Evaluation (MTE) report, and several SHOUHARDO specific reports that include an inclusive value chain analysis report, a youth employability skills development strategy, and a labour market assessment report.

As the Program had already trained more than 15,000 beneficiaries in non-farm IGAs, there were many lessons to be learned and build from for this assessment. The MTR observed positive impacts generated by IGAs including tailoring, tea stall shops, and village grocery shops. Taking these positive impacts into consideration, potential non-farm IGAs and corresponding value chains appropriate for the lean season were shortlisted to facilitate the team to maximise the time in the field to collect specific information on potential opportunities and constraints. The team took note of additional non-farm IGAs and value chains with potential for lean season from observations and those identified in FGDs/ KIIs. In the initial Short-listing, tailoring, bamboo handicrafts, mobile servicing, and masonry were considered as non-farm 'self-employment' IGAs for Char regions. Meanwhile, for Haor region tailoring and dry fish production were initially shortlisted. For 'wage-employment' the garment industry and domestic workers were noted for both the Char and Haor regions, and stone and sand industries for only the Haor region. Table 1 provides an overview of the initial shortlisted IGAs.

Table 1: Shortlisted and selected IGAs for the lean period

Preliminary list of IGAs	IGAs Selected for detailed analysis	Type of business opportunities
Tailoring	Tailoring	Home based tailoring, supplying tailored clothes, Fish Net making and Net bag making
Bamboo craft	Bamboo craft	Chai making, Chai trading (buying and selling)
Handicraft	Grocery shops	Grocery shop management
Mobile servicing	Mobile servicing	Repair and maintenance
Fish drying	Migration	Stone collecting wage labour, rickshaw pulling, agriculture wage labour

Masoning		
Garments		
Maid services		
Migration		

2.2 Study Site Selection

To select a representative sample of villages from both regions it was first decided that 2 unions (from 1 Upazilla) from Char and 4 unions (from 2 Upazillas) from Haor would be visited. To select specific unions (and villages) to visit that would ensure the study captured the realities of PEP households, a purposive comparative sampling was employed. To this end, a set of criteria was established based on union remoteness, average education level, vulnerability to flooding, access to dietary diversity, number of female-headed households, access to non-farm IGAs, and infrastructure. From this criteria union that were thought to be better off and worse off were selected in order to get a well-rounded sample of both the challenges and opportunities presented to PEP households in these regions. The specific Upazilla/union selection criteria are listed in Table 2 below.

Table 2: Criteria for selection of unions and Upazilas

Criteria	Rationale for choosing criteria	Worse – off Union Criteria Characteristics 3 unions from Haor 1 Union from Char	Better – off Union Criteria Characteristic 1 Union from Haor 1 Union from Char
Remoteness from Administrative set-up	Scope for non-farm enterprises for the PEPs varies based on remoteness of Administrative set-up	Scope for non-farm enterprises for the PEPs is limited	
Education level	It has been observed that PEPs with some education generally perform better with Their IGAs. Therefore, this criteria was set to understand the actual situation of PEPs with Low literacy level.	Education level of the household head is low compared to other unions.	
Use of sustainable agricultural practices/technologies	Understanding of PEP adaptive capacity	sustainable agricultural practices and technologies (better irrigation, quality seed use, soil health management) are limited	
Dietary Diversity	Identify the PEP who need non-farm IGA support most so that they can increase income and ensure family food security	Most of the PEP households have limited dietary diversity	
number of female headed households			
Market Infrastructure	Weak market infrastructure		
Limited/no non-farm/off-farm livelihoods	Justifies the need to introduce non-farm IGAs		

2.3 Study tools- KIIs, FGD, and unstructured interviews

The study employed the use of qualitative research tools that included FGDs and KIIs, and unstructured interviews. The number of KIIs and FGDs carried out in each union was determined by balancing the need to engage a cross-section of PEP impact groups and businesses/entrepreneurs as well as the available time and resources for the study.

To assess the potential non-farm IGAs the team looked at the (1) demand (business/IGA perspective) and (2) supply side (PEP perspective) and (3) the enabling environment. For each of these areas, the study team created standard question guides for KIIs and FGD that were refined during the staff training on the study methodology and later iteratively revised during data collection to respond to learnings and findings coming from the field.

The Study team also took advantage of opportunities to talk to key community members, business leaders, entrepreneurs, etc. that we had not planned to speak with but who were thought to offer valuable insight to the study. These unstructured interviews were more informal and although they followed a loose set of questions for such instances, they allowed for flexibility in the questions asked and space for the interviewer to follow leads or probe for relevant information.

Question guides were developed for specific FGDs and KIIs based on the impact group/person/institution being interviewed. A summary of information themes gathered for the demand side, supply side and enabling environment are as follows (full question guides can be found in Annex A):

1. Demand Side – Businesses and Entrepreneurs:

For the demand side, question guides for businesses and entrepreneurs focused on specifics on the functioning of that business; the skills, resources, and capacities needed to enter into that business, their willingness to expand their business and employ PEPs.

Interviews were held with businesses and entrepreneurs that were part of value chains that had potential for replication or expansion. For example, bamboo craft making was shortlisted as a potential non-farm value chain for both regions. Selection of particular enterprises for the interview were made based on discussions with PEPs, through observation in market places, or if they were referred by other local businesses. In turn, the businesses to be interviewed were largely identified during field visits as data arrived each day on the potential IGAs. This helped the team validate the potential of the IGAs reported by the PEPs during the data collection

2. Supply Side – PEP Households:

For the supply side, question guides probed for information around the knowledge, skills, and capacities of different PEP impact groups, their current and aspirational livelihood options, the dynamic surrounding household decision making and family life, mobility, and engagement opportunities.

3. Enabling Environment – Government and Vocational Institute

KIIs were held with the government officials to understand the location specific opportunities and constraints of potential IGAs. These KIIs provided information on the specific steps currently taken by local government to support livelihood development such as through training and capacity development. Interviews were held with the Upazila Nirbahi Officer (UNO), and

with local officials from the Ministry of Women's Affairs, Department of Youth Development, and the Department of Agricultural Extension, Fisheries and Livestock.

It must be noted that the study number of samples planned to be interviewed got changed along the course of the study. The KII with PEPs were conducted for two of the Unions (Dakhin Borodal Union and Uttar Sreepur Union), however the plan to conduct further KII with PEPs were discarded as finding from the KII with PEPs were echoing in the FGDs and the new idea for non-farm IGAs were not found. Understanding that, the consulting team discussed with the CARE staff to introduce interviews with enterprises and local leaders in the villages to understand the potential non-farm IGAs in the Char and Haor regions beyond the ones the PEPs were engaged in. KIIs with vocational institutes were carried out to better understand the availability, type, and limitations of skills development opportunities in the regions while local leaders were interviewed to get a better idea of the business environment and to probe for further ideas about non-farm IGA opportunities.

Table 3: Number of FGDs and KII

Upazila	Union	FGD in Each Unions		KII PEPs		KII					Total
		Female	Male	Female	Male	Local Leaders	Business	NGO	Training institution	Local Govt. official	
Char region	Kodalkathi Union	2	1	-	-	3	5	2	2	1	98
	Mohonganj Union	2	1	-	-	2	8				
Haor Deep region	Dakhin Borodal Union	2	1	3	3	-		2	2	2	
	Uttar Sreepur Union	1	1	5	5	2	9				
	Dakhin Sreepur Union	2	1	-	-	4	6				
	Jalsuka Union	-	1	-	-	3	14				
Total		9	6	8	8	14	42	4	4	3	

2.4 Data analysis

The data collected was coded according to the responses to the questions. Initial coding required designating a particular type of response for a question under a code and then grouping similar response under the same code. For example, if there was a question on the source of training received, designating a specific code for similar responses such as 'NGO' or 'CBO' organized the data for the easy review. This allowed recognition of patterns in responses according to the respondent type and location by quantifying the responses of the interview. A codebook was maintained to track the codes designated to the responses.

By looking for specific patterns of the answer during the field study, responses were compiled according to trends emerging regarding the opportunities and constraints. This allowed validation of information as it let the consultants cross check and compare responses from an interview with responses from other interviews. The validation process also contained verification and substantiation of field finding with information in the Program's monitoring and evaluation system.

2.5 Limitations of the study

We recognized the following limitations to the study:

- The data collection was restricted to 6 unions in Sunamganj (Haor Region) and Kurigram (Char Region) districts, which may fail to represent the full scenario of all project locations as people develop their livelihood strategies according to the nuance and dynamics of their locality. Nevertheless, we did manage to conduct interviews in both Char and Haor, as we explain later in the report.
- During the interviewing process, the study team faced challenges related to language and in explaining each question related to enterprise and value chain analysis. The way in which interviewers phrased or explained questions may have varied and therefore, participant understanding and response may have differed in FGDs/KIIs.
- Due to absence of different types of vocational and skill development training service providers, a very limited number of training institutes from government and private sector were covered in the study.
- Due to Ramadan and long travel time, it was not possible to work with a larger sample and the respondents were limited in terms of size and composition. Only a window of 2.5 to 4 hours each day could be dedicated to conduct the necessary interviews.

In order to address these limitations, the study team made necessary adjustments while working in the field. For example, initially the study focused on largely PEPs for collection of information about non-farm IGAs. As a result, more FGDs with PEPs were included in the study design. But after some time in the field it was realised that PEPs were engaged or aware of a limited number of profitable non-farm IGAs. The study team then reduced the number of FGDs with PEPs to focus more time on KIIs with non-farm enterprises in the markets and with local leaders. This enabled the team to identify nodes in existing value chains that provide opportunities for PEPs to take advantage of. KIIs held with local elites or persons who were deemed successful in their villages also supported a more dynamic understanding the IGA opportunities and the skills and capacities needed to engage in them. Listening to the livelihood journeys of successful individuals helped the team to understand how one is able to transition away from being extremely poor. In the end, the study changed the number of PEP FGDs initially planned to accommodate for more business orientated KIIs. The change in the study design was approved by the Chief of Party of SHOUHARDO III Program.

3. Findings – Village Profiles and Impact Groups

3.1 Village Profiles

Based on the area selection criteria, four Unions under two Upazilas in Hoar and two Unions under one Upazilas in Char were selected. From data collection, it was apparent that proximity to markets was a key characteristic that impacted a villages' profile and therefore it became a key factor in differentiating village profiles, as demonstrated in *Table 5* below.

Table 4: Village Profiles

Village type	Number of markets in the village	Connectivity to bigger markets
Remote villages <i>without a market and limited transportation system</i>	No markets	Some sporadically placed small shop owners that may be connected to nearby village market or the Union level market.
Remote villages with <i>small markets and limited transportation system</i>	Small sized markets (10 to 20 shops)	The shop owners in the markets are connected to the traders and markets in nearby villages and at the union level market.
Remote villages with <i>medium-sized markets and some good transportation system</i>	Medium markets (30 to 40 shops)	The shop owners are connected to the union level market and to regional/national markets (Dhaka)

In '*villages without a market*', the number of households is very small, averaging around 100. In such villages, when there is no market, it is commonplace to find 2-3 small grocery shops housed in people's homes or compounds. The shops are sporadically placed in different parts of the village and can sell basic foodstuffs, snacks, tea, vegetables, and basic household goods. For goods not present in these small village shops, PEP households will travel to the nearest village with a market. In these villages, there are mobile petty traders that travel to different villages selling common in-demand products ranging from clothes, to vegetables, to pesticides.

In '*villages with small markets*' the number of households can range from 200 to 300. A small centrally located market place is present with 10-20 shops. In these villages there may be multiple shops offering the same service or product but with little variation. These markets are limited by the skills and knowledge of the business owners in that area. For instance, in Solaimanpur village from Haor region, a tailoring shop was found that was not producing pants despite local demand for them because they did not have the skill to. When products and services cannot be found in these markets, households will travel to the Union-level market.

In '*villages with medium-sized markets*', the number of households can range from 500 to 700. The market size is bigger than '*villages with small markets*', consisting of about 30 to 40 shops. These shops are well connected to larger markets and suppliers. There is strong competition within the shops to capture customers. To cope with the local demand, they often go beyond union level markets to source good quality products from regional market centres or from Dhaka. This is indicative of good transportation links to the village, ensuring connectivity with other parts of the region and country.

3.2 Impact groups profiles

Within the study locations, several male and female impact groups within the PEPs have been observed. The female impact groups are: newly married women, young mother, widow/divorced women and youth female. Male impact group consists of adult male and youth male.

3.2.1 Female Impact Groups

Youth Female

This impact group consists of adolescent and adult unmarried girls. The age range of this impact group is between 15-25. Although this Program does not condone child labour, it was important to talk to young women to understand their household and family dynamics and to assess their skill development and opportunities for capacity building. Within the age bracket of 15-17, individuals expressed a desire to acquire vocational training that would allow them in the future, to join the workforce. However, there remains significant resistance for such young girls to obtain vocational training, usually at the Upazila level due to restrictions on mobility for women, and especially for female youth. In general, their parents are responsible for their livelihood and will decide the terms of their mobility. Often, they are allowed to work within the neighbourhood, for example, as an agricultural wage labour at a neighbours' farm. In these regions, women often only receive an education up to primary school education and there is an overarching pressure for young women to marry and on parents to facilitate that arrangement.

Newly married women

A newly married girl is usually within the age of 18 to 20. Although early marriage is illegal in Bangladesh and actively discouraged in this Program, it still continues to take place and therefore², newly married women may be below the age of 18. In these regions, when a woman marries, she is expected to move to her husband's household. Often in this situation, both the husband and mother-in-law act like guardians to the new bride leaving new brides with little control and decision-making power over their lives. Like all women, newly married women face mobility restrictions, but potentially even more severe than other female impact groups, due to their young age and the fact that their husband and household elders will dictate the terms of a new bride's mobility. As the husband's family will fear gossip regarding their daughter-in-law from the neighbouring households, it is common that new brides are often physically indoors.

Women with young children

Just like the newly married women, the women with young children have low mobility because they are expected to give their full attention to their newborn child and/or young children. As the livelihood earning for the family is usually considered as being the husband's responsibility and their husbands and in-laws discourage the wife from leaving the home, other than in emergency cases. This effectively makes them homebound unless one of their household members assists them with childcare. For women that do undertake livelihoods within the household, such as tailoring or embroidery, these women are reliant on other household members to assist them in sourcing inputs.

Widowed Women

In general, widowed women are older in age. The age range may span from 30 to 60 years. In many cases, widowed women are responsible for their own livelihood as their husbands have passed and their children's time is taken up running their own households. In turn, it is a commonplace that widowed women are single member households. Widowed women have comparatively high mobility as there is not much social stigma or gender-related barriers that stop them from going outside their homes.

² In an FGD with youth female and newly married female PEPs in the Uttar Sreepur Union (Haor region), the prevalence of child marriage was reported by the respondents.

Divorced Women

In case of divorced women, they often move back to their parents' villages and homes. Considering their future, there is an overarching pressure on parents to remarry their divorced daughter. In the scenario where divorced women are not remarried, they are often considered to be a burden on the household's existing income. If a divorced woman desires to work within the village or to migrate for work, she faces less resistance to mobility than young women, new brides, and women with young children. Nonetheless, even with more freedom to move, divorced women reported that when they were looking for a job or wanting to engage in livelihood activities they were discriminated against or treated unfairly, illustrating the deep-rooted social limitations to women working.

3.2.2. Male Impact Groups

Male Youth

The male youth impact group consists of unmarried adult men between the ages of 15 to 25. Many men in this category have some level of education but are secondary school dropouts. They are often primarily dependent on their own families for the livelihood but are encouraged to look for livelihood options, especially as they will be expected to take care of themselves and their new bride once they are married. Young males often engage in agricultural wage labour during the harvesting season and fishing during the lean season.

Adult Male

Adult male impact group consists of men over the age of 25. They are considered to be responsible for their own livelihood and their household's livelihood. They work on their own farms or as agricultural wage labourers during cultivation and harvesting periods. During the lean monsoon period it is common that men in this group are engaged in fishing or have migrated to other parts of the region or country in search of work. In some cases, they may take their family with them during migration, providing an opportunity for their spouses to work also as a migrant labourer.

3.3 Livelihoods and lean period

Haor region: Due to the nature of the climate in these regions, on-farm livelihood opportunities are dictated by the monsoon season and the inundation it brings. In Haor, on-farm livelihoods, largely rice production, take place from October to May; cultivation is from mid-October to mid-December while harvesting ranges from mid-April to mid-May. During the monsoon season, from May/June to October, fishing and non-farm livelihoods are undertaken. Within this agricultural calendar, there are two types of lean periods: (1) from mid-February to mid-April there is a '*post-cultivation*' *lean period*, when both food reserves and income can run low, that can last until the rice harvest; and (2) From June- October *the 'monsoon' lean period*, is marked by the monsoon rains, the inundation of the low-lying rice farm lands, and rising water levels in the rivers. *Figure 1* below provides a summary of the lean period for the Haor region. For Haor region it was found that the average income of households during the non-lean season is around BDT 4,000-7,000 while the income in lean season is around BDT 2,500-4,000. This illustrates the negative impact of monsoon rains on income, showing a decrease in income of BDT 1,500-3,000.

Official Months	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Bangla Months	Pou	Mag	Fal	Choi	Boi	Joi	Ash	Sra	Bha	Ash	Kart	Ogr	Pou
Livelihood Activity	Post-Cultivation Activities e.g. fertilizing, weeding (Agri)		Lean Period		Harvesting (Agri)		Lean Period				Cultivation (Agri)		
	Migration					Fishing							

Figure 1: Livelihood trends and lean periods for Haor regions

Char region: Like Haor, the Char region also has a lean season that is dictated by the monsoon rains and resulting inundation flooding. There is one three-month lean period in the Char region, that takes place during the monsoon rains, from Mid-Jun to Mid-September (Ashar to Bhadro). However, the Char region has just one lean season as the agricultural activity in Char region has diversity of crops e.g. vegetable, which ensures livelihood during the mid-February to mid-April. This is possible as Char is much more specious in terms of size and availability of land compared In Haor region, agriculture is only based on rice cultivation and harvesting.

For Char region, it was found that the average income of households during non-lean season is around BDT 8000-10000. In lean season the income drops to BDT 5000-7000. This shows a decrease in income around BDT 3000.

Official Months	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Bangla Months	Pou	Mag	Fal	Choi	Boi	Joi	Ashar	Sra	Bha	Ashin	Kart	Ogr	Pou
Livelihood Activity	Agricultural Labour						Lean Period			Agricultural Labour			
							Migration						

Figure 2: Livelihood trends and lean periods for Char regions

For each type of household, the income change might be different given the extent to which each of them has access to non-farm livelihoods, diverse income streams, savings, and credit. Within these two regions, PEP households can be found to have single-income earners or two income earners, where the wife was taking part in some form of IGA. For these households, women's income was largely garnered from IGA activities that could be done within the homestead and was likely to be much less in value than what her husband earned. Nonetheless, cultural gender norms still look negatively on women's work and for many households, this means women are not contributing any income to the household deficit during lean periods.

In order to diversify or secure a steady livelihood, a grocery shop or bamboo craft collective in the neighbourhood or mobile service from her home could be the sources of additional income earned per day and can balance the income gap and overcome the lean season constraint. For example, if a household has BDT 2000 income deficit and a previously unemployed member of the household has started earning about BDT 140/day from net bag making; by making 1000 bags, working for 15 to 20 days might cover the lean period gap for the PEP. Similarly, the employed PEP might consider the current income he or she gets from livelihood during lean season and might consider shifting into a more profitable livelihood. For example, a female PEP may shift from homebound tailoring to fish net making during the lean season due to its high demand during the lean season.

3.4 Analysis of the Selected IGAs

The selected IGAs are categorised under broad two sectors:

1. **Production and trading:**
 - a. Home based tailoring;
 - b. Supplying tailored clothes to regional markets;
 - c. Fish net making;
 - d. Net bag making;
 - e. Chai production and trading
2. **Servicing:**
 - a. Grocery Shop Management;
 - b. Mobile Servicing and Migration

3.4.1 Production and trading

3.4.1.1 Tailoring for both Haor and Char regions

For the demography of both Haor and Char, tailoring has been undertaken by a significant number of female PEPs. Previous studies under SHOUHARDO, such as the Labour Market Assessment, noted that tailoring was a preferred livelihood female project participants. This was confirmed from KIIs and FGDs with the female impact groups, where tailoring was the most common reply when asked about engaging in IGAs. One of the prime reasons is the perceived homebound nature of this activity.

A. Home bound Tailors

Many PEP women reported previously receiving tailoring training and being engaged in tailoring. For example, in Kholishajuri village in Uttar Sreepur Union (Haor region) we found three active tailors. The ones interviewed expressed fear that there might be market saturation if more individuals started tailoring service. Many PEPs reported receiving training on tailoring but were only using those skills for household needs. This may be due to several reasons that include a lack of support services post training to establish a profitable tailoring business, poor support or encouragement from the household/husband to engage in a tailoring business, lack of time to carry out tailoring for profit, or little access to capital (credit) and inputs (fabric, machinery, etc.) to begin a tailoring business. From this, it is clear that more focus needs to be on the support PEPs receive after receiving skill capacity building through a training, such as in business development or planning; in linking trained individuals to finance services; and/or in challenging gender norms that limit women's ability to move and/or work in general.

For PEPs that had received tailoring training and input support from SHOUHARDO III project they were more likely to be providing a tailoring service to neighbouring households. In these instances, they usually were receiving orders within a 20 – 30 households' radius of their tailoring workshop. They commonly produce blouses, petticoats, maxi and kids wear producing about 3-4 blouse pieces, 4-5 petticoat pieces, 3-4 maxis pieces and 3-4 pieces of kids wear per month. They charge about BDT 80-100 per piece for a blouse, BDT 120-150 per piece for a maxi per piece and BDT 100-150 per piece for kids wear. This gives a tailor average monthly income of BDT 1000 – 1500. From a KII with a female PEP engaged in tailoring from Uttar Sreepur Union (Haor region), it was found that there are annually three high income earning periods: (1) April to May, during the time of Boishakh; (2) Eid ul Fitr festival and (3) Eid ul Azha festival. The Eid Festivals are couple months away. However, the timing of Eid festival is dependent on the lunar calendar. This makes the timing of the festival to shift around the seasons. This year Eid ul Fitr took place early the month of June. This coincided with the harvesting season. While Eid ul Azha is going to take place during August, which fits it within the lean period of both Char and Haor.

During those three periods a tailor earns approximately BDT 2000 – 3000 in a month (*Table 6*). To most home-bound tailors the main income earning months are the highest income period. The sustainability of home based tailoring varies based on the continued supply of inputs such as thread, buttons, and fabrics/garment and continuation of the consistent demand for tailoring services. This is critical as the inputs are sourced from specific Union-level markets: homebound tailors interviewed in Haor region of Sunamganj district, reported acquiring inputs from Taheerpur Upazilla instead of any nearby market. Depending on the distance, the transportation cost of sourcing would vary. However, in some cases it has been observed that tailoring customers supply the fabric to the tailor, alleviating the input constraint.

The IGA has limitations as it does not serve a big demand pool beyond the people in the neighbourhood. Moreover the number of women who received tailoring training is very high in most of the villages. The women who are already involved in this IGA or have received training for tailoring can be helped to earn more money across the year by diversifying to IGAs which require tailoring skills or by expanding the access to markets by supplying tailored clothes to the local and regional market. A few of those such as the fish net making and the net bag making have been noted in the upcoming chapters. We can consider the high number of female PEPs reporting on reception of tailoring skill as an opportunity to diversify their income in other IGAs requiring tailoring skills.

Table 5: Cost benefit analysis for homebound tailoring

Details	Amount per month	Notes
Revenue	5,000-6,000	During Eid seasons and Boishakh, the revenue reaches around BDT 5000 in a month.
<i>Raw Materials</i>		
Needle	50-100	
Fabric	2,000-3,000	
Thread	400-1,000	
Depreciation of sewing machine	50-100	
Overhead	N/A	
Labour	N/A	
Transportation	500	
Net Income	2,000-3,000	
Number of hours per day	8-10 hours (Depending on demand)	The number of hours to earn a profitable requires the time commitment of a full-time job.
Initial capital	BDT 15,000	BDT 6000-8000 for buying sewing machine. BDT 3000-5000 for initial material inputs.

Table 6: Income generation through home bound tailor according to lean and non-lean periods for Haor

Official Months	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Bangla Months	Pou	Mag	Fal	Choi	Boi	Joi	Ash	Sra	Bha	Ash	Kart	Ogr	Pou
Livelihood Pattern	Post-Cultivation Activities e.g. fertilizing, weeding (Agri)		Lean Period		Harvesting (Agri)		Lean Period				Cultivation (Agri)		
	Migration						Fishing						
Average monthly income	BDT 5000 per month				BDT 6000 per month		BDT 3000 per month				BDT 5000 per month		BDT 5000 per month

Demand for Lean Season IGA		Demand for 'Tailored Clothes' reaches its peak	Demand for 'Tailored Clothes' reaches its peak		Demand for 'Tailored Clothes' reaches its peak	
Income from IGA during lean season	BDT 500-600 per month	BDT 2000-3000 per month	Eid ul Fitr: BDT 2000-3000 per month	BDT 500-600 per month	Eid ul Azha: BDT 1900-3000 per month	BDT 500-600 per month

Table 7: Income generation through home bound tailoring according to lean and non-lean periods for Char

Official Months	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Bangla Months	Pou	Mag	Fal	Choi	Boi	Joi	Ashar	Sra	Bha	Ashin	Kart	Ogr	Pou
Livelihood Pattern	Agricultural Labour						Lean Period			Agricultural Labour			
							Migration						
Average monthly income	BDT 8000-10000						BDT 5000-7000				BDT 8000-10000		
Demand for Lean Season IGA					Demand for 'Tailored Clothes' reaches its peak				Demand for 'Tailored Clothes' reaches its peak				Demand for 'Tailored Clothes' reaches its peak
Income from IGA during lean season	BDT 500-600 per month				BDT 2000-3000 per month		BDT 500-600 per month		Eid ul Fitr: BDT 2000-3000 per month		BDT 500-600 per month		Eid ul Azha: BDT 2000-3000 per month

Degree of opportunity for tailoring by types of village and impact groups

Villages without markets are untapped in terms of their opportunity (Table 9). Likewise, it has been rated to be high in the degree of opportunity. For widowed and divorced women the IGA has the high potential due to their high mobility. Although the ability to learn might be affected by the higher age and related difficulty to learn for widowed women as the age range of the impact group tends to be high in certain cases. For newly married women, women with young children and youth female impact group the IGA has been noted to be of medium potential as they may have to depend on their household members to help them acquire the inputs as their mobility is restricted by social stigma and norms. However, the degree of opportunity is not low as they will be able to learn new skills as they are young and motivated about this IGA (Table 10).

Table 8: Opportunity for home-bound tailoring by types of villages

Village types	Degree	Opportunity
Villages without market	High	In this type of village, there is an untapped market for tailored clothes. People either buy readymade clothes from petty traders or they make clothes themselves based on basic sewing skills. The people have an attraction towards locally tailored clothes over readymade clothes made in factories, as they can customize the design according to their taste and choice.
Villages with small markets	Medium	Given the presence of a small market, tailors are present in those markets. Homebound tailors are still preferred by significant number of households due to distance of the market from the household.
Villages with medium sized markets	Low	Such villages usually have established tailors in the markets and have good transportation networks, eliminating the problem of distance from the market. Homebound tailors have limited demand, mainly from neighbours.

Table 9: Opportunity for home-bound tailoring impact group

Impact group	Degree	Opportunity	Constraint (If any)
Newly married women	Medium	Home-bound activity hence it can be done without facing restriction from the in-laws or family as the products are sold to the neighbouring households. Tailoring can be learnt by female youth, newly married women and women with young children as a new skill.	Restrictions on input supplying activities due to restriction on mobility
Women with young children	Medium		As women are mandated by social norm to work on household chores, it might be difficult for them to manage time for livelihood requiring 8 to 10 hours of work during high season of income. Business skills and planning
Youth Female	Medium		
Widow	High/Low	Given higher mobility, they would be able to source the inputs and sell their products to a market within reasonable distance.	Learning new designs and trends in tailoring might be difficult for widows who are older or have disabilities.
Divorced	High		
Adult Male	High	Tailoring can be learnt by youth male as a new skill. If there is a village market with tailoring shop, he can join there as a wage labour or start his own tailoring shop.	
Youth Male	High		

Understanding the constraints female PEPs face to tailoring:

As has been described before, most of the female PEPs do not have a high level of *mobility*. This requires an agreement with other household members on how supplies and inputs will be sourced. Home bound tailors amongst female impact groups with low mobility have to ask their husband or in-law's sourcing them the inputs. Moreover, skill *gap* was also noted as a constraint for homebound tailors. From an in-depth interview with a homebound tailor in Kholishajuri Village of Uttar Sreepur Union (Haor Region) we understood that she currently cannot make '*Panjabi*' – menswear for festivals, but wants to learn to make it because there is a high demand for '*Panjabi*' during '*Pohela Boishakh*' (Bengali New year) and Eid. However, she does not have the flexibility of mobility to travel and learn by taking an apprenticeship under a developed tailor or learn it from a training arranged out of the village perimeter. Though she started off by receiving training and input support from SHOUHARDO III, the training support did not cover training for more skilled clothes construction which would result in higher income earning potential during periods with high tailoring demand.

Several PEPs reported that they have received tailoring training from SHOUHARDO III project. In a KII with Rokeya (female PEP) from Rajibpur union (Char region) it was found that after receiving a 5 days training, she could not make clothes up to the marketable quality. Hence, she undertook a 15 days apprenticeship under a tailor who is her relative. There she learned how to make marketable products and also got sketches of different designs. In her opinion, some products she makes are marketable to the local retailers; however, she is not being able to connect to the retailers as she does not have any marketing skills.

B. Supplying tailored clothes to the local and regional market

Besides the conventional homebound tailoring, the prospects of a collectivised approach towards tailoring has also been explored. From the previously mentioned in-depth interview from Rajibpur union (Char region), it was observed that trainings might not be sufficient for an entrepreneurial tailor to learn the nuances of the design and quality that the market demands. When clothes retailing enterprises were approached during the field study to inquire if they are willing to buy clothes from the local tailors, they expressed the quality of the products to be a major concern.

To overcome the challenge of quality issues, the Ayesha Abed Foundation has created a business model that supports a mentoring system. In this model, women are trained in specific tailoring skills needed for targeted clothes production, for example, the embroidery element of a blouse. Trained women then are linked to a mentor (who is paid by the Foundation) who oversees the work of 30-50 people who went through the training, supplies them with inputs, and provides quality control to their final products. The mentor collects the work from the trainees and supplies to the Ayesha Abed Foundation's factory where the embroidered pieces are integrated into specific clothing designs. This model is not only applicable for big brands such as those come in out of the Foundation's factories but could also be applied to local retailers. The potential of this strategy has been explained in section 4.6.1.

Related IGAs to tailoring skills

From field observation and KIIs with enterprises it was found that there are several products, which require a similar skill sets as tailoring in the production process, and therefore pose IGA opportunities for PEPs. These products include fish nets and net bags.

C. Fish net making for Haor Regions

Fishing is a common activity undertaken by male PEPs of Haor during lean periods, due to monsoon inundation flooding. Fish net making therefore can be a relevant livelihood opportunity for PEPs with knowledge of sewing skills. Home bound tailors have low income during lean period if Eid festivals do not coincide with the lean period. Fishnets can be an alternative product which has demand during the 'monsoon lean period.

Fish net making is mostly undertaken by male PEPs with shops in the market offering tailoring services. It is not a very widespread vocation. In a KII with a fish net maker from Suleimanpur Village of Tahirpur Upazila (Haor region), it was understood that fishermen from several villages approach him for fish net making. In his opinion, he is the only full-time fish net maker within 5 villages. However, there are certain part-time fish net makers in the market. He started it himself by taking a loan of BDT 12,000 from his family to buy the machine and initial inputs. Fish nets are sold to the local villagers by the fish net maker in the market. There are big fish nets which cost about BDT 2,000, with a 10% margin the maker receives BDT 200 in profit, while the small fish nets provide with a revenue around BDT 200, leaving with a profit of BDT 20 to 30. During the monsoon, on average, the fish net maker makes about BDT 1500 - 2000 per day in revenue, due to the high demand (Table 11). In other months, about BDT 500-1000 in revenue is earned as demand is lower outside of monsoon season. Inputs such as nets, threads and sewing machine are sourced from the union level markets. In table 13, the way the IGA covers the lean period in Haor region have been described.

Many fish net makers start the IGA based on their previous experience of fishing and basic tailoring skills. This has resulted in the fish net making IGA being male dominated. However, fish net sewing is very simple and this can be easily adapted by the home-bound female tailors, who like tailoring, would face the main constraints of acquiring inputs and marketing.

Table 10: Cost and benefit analysis for fish net making

Details	Amount per month	Notes
Revenue	30,000-40,000	BDT 1500-2000 per day revenue during monsoon season (prominent for fishing).
Raw Materials		
Needle	50-100	
Net	20,000-30,000	BDT 1000-1500 per day on purchasing of net.
Thread	2,000-3,000	BDT 100-150 per day on purchasing thread
Depreciation of sewing machine	100-200	
Overhead	1000	
Labour	N/A	
Transportation	250-500	
Net Profit	5,000-6,500	
Number of hours per day	10-12 hours (Depending on demand)	
Initial capital	14,000-16,000	6,000-8,000 for buying sewing machine. 8,000 for a week's input

Table 11: Income generation through fish net making according lean and non-lean periods for Haor

Official Months	Jan		Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Bangla Months	Pou	Mag	Fal	Choi	Boi	Joi	Ash	Sra	Bha	Ash	Kart	Ogr	Pou
Livelihood	Post-Cultivation Activities	Lean Period							Harvesting (Agri)		Lean Period		Cultivation (Agri)
Pattern		Migration									Fishing		
Average monthly income	BDT 5000 per month								BDT 6000 per month		BDT 3000 per month		BDT 5000 per month
Demand for Lean Season IGA											Demand for 'Fish Net		
Income from IGA during lean season	About BDT 2500 - 3000 per month.										About BDT BDT 5000-		About BDT 2500

Degree of Opportunity for fish net making according to types of village and impact groups

In our analysis, villages without market have a high degree of opportunity due to the absence of market (Table 13). Meanwhile, female impact groups of newly married women, women with young children and youth female have a medium degree of opportunity. Widowed women, divorced women, adult male and youth male have the high degree of opportunity due to their mobility (Table 14).

Table 12: Opportunity for fish net making by type of villages

Village types	Degree	Opportunity
Villages without market	High	In villages with Reliance on fish nets made in other villages

Villages with small markets	Medium	Low number of fish net makers
Villages with medium sized markets	Low	Have a number of fish net makers or fish net retailers.

Table 13: Opportunity fish net making for Impact group

Impact group	Degree	Opportunity	Constraint (If any)
Newly married women	Medium	Low skills set requirement makes it easy to learn for the PEPs.	Restriction with acquiring inputs and marketing due to low mobility As women are mandated by social norm to work on household chores, it might be difficult for them to manage time for livelihood requiring 8 to 10 hours of work during high season of income.
Women with young children	Medium	Homebound fish net making for neighbouring households	
Youth Female	Medium		
Widow	High	Low skills set requirement	
Divorced	High	Can source the inputs herself	
Adult Male	High	Low skills set requirement makes it easy to learn.	
Youth Male	High	Moreover, if the PEP has prior experience in fishing, it might help him learn the skill faster. Can source the inputs themselves	

D. Net bag making for both Haor and Char

Currently, none of the PEPs are engaged in the net bag making. However, it was observed that net bags were available in local markets after being sourced from Union-level markets. Net bag making could be undertaken by fish net maker and PEPs with tailoring skills. A value chain analysis undertaken by iDE Bangladesh revealed the profitability of fish net bag making and the market model needed.³ Given the demand in the retail markets, a similar model can be replicated for Char and Haor context. In this scenario, a trader employs a group of 6 to 7 women, each producing about 500 - 1000 bags per day. They receive BDT 70 per 500 bags. They earn about BDT 1,400-2,800 per month as wages for production. Traders then supply net bags to the wholesalers at upazila and district level. The net bags are procured by the retailers and shop owners for packaging their goods. As the inputs for fish net making and net bag making are similar, the inputs are generally available at the local market or within the Union. Nonetheless, net bag making is not an existing IGA in Char and Haor and that means the enabling environment is weak. PEPs are not engaged in net bag making, traders are not connected to PEPs to source net bags from, and there is no attempt from village markets to produce their net bags from local producers. In table 15 and 16 below, the potential of the IGA to support incomes during the lean period is further described.

³ iDE Bangladesh. (2018). 'Value chain analysis for Ten Potential Off-farm Products of Sylhet and Moulvibazar District of Bangladesh'.

Table 14: Cost-Benefit analysis for net bag making

Details	Amount	Notes
Revenue	20,000-40,000	The net bag is sourced and traded by net bag traders. The traders also supply the net bag makers with the necessary inputs.
Raw Materials		
Needle	200-250	
Net	15,000-20,000	
Thread	300-500	
Depreciation of sewing machine	100-200	
Overhead	N/A	
Labour	N/A	
Transportation	250-500	BDT 70 per 500 bags per day About 500 to 1000 bags can be produced per day.
Net Income	1,400-2,800	
Number of hours per day	10 hours	
Initial capital	BDT 6,000-8,000	BDT 6,000-8,000 for sewing machine.

Table 15: Income generation through net bag making according lean and non-lean periods for Haor

Official Months	Jan		Feb		Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Bangla Months	Pou	Mag		Fal	Choi	Boi	Joi	Ash	Sra	Bha	Ash	Kart	Ogr	Pou	
Livelihood Pattern	Post-Cultivation Activities e.g. fertilizing, weeding (Agri)			Lean Period		Harvesting (Agri)		Lean Period				Cultivation (Agri)			
	Migration							Fishing							
Average household monthly income	BDT 5000 per month					BDT 6000 per month		BDT 3000 per month				BDT 5000 per month			
Demand for Lean Season IGA	Demand for 'Net Bag Making' remains stable over the year														
Income from IGA during lean season	More than BDT 1400-2100 per month														

Table 16: Income generation through net bag making according lean and non-lean periods for Char

Official Months	Jan		Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec			
Bangla Months	Pou	Mag		Fal	Choi	Boi	Joi	Ash	Sra	Bha	Ash	Kart	Ogr	Pou		
Livelihood Pattern	Post-Cultivation Activities e.g. fertilizing, weeding (Agri)			Lean Period		Harvesting (Agri)		Lean Period				Cultivation (Agri)				
	Migration							Fishing								
Average household monthly income	BDT 5000 per month					BDT 6000 per month		BDT 3000 per month				BDT 5000 per month				
Demand for Lean Season IGA	Demand for 'Net Bag Making' remains stable over the year															
Income from IGA during lean season	More than BDT 1400-2100 per month															

Degree of Opportunity for net bag making according types of village and impact groups

The degree of opportunity is high for villages with medium-sized markets as those already have an existing number of shops. It is spread within high and medium for the impact groups based on their mobility (Table 18 and 19).

Table 17: Opportunity for net bag making by type of villages

Village types	Degree	Opportunity
Villages without market	Low	As there is no existing market, the net bag producers will have to depend on markets outside of their villages to sell their net bags. It might require dependency on trader who sell net bags at Upazila level and Union level.
Villages with small markets	Medium	As there is an existing market, the local shops can be supplied with the net bags. However, as the markets are small, there might be a dependency on traders to sell the net bags to markets in other villages and unions.
Villages with medium sized markets	High	As the village has a medium-sized market, there is a high opportunity to supply the existing shops with net bags they need. The net bag makers may choose to sell all the net bags to their local markets instead of depending on traders if the demand is significant enough. Though markets in other regions can be connected for higher production.

Table 18: Opportunity of net bag making for Impact group

Impact group	Degree	Opportunity	Constraint (If any)
Newly married women	Medium	Low skills set requirement Homebound net bag making for neighbouring shops or the net bag traders	Restriction with acquiring inputs due to low mobility input supply if the distance from the household is too long. As women are mandated by social norm to work on household chores, it might be difficult for them to manage time for livelihood requiring 8 to 10 hours of work during high season of income.
Women with young children	Medium		
Youth Female	Medium		
Widow	High	Low skills set requirement Can source the inputs herself as they have higher mobility within the female impact groups, as learned from KII with widowed and divorced PEPs.	
Divorced	High		
Adult Male	High	Low skills set requirement	
Youth Male	High	Can source the inputs themselves	

IGAs in Bamboo craft – Chai value chain for Haor Region

The SHOUHARDO III Value Chain Assessment Report provides extensive details on the types of chai and their marketable potential in the Haor region. This potential was confirmed during data collection as bamboo craft making was one of the highly suggested IGAs emerging from the in-depth interviews and FGDs with the PEPs. Bamboo craft making's lean season potential has been understood by tracking the high demand of 'Chai'-fish trap, during the monsoon season.

E. Bamboo Craft – Chai Production

Chai reaches its highest demand during the months of April-May, as the water level starts rising during monsoon inundation, and gradually decreases during July-August. Chai producers ideally would maintain a large inventory to accommodate the increase in demand but due to a lack of working capital to procure raw materials, prepared stock is usually limited. To overcome this issue, it was observed that Chai wholesalers have created a model where they pre-finance the Chai-producers to make Chai for them during the lean period and the rate per piece given is half of the peak season. Because of the simplicity of using Chai, most of the households, irrespective of poor and non-poor economic status, buy them in quantity – whether for household consumption or for selling in the fish market.

According to the Value Chain Assessment Report of the Program, about 60-70% households buy at least a few Chais in monsoon season. Many of the households usually buy Chai in 10s and 100s. While some villages have appeared as Chai making clusters with 40-50 Chai makers, some other villages have only 1-2 households who make them, while many villages do not have any Chai-maker. As Chai is used by most households in the region, for villages with no or few chai producers, a chai producer is invited by villages to produce Chai for them just before the beginning of fishing season. The profitability of Chai making is very high as the main cost is the labour. It was estimated that a person can make 2-3 Chais (by working 10 hours) per day worth Tk. 100 each where the production cost (raw materials) is only around Tk. 25 for each. Hence, the producer receives mostly the fees for his/her labour. This leads to an income of around BDT 225 per day, leading to a monthly income of BDT 4500 during the peak demand time, which is during the lean months of the general economy during monsoon (Table 20). In the tables below the way the IGA covers the lean period in Haor has been portrayed (Table 21).

As chai making is not practiced in all villages, the chai making enabling environment varies. For villages with chai makers present, it is likely that they could provide training to new chai makers and/or expand their production by taking on more producers. There is currently no government or NGO led effort to teach chai making in the areas we visited.



Figure 3: Chai being transported after production

Table 19: Cost-benefit analysis of Chai making

Details	Amount per month	Total
Revenue	6000	BDT 100 per chai 3 chais can be produced in a day if worked for 10 hours.

Raw Materials Cost for each Chai (e.g. Bamboo, nylon strips, etc.)	1500	BDT 25 raw material cost per chai. Cost of Bamboo is around BDT 10-12.
Overhead	N/A	
Labour	N/A	
Transportation	N/A	
Net Profit (Income)	4500	
Initial Capital	2500	Cost of raw material to make 100 chais

Table 20: Income generation through Chai making according to lean and non-lean periods for Haor

Official Months	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Bangla Months	Pou	Mag	Fal	Choi	Boi	Joi	Ash	Sra	Bha	Ash	Kart	Ogr	Pou
Livelihood	Post-Cultivation Activities e.g. (Agri)	Lean Period			Harvesting (Agri)		Lean Period				Cultivation (Agri)		
Pattern													
	Migration						Fishing						
Average monthly income	BDT 5000 per month				BDT 6000 per month		BDT 3000 per month				BDT 5000 per month		
Demand for Lean Season IGA							Demand for Chai reaches its peak						
Income from IGA during lean season							More than BDT 4500 per month						

Degree of Opportunity for Chai production according to types of village and impact groups

‘Villages without market’ and ‘villages with small markets’ have a high degree of opportunity for chai production. For impact groups, divorced and widowed women have a high degree of opportunity due to limited mobility restrictions, while for newly married women, women with young children. Similarly, the degree of opportunity is high for adult male and male youth (Table 22 and 23).

Table 21: Opportunity of ‘Chai’ Production by type of villages

Village types	Degree	Opportunity
Villages without market	High	Chai is not produced within the village due to absence of market. They have to depend on Chai trader to come to their villages and sell Chai as hawkers.
Villages with small markets	High	Traders usually prefer to supply to bigger markets for Chai. Unless there are chai makers within the village, it can potentially face a chai shortage.
Villages with medium- sized markets	Low	Chai already supplied in an ample amount by traders to the markets.

Table 22: Opportunity of ‘Chai’ Production by for Impact group

Impact group	Degree	Opportunity	Constraint (If any)
Newly married women	Medium	Can be arranged at home or arranged within neighbourhood	Difficult to arrange inputs due to low mobility
Women with young children		New skill to be learned	As women are mandated by social norm to work on household chores, it might be difficult for them to manage time for livelihood requiring 8
Youth Female			

			to 10 hours of work during high season of income.
Widow	High	Homebound working	
Divorced	High	New skill to be learned Can source input herself	
Adult Male	High/ Medium	Can source inputs himself Adult males who are capable and young enough to learn craftwork can be engaged in this IGA.	New Skills to be learned, which can be difficult an older adult male.
Male Youth	High	New skill to be learned Can source input himself	

F. Bamboo craft - Chai trading

As learned from the previous section, there are villages without any bamboo craft makers. To address this demand and supply gap, there are traders who track such villages and supply bamboo crafts to the shops and households of those villages accordingly. Trading can be profitable as the trader can earn approximately BDT 20 -25 profit per chai after paying transportation costs. During peak season, they can sell 10s or even 100s of chai in a day. As the peak season for Chai coincides with the lean season of income, this can be a good source of income during the lean months of Haor. It costs about BDT 3 per chai to be transported to sizeable Haor markets e.g. Notunbazar from the chai making clusters outside of the union but within the district of Sunajanj, such as Mohonganj. When it is transported within the union, it costs BDT 2 per chai. This rate is applicable when the chais are transported from Badhaghaat (chai making cluster) to Notunbazaar (end market). In Table 24 below the cost benefit analysis of chai trading has been presented.

Table 23: Cost benefit analysis of Chai trading

Details	Amount per month (15 days)	Total
Revenue	BDT 90,000 per month	BDT 120 per chai BDT 6000 per day About 50 chai is bought every day during the monsoon
Cost of Chai	BDT 75,000 per month	BDT 100 per chai is the cost of purchasing chai. BDT 5000 per day
Overhead	N/A	
Labour	N/A	
Transportation	BDT 3750 per month	BDT 250 for transporting 100 chai. BDT 250 per day
Net Income	BDT 11250 per month	BDT 750 per day
Initial Capital	BDT 5000-10000 on the day of purchasing chai. The capital would recirculate.	As it is a day to day trade, the traders would need to buy only the number of chais she or he intends to sell in a day. Hence the initial investment required would be BDT 5000-10000 depending on the market demand.

Degree of Opportunity for Chai trading according types of village and impact groups

The degree of opportunity has been considered to be low for villages with medium-sized markets and high and medium for villages without markets and small markets. Within impact groups, widowed women, divorced women, adult male and female youth have a high degree of opportunity in Chai trading IGA due to high mobility (Table 25 and 26).

Table 24: Opportunity of Chai trading by type of villages

Village types	Degree	Opportunity
Villages without market	High	Due to nonexistence of market, there is a high chance of no chai shop existing. The gap can be utilized by the PEPs.
Villages with small markets	Medium	A few chai shops exist. Might have a space for a few more.
Villages with medium sized markets	Low	Several Chai shops already exist

Table 25: Opportunity of Chai trading for Impact group

Impact group	Degree	Opportunity	Constraint (If any)
Newly married women	Low		Low mobility due to social stigma hamper newly married women, women with young children and hamper youth female from joining this IGA.
Women with young children	Low		
Female youth	Low		
Widow	High	From KIs with the widowed and divorced PEP, it has been understood that they do not have any difficulty in mobility. As they considered to be responsible for their own livelihood.	
Divorced	High		
Adult Male	High	High mobility	
Male youth	High	High mobility	

3.4.2 Servicing

G. Grocery Shop Management for both Haor and Char Regions

Both male and female PEPs are involved in the grocery shop management. In a neighbourhood of 30-40 households there are usually 1-2 grocery shops. Depending on the size of the village the number of grocery shops may vary. Normally, a part of home is turned into a shop allowing for management of the shop by those staying at home. This is particularly helpful for female PEPs with low mobility. Most of the grocery shops sell snacks and tea. The shop also has hygiene products such as mini-packs of soap and shampoo. Some shops extend the range of product to vegetables and edible oil. During the harvesting season the sale of products sold at grocery shops reaches its highest level. The revenue reaches around BDT 700-1000 per day during that time. In times other than harvesting season they have a revenue of BDT 600-700 per day (Table 27). The inputs are sourced from Upazila level markets e.g. Tahirpur. In case of Char, it was understood that the shops have connectivity with markets of other districts. Grocery shops of Chars in Kurigram would source most of their products from Gaibandha district because it took lesser travel time than travelling to big wholesale markets in Kurigram. In the tables below the way the IGA covers the lean period in both Char and Haor has been portrayed (Table 25 and 26).



Figure 4: Grocery shop run by female PEP

Grocery shops are mostly run by PEPs with the help of their households. In terms of the enabling environment female PEPs mostly remain limited to taking care of the retail point. Input supply is usually carried out by male household or older female household members. There is no specific knowledge on business planning for most female PEPs running those shops. Female PEPs generally keeping a basic track of cash flow, while any basic accounting, such as the calculation of capital and profit, is undertaken by male household members.

Table 26: Cost-benefit analysis for grocery shops

<i>Details</i>	<i>Amount</i>	<i>Total</i>
Revenue	20000-21000 per month	With a daily revenue of BDT 600 to 700
<i>Inputs</i>		
Snacks and Tea bags	5000-6000 per month	Total cost of input stands around BDT 10000 to 12000.
Vegetables	5000-6000 per month	
Overhead	N/A	
Labour	N/A	
Transportation	500-1000 per month	
Net Income	9500-11000 per month	
Number of hours per day	8 hours Opening to closing hours depend on demand. Usually the shops open around 10am and close around 6pm.	
Initial capital	BDT 20000	The entrepreneur would need around BDT 10,000 to buy the initial set of supplies and another BDT 2000 to set up the shop next to dwelling. Additional BDT 8000 is required to cover up for credit sale of goods.

Table 27: Income generation through Grocery Shop according lean and non-lean periods for Haor

Official Months	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Bangla Months	Pou	Mag	Fal	Choi	Boi	Joi	Ash	Sra	Bha	Ash	Kart	Ogr	Pou
Livelihood Pattern	Post-Cultivation Activities		Lean Period		Harvesting (Agri)		Lean Period				Cultivation (Agri)		
	Migration					Fishing							
Average monthly income	BDT 5000 per month from migration. Households who do not migrate survive on savings.				BDT 6000 per month.		BDT 3000 per month				BDT 5000 per month		
Demand for Lean Season IGA	Demand remains stable based on buying and selling on credit.				Demand for products sold at grocery shop		Demand remains stable based on buying and selling on credit.						
Income from IGA during lean season	About BDT 14000-16500 per month. (There is a 50% increase in sales credit sales. Cash sales still around BDT 9500-11000)		About BDT 9500-11000 per month.		More than BDT 14000-20000. (Customers pay back in cash for credit purchases made previously)		About BDT 9500-11000 per month.				About BDT 14000-16500 per month. (There is a 50% increase in sales credit sales. Cash sales still around BDT 9500-11000)		

Table 28: Income generation through Grocery Shop according lean and non-lean periods for Char

Official Months	Jan		Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Bangla Months	Pou	Mag	Fal	Choi	Boi	Joi	Ashar		Sra	Bha	Ashin	Kart	Ogr	Pou
Livelihood Pattern	Agricultural Labour						Lean Period			Agricultural Labour				
							Migration							
Average monthly income	BDT 8000-10000						BDT 5000-7000					BDT 8000-10000		
Demand for Lean Season IGA	Demand remains stable based on buying and selling on credit.						Demand for products sold at grocery shop reaches its pick.					Demand remains stable based on buying and selling on credit.		
Income from IGA during lean season	About BDT 9500-11000 per month.						More than BDT 14000-20000.					About BDT 9500-11000 per month.		

Degree of Opportunity for grocery shop management according types of village and impact groups

It has been rated as high in terms of opportunity for villages without market. Meanwhile according to impact groups, for widowed women, divorced women, adult male and female youth the degree of opportunity has been noted to be high (Table 30 and 31).

Table 29: Grocery Shop Management by type of villages

Village types	Degree	Opportunity
Villages without market	High	Unmet demand within the villages.
Villages with small markets	Medium	If the market is too far way, villagers would choose to buy from the nearest shop.
Villages with medium sized markets	Low	Usually has good transportation system. Villagers prefer going to the local market instead of buying from the small shop to ensure quality.

Table 30: Grocery Shop Management Impact group

Impact group	Degree	Opportunity	Constraint (If any)
Newly married women	Medium	As the livelihood option can be arranged at home or arranged within neighbourhood, it makes it easy for the newly married women and women with young children to engage in the IGA without facing much restriction in mobility. Certain portions of daily cash flow are kept by these impact groups without much resistance from the husband or the in-laws.	Due to the restriction in mobility they would have to depend on other household members to source inputs. As women are mandated by social norm to work on household chores, it might be difficult for them to manage time for livelihood requiring 8 to 10 hours of work during high season of income.
Women with young children	Medium		
Female Youth	Low	Youth female may participate in this livelihood by taking turn in running the shop when other older household members are not available.	Due to the low age range of this impact group it is expected from them to not take any portions of the daily cash flow without permission from other households. Moreover, it is difficult for them to source the inputs due to restriction on mobility
Widow	High	Both the widow and the divorced female impact group have high mobility and would be able to source the necessary inputs required to run the shop.	
Divorced	High	As they are considered to be in-charge of their own livelihood they would be able to keep the money to themselves.	
Adult Male	High	Both adult male and youth male have high mobility. They can source the inputs for the grocery shop from the markets with the lowest available price on bulk purchase. It is likely that an adult male will be running the shop himself while occasionally letting his family take care of it.	
Male Youth	High	In the case of male youth, they are encouraged to look for work and livelihood options at an early point in life. Hence, a male youth would be allowed	

		to start a grocery shop of his own.	
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H. Mobile Servicing for both Haor and Char Regions

In both Char and Haor regions there are cell phones being used by most households. The inputs for this livelihood are electrical devices for repairing and spare parts from to replace damaged cell phones. Mobile servicing is undertaken mostly by male PEPs with a shop in the market. However, some men and women do it from their home. In a village with a small market, there are usually 1-2 mobile servicing shops. Most of them started off with an apprenticeship under another mobile servicer and then ending up starting their own shop. To be profitable, mobile servicing shops usually offer other services that range from selling cell phone balance, selling entertainment audio and video clips to customers, and basic solar chargers and equipment. A mobile servicing shop generally earns BDT 200 daily however if there is a major case of repairing done, then it earns about BDT 300-500 on that instance (Table 31). In the tables below the way the IGA covers the lean period in both Char and Haor has been portrayed (Table 33 and 34).

There are training opportunities for PEPs to learn mobile servicing through the Department of Youth Development and the Department of Women's Affairs has organised training at the Upazila level. However, it is difficult for most women in Haor and Char to access this service. Moreover, there is not a favourable outlook of women working with electronic equipment. Repairing electrical objects such as mobile phones is considered to be a task undertaken by men.

Table 31: Cost benefit analysis for mobile servicing

Details	Amount (BDT)	Notes
Revenue	9000-12000 per month	BDT 300 to 400 is earned in sales revenue daily.
Inputs (parts for repairing)	2000-3000 per month	
Overhead	1000-1500 per month	
Electricity	500 per month	
Labour	N/A	
Transportation	500-1000 per month	To transport parts for repairing
Net Income	5000-6000 per month	
Number of hours per day	8 hours	
Initial capital for equipment and computers	60,000	About BDT 10,000 to 15,000 would be required for repairing equipment and BDT 40,000 for a computer.

Table 32: Income generation through Mobile servicing according lean and non-lean periods for Haor

Official Months	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Bangla Months	Pou	Mag	Fal	Choi	Boi	Joi	Ash	Sra	Bha	Ash	Kart	Ogr	Pou
Livelihood Pattern	Post-Cultivation Activities		Lean Period		Harvesting (Agri)		Lean Period				Cultivation (Agri)		
Average monthly income from current	BDT 5000 per month from migration. Households who do not migrate survive on savings.				BDT 6000 per month.		BDT 3000 per month				BDT 5000 per month		

livelihood pattern				
Demand for off-farm IGA	Demand for mobile servicing is stable over the years			
Income from IGA during lean season	BDT 5000-6000 per month			

Table 33: Income generation through Mobile servicing according lean and non-lean periods for Char

Official Months	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Bangla Months	Pou	Mag	Fal	Choi	Boi	Joi	Ashar	Sra	Bha	Ashin	Kart	Ogr	Pou
Livelihood Pattern	Agricultural Labour						Lean Period			Agricultural Labour			
							Migration						
Average monthly income	BDT 8000-10000						BDT 5000-7000				BDT 8000-10000		
Demand for Lean Season IGA	Demand for mobile servicing is stable over the years												
Income from IGA during lean season	BDT 6000 per month												

Degree of Opportunity for mobile servicing according types of village and impact groups

The degree of opportunity for villages with medium-sized markets has been noted to be low due to existing service providers in the market. Meanwhile, villages with small markets and villages without markets have been categorised to be medium and high in degree of opportunity, respectively. For impact groups, newly married women, women with young children and youth female have a medium degree of opportunity as it is a homebound activity due to the impact groups' lower mobility they might face difficulty in sourcing the inputs or acquiring the training. Meanwhile, the IGA has been noted to be high or low for widowed and adult male as the age range of these impact groups are high. Hence if the PEP is older she or he might not be able to acquire the skills effectively due to old age related disabilities and learning difficulty. Meanwhile, it has been rated to contain a high degree of opportunity for youth male and divorced impact groups (Table 35 and 36).

Table 34: Mobile servicing opportunity by types of villages

Village types	Degree	Opportunity
Villages without market	High	In a village without markets, there are not as many mobile servicing shops available.
Villages with small markets	Medium	Though in a small market, there can be a mobile servicing shop; it may not be enough to fulfil the demands of every one.
Villages with medium sized markets	Low	Might have got several mobile servicing shops.

Table 35: Mobile servicing Opportunity for Impact group

Impact group	Degree	Opportunity	Constraint (If any)
Newly married women	Medium	These impact groups can learn new skills and can run the shop from their homes depending on the level of education.	Restrictions in acquiring training and inputs from a distant market. Acquiring the skill might be difficult too as
Women with young children	Medium		

Female Youth	Medium		most villages do not have vocational training institutes teaching mobile servicing.
Widow	High/Low	For younger widows, those who can acquire the training by utilizing their higher mobility and source the inputs, it should be a good opportunity	Depending on the age and education level of the PEP, it might be difficult to learn a new skill.
Divorced	High	Might be able to learn new skills and run the shop depending on the level of education. Would be able to source her inputs for the servicing.	
Adult Male	High/Low	For younger male adults, those who can acquire the training and source the inputs, it should be a good opportunity	Depending on the age and education level of the PEP, it might be difficult to learn a new skill.
Male Youth	High	Youth male showed the most enthusiastic for mobile servicing. Depending on the education and training available they would be able to run the mobile servicing shop. The input supplies would be relatively easy to acquire as well due to no restriction on mobility.	

3.5 Migration for Haor and Char Regions

Migration occurs among all impact groups to some extent. Migration is a common source of livelihood and in every household at least one member can be found to have migrated during lean season. The PEPs usually attempt to migrate after getting information on availability of work from currently migrated individuals in their network. The migrant workers of Haor region work mostly in agricultural or stone collecting wage labour. For agricultural wage labour they move to Comilla and Chittagong and for stone collection work they move to Sylhet. They earn about BDT 300-350 daily for wage labour. In Haor region there is temporary migration to distant villages within the union to work as coal, stone or sand collection wage labour, which earns them about BDT 250-300. In Char region, migrant workers go to Dhaka to work as Rickshaw-pullers or masons. Sometimes they move to the nearby districts e.g. Narayanganj or Jamalpur, to work as agricultural wage workers. This gives them a daily income of BDT 300-350. Some PEPs from both regions look for work in the garments industries in Dhaka and Narayanganj. Monthly income of BDT 7000 has been reported by a female PEP during an FGD with youth female. About 20% to 25% of their income covers food and accommodation for themselves. Most often, the rest of the income is sent back home as remittance (Table 37). In Tables 38 and 39 below the way the IGA covers the lean period in both Char and Haor has been described.

Migration is largely enabled by word of mouth within social networks. PEPs get information of the vacancy from neighbours or friends who have already migrated to other parts of the country. A major fear among female PEPs is the safety of accommodation and transportation. To overcome the accommodation and transportation barrier some female PEPs arrange those services by collectively travelling and arranging accommodation while migrating within nearby locations for stone or coal collection. In case of more distance migration many PEPs travel as a couple to other districts. Hence

female PEPs only prefer to migrate either with their family members or in the described collective system. Many PEPs do not have access to such informal collective systems. Young female PEPs who go to work in the garments industry rely on their relatives or friends for safety. It shows the option of migration is dependent on the connections the PEPs have with individuals have already migrated or women in the locality who migrate seasonally for the livelihood. Female PEPs still face significant discrimination in the payment they receive compared to the payments given to the male labours.

Table 36: Cost benefit analysis for migration

Details	Agri-wage labour migration	Stone/Coal/Sand Collection local migration	Garment labour migration	Notes
Revenue	5000-6000 per month	6000-7000 per month	7000 per month	Agri-wage labour migration: 300-350 per day Stone/Coal/Sand Collection local migration: 250-300 per day
Raw Materials	N/A	N/A	N/A	
Accommodation	1500-2000 per month	1000-1400 per month	1400-1750 per month	
Transportation	200-500	200-500	500-1000	Depending on distance (return trip)
Net Income	3300-3500 month	4800-5100 per day	4000-5250 per month	
Initial Capital	3000-5000	3000-5000	6000-8000	

Table 37: Income generation through migration according lean and non-lean periods for Haor

Official Months	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Bangla Months	Pou u	Mag	Fal	Choi	Boi	Joi	Ash	Sra	Bha	Ash	Kart	Ogr	Pou
Livelihood Pattern	Post-Cultivation Activities		Lean Period		Harvesting (Agri)		Lean Period				Cultivation (Agri)		
	Migration						Fishing						
Average monthly income	BDT 5000 per month from migration. Households who do not migrate survive on savings.				BDT 6000 per month.		BDT 3000 per month				BDT 5000 per month		
Demand for Lean Season IGA	Demand remains of wage labour (outside of Char and Haor region) remains stable over the year.												
Income from IGA during lean season – Local Migration ⁴	About BDT 3750-4500 per month. (after deducting cost of accommodation and food)						About BDT 3750-4500 per month. (after deducting cost of accommodation and food)						
Income from IGA during lean season-	About BDT 4500-5250 per month.(after deducting cost of accommodation and food)						About BDT 4500-5250 per month. (after deducting cost of accommodation and food)						

⁴ Migration within the district for stone, sand and coal collection

Out of district Migration ⁵			
Income from IGA during lean season- Out of district Migration for RMG ⁶	About BDT 5250 per month (after deducting cost of accommodation and food)		

Table 38: Income generation through migration according lean and non-lean periods for Char

Official Months	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	
Bangla Months	Pou	Mag	Fal	Choi	Boi	Joi	Ashar	Sra	Bha	Ashin	Kart	Ogr	Pou
Livelihood Pattern	Agricultural Labour						Lean Period			Agricultural Labour			
							Migration						
Average monthly income	BDT 8000-10000						BDT 5000-7000				BDT 8000-10000		
Demand for Lean Season IGA	Demand remains of wage labour non-farm wage labour remains stable over the year.												
Income from IGA during lean season – Local Migration							About BDT 3750-6000 per month. (after deducting cost of accommodation and food)						
Income from IGA during lean season- Out of district Migration							About BDT 4500-5250 per month. (after deducting cost of accommodation and food)						
Income from IGA during lean season – Local Migration for RMG	About BDT 5250 per month (after deducting cost of accommodation and food)												

Degree of Opportunity for migration according types of village and impact groups

Village type is not a factor in case of facilitation of migration. However, the remoteness of the village might affect a PEP individual's ability to migrate. Meanwhile, amongst the impact groups of newly married women, women with young children and female youth the degree of opportunity has been reasoned to be low due to barriers to mobility. While it has been high for widowed and divorced women due to their high mobility, similar to male impact groups (Table 40 and 41).

Table 39: Opportunity for migration according to village type

Village types	Degree	Opportunity
Villages without market	High	In case of migration, the type of villages in terms of the size of its markets is not much of a factor in determining the opportunity. All across the Haor and Char region, migration is a common livelihood option during the lean period for the impact groups. Hence we can conclude
Villages with small markets	High	
Villages with medium sized markets	High	

⁵ Migration to other districts for agri-wage labour

⁶ Migration to other districts for agri-wage labour

		that the opportunity for migration for all types of villages in Char and Haor region is high.
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Table 40: Opportunity for migration according to impact group

Impact group	Degree	Opportunity	Constraint (If any)
Newly married women	Low	As these impact groups are discourage from living their village or neighbourhood for livelihood purposes, there is not much opportunity for them to migrate unless their husbands migrate with them.	Barrier to mobility
Women with young children	Low		
Female Youth	Low		
Widow	High	As they have high mobility due to absence of barriers and expectation to earn for themselves, the opportunity for them to migrate beyond their village is a promising.	Information for migration opportunity is still received through word of mouth. There is no formal channel for this information.
Divorced	High		
Adult Male	High	Given the high mobility and sufficient opportunity in terms of availability of wage labour activities which is considered to be suitable for men by the society, most adult male and male youth should be able to migrate out of their villages to seek work.	No formal information medium to know about availability of migration opportunities.
Male Youth	High		

3.6 Summary of all the off-farm IGAs and their income potential

The profitability of all the IGAs has been summarised below in Table 42. It gives a brief on the initial capital, input costs per month, transportation costs per month, overheads, and monthly revenue. It also shows the type of months it covers.

Table 41: Income and profitability of the IGAs and trades

Type of trade	Initial capital	Input cost (Per month)	Transport cost (Per month)	Overhead cost/Accommodation (if applicable)	Monthly revenue	Monthly profit	Covers lean season months
Homebound Tailoring	BDT 15000	BDT 2300-4300	BDT 500	-	BDT 5000-6000	BDT 2000-3000	During the months of Eid
Fish Net Making	BDT 14000-16000	BDT 22100 – 33300	BDT 1000	-	BDT 30000 - 40000	BDT 14000	During monsoon
Net Bag Making	BDT 6000-8000	BDT 1500	-	-	-	BDT 1,400 - 2800	All year
Bamboo Craft (Chai making)	BDT 2500	BDT 10000-12000	BDT 500-1000	-	BDT 90,000	BDT 11250	During monsoon
Chai Trading	BDT 5000-10000	BDT 10000	BDT 5000	-	BDT 20000	BDT 5000	During monsoon

Grocery Shop		BDT 20,000	BDT 10000-12000	500-1000	-	BDT 20,000-21000	BDT 9500-11000	All year
Mobile Servicing		BDT 60000	BDT 2000-3000	BDT 500-1000	BDT 1000 - 1500	BDT 9000-12000	BDT 5000-6000	All year
Migration	Agri wage labour	BDT 3000-5000	-	BDT 200-500	BDT 1500 - 2000	BDT 5000-6000	BDT 3300-3500	All year
	Stone/Coal / Sand Collection	BDT 3000-5000	-	BDT 200-500	BDT 1000 - 1400	BDT 6000-7000	BDT 4800-5100	
	Garments	BDT 6000-8000	-	500-1000	BDT 1400 - 1750	BDT 7000	BDT 4000-5250	

4. Strategy for livelihood development

4.1 'Service provider' system

PEPs in Haor largely do not have access to important support services from government or private sector. However, the services need for their livelihood can be delivered to the PEPs by (private sector) individuals who have the sound technical knowledge regarding the livelihood and can provide the necessary skill and mentorship support. In this case we can select 'Service providers' whose sole responsibility will be to help the PEPs acquire the necessary technical assistance and linkages. This is a model that has been implemented by other development organisations such as HELVETAS Swiss Intercooperation Bangladesh. The study team reviewed the document 'Capitalisation of Samriddhi's Experiences on Private Rural Service System' to understand the purpose and selection process of their 'Local Service Providers'⁷. Moreover, a few of the partner NGOs of SHOUHARDO III also have experience with implementation of similar support systems. It was learned from a field staff of Dhaka Ahsania Mission (DAM) during our field visit to Hobiganj, that DAM has experience with implementing 'Local Service Providers' model in the region. This has been confirmed from our desk research as we learned that DAM has experience of working with 'Local Service Provider' system during their work with HELVETAS Swiss Intercooperation during other projects⁸. Their experience and learning from the implementation of the system can

Based on document review and understanding of the context of Haor and Char, the following criterion has been proposed for the service provider selection:

- Individuals who are accepted within the local population
- Entrepreneurial experience to ensure supervision and management capacity to solve the problems of the PEPs and provide with the necessary linkages where needed.
- Have gender sensitivity and are willing to work with female PEPs
- Technical knowledge and experience of the respective field
- Communication ability with the PEPs and other market actors to ensure smooth execution of the necessary services.
- Incentive to participate in such a model as a way to grow/expand their own business and networks

Role of service providers according to livelihood	
Livelihood	Roles
Homebound Tailoring	<ul style="list-style-type: none">- Provide with technical advice, oversight, and training- Facilitate supply of necessary inputs- Facilitate market information and new trends in tailoring to PEPs- Facilitate the PEP get better access to tailored cloth buyers
Collective tailoring	<ul style="list-style-type: none">- Provide with training, technical assistance, and oversight- Facilitate necessary supply of inputs- Facilitate linkages between PEPs collective and forward market- Mentor and supervise the tailoring process according to required quality- Ensure timely delivery of the products to the buyers
Fish Net Making	<ul style="list-style-type: none">- Provide with training to the potential fish net makers- Facilitate supply of necessary inputs
Net Bag Making	<ul style="list-style-type: none">- Provide with technical assistance and training to the net bag makers

⁷ [https://www.shareweb.ch/site/EI/Documents/HowTo/Helvetas%20-%20Experiences%20from%20Smriddhi%20on%20Private%20Rural%20Services%20Provider%20System%20-%202014%20\(en\).pdf](https://www.shareweb.ch/site/EI/Documents/HowTo/Helvetas%20-%20Experiences%20from%20Smriddhi%20on%20Private%20Rural%20Services%20Provider%20System%20-%202014%20(en).pdf)

⁸ <http://www.ahsaniamission.org.bd/ifs/>

	<ul style="list-style-type: none"> - Facilitate linkage to the markets and buyers of net bag - Facilitate with supply of necessary inputs
Chai Making	<ul style="list-style-type: none"> - Provide with technical assistance to chai makers - Facilitate linkage support to forward and backward market - Mentor and supervise Chai making process of the PEPs.
Grocery Shop	<ul style="list-style-type: none"> - Facilitate necessary inputs - Provide with market information - Help PEP develop business plan and credit control mechanism
Mobile servicing	<ul style="list-style-type: none"> - Technical assistance and training provision - Provide with supply of necessary inputs
Migration	<ul style="list-style-type: none"> - Provide training on safety of traveling and accommodation. - Help the collective of PEPs arrange reliable and safe transportation and accommodation - Provide with necessary labour market information related to migration - Facilitate linkages with potential employers to increase the likelihood of exposure to new sectors and higher wages - Support negotiations for group employment with potential employers, increasing wages and security within the work environment

4.2 Strategies to overcome gender inequality

As discussed social barrier to mobility has been described in the discussion of the IGAs consistently, dealing such a deep-rooted problem can be the difficult and sensitive. We should not just set up strategies in which the female PEPs in the short run can engage in IGAs bypassing these norms; we must also strategies to overcome these barriers with slow gradual engagement with the households so that the female PEP overtime can be empowered. For that behavioural changes within the environment in which the women are operative is important.

Short run

In the short run, the following approaches can be taken to engage the female PEP in an IGA with the family being supportive about it:

Household approach: Households who are unwilling to let their female members work are unable to see the benefits of the engaging an additional member of the household and the extent of income to be generated from it. They might also consider a solo engagement of the female members as a threat to their household power structure. In such a scenario it is important to make the household feel inclusive in the process of the business plan development and the formation process. This can be done by keeping the female PEP at the centre of the business while the rest of the family members can be given an active role around it. Strategic description of such an attempt has been provided in chapter 11.8 and in the step-by-step process in the section 'Steps for household Approach for Female PEPs for Grocery shops steps of chapter 12.

Couples approach: In case of migration this is an observed practice within the PEPs. Though the female PEPs do not have high mobility, especially the newly married female PEPs, the same impact group has a higher mobility if their spouses are migrating along with them. Such cases have been learned from the FGDs and the KILs with female PEPs. Couples go to distant districts such as Dhaka or Sylhet and accommodation and work together. This also gives the female PEP a sense of security.

Ensuring female friendly zones: Besides social stigma, safety concerns have also been a key factor to restriction of mobility of female PEP. Several FGDs with female PEPs have showed a level of acceptance on the restriction on mobility. This acceptance is due to the security risk related to female PEP travel long distances from their home. This problem can be understood and solved by forming female friendly zones in villages. Certain spaces can be dedicated to work and recreation of female PEPs in a cluster of households to ensure a collective work environment. Moreover, the female PEPs can be encouraged to move collectively when needed to reduce the fear related to security. Furthermore, focus should be given in ensuring female connectivity to market. This can be done either facilitating group travel to important markets or by bringing the market facilities to the female PEPs. This can be done by connecting the female PEPs to service providers of the relevant trade or IGA they are working with to increase their market connectivity.

Stopping child marriage: The Program needs to put emphasis on stopping child marriage as the FGDs reflected that it was existent at a significant scale. This can be done by an awareness on the problems and complications girls face due to child marriage. The concept of 'consent' should be promoted to the parents and the children in the household. They should be helped to understand that someone underage agreeing to marry someone is still a violation of her consent. Some of these sessions can be done separately with young girls to help them open up about their experiences. They can also be taught ways in which they can resist

Intermediate term

In the intermediate term, the engagement of female PEPs in IGAs has to be used for effective empowerment and increasing mobility. To ensure that the following approaches can be taken:

Negotiating control over income: In the IGAs discussed in Chapter 2, it has been understood that despite being involved in handling cash and daily bookkeeping, women sometimes do not have the ownership of the profit/income from the IGA. However it has been learned from the female engaged in various IGAs that there is not much resistance faced by the women if the cash is spent by the wife for her needs or for the children's need. The Program needs to train female PEPs ways in which they can better negotiate the portion of income they can effectively control for her needs and her children's needs. SHOUHARDO III Program has 'Couples dialogue' initiatives in which they emphasis on negotiation within husband and wife. It guides women in ways in which she will be able to understand the incentive structure her household members and help contribute to household decisions better.

Ensuring secured transportation for female PEPs: Security is the biggest concern and reason for families to restrict women's mobility. If women only transportation can be arranged, it can make the female PEPs feel a bit more secured about travel out of the village. It should follow the motto 'By women, for women'; e.g. the boat driving team would contain mostly or entirely female PEPs and the customers are all women. Female PEPs with currently significant mobility can be the ones arranging this model while encouraging other women to use their transportation.

Acquiring mobility for family and business needs: Household members who are in charge of sourcing inputs or managing sells of output to markets can be convinced to take female household members along with them So that in situations of necessity the female PEP herself can acquire the input or sell the outputs without hampering the follow of business.

Long term

In the long term the aim has to a total change in the behaviour of the PEP households regarding mobility of women and control of wealth by women. It can be down in the following way:

Ethnographic understanding of the Char and Haor regions: It was not within the consulting teams' scope to fully understand the nature of barriers women face in these regions. The project can undertake

ethnographic research to understand the roots of barriers faced by women in Char and Haor regions. In that way specific incentive structure of the community and households can be understood. This will help us design the interventions targeting the specific cultural and traditional values.

Community behavioural change by engaging religious and local leaders: Local leaders and religious leaders can be engaged to aware the population on female mobility and livelihood. The tradition of ‘purdah’ is one of the reasons for baring female mobility. The provision for female PEP to earn a livelihood and effectively controlling she earns can be advised through the religious leaders and local leaders. This will lead to households and female PEP relearning religious and traditional values with a female empowerment lens.

IGA Inclusion of unemployed PEP and IGA substitution for employed PEPs

There are three types of households in terms of engagement in IGAs:

- Households in which members all the members are engaged in IGAs during lean period but earning a low income.
- Households in which members are engaged in IGAs in non-lean period but a number of household members become unemployed during the lean period
- Households in which there are unemployed members in the household, regardless of the lean period or non-lean period in place.

The Program should map the household livelihood condition for each member across the calendar to understand their level of engagement in IGAs. The mapping can be done across impact groups and the types of IGAs during each month. After realizing the household level engagement into IGAs the ones engaged in low income IGA can be substituted towards higher income IGAs. Meanwhile the unemployed members can be encouraged to join IGAs those suit their conditions the best.

An example of low income IGA would be infrequently working as a housemaid at the neighbour’s house. To which they do not get more than BDT 50 per day along with a meal and that too the work is only available 5 to 7 days a month depending on occasions such as a wedding or big events taking place in the neighbouring households. PEPs involved in such IGAs should be substituted with regular IGAs with higher income opportunity e.g. net bag making or collective tailoring.

4.3. Collective facilitation of IGAs

4.3.1 Collective tailoring to supply finished garments to the market

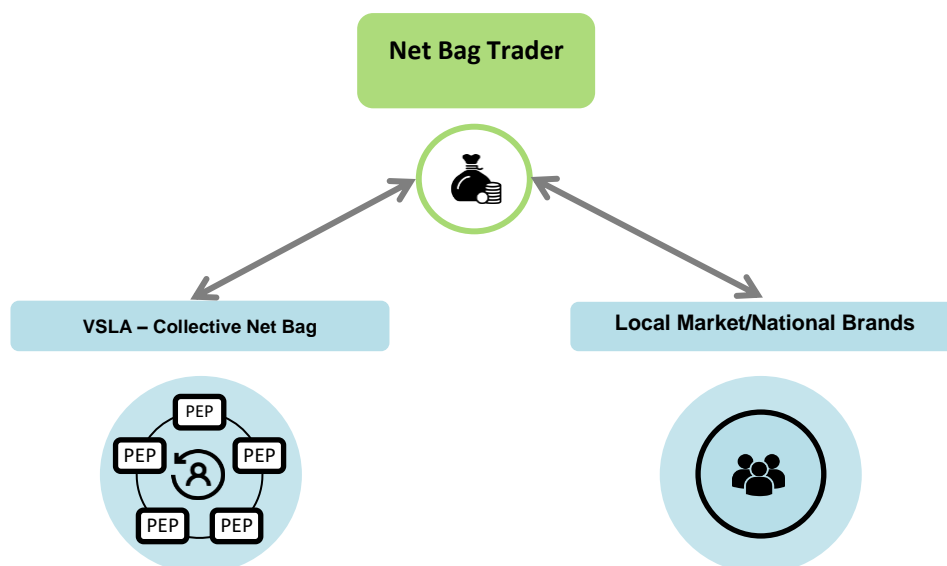


Figure 5: Collectivized production of 'Net bags'

4.3.3 Chai making in a collective approach

Much like tailoring, Chai production can be produced in a collective approach as well by forming VSLA formed specifically by Chai producers. As discussed previously, the villages with a few Chai makers can be transformed into a cluster. The collective approach can mentor by existing Chai makers. Beside mentor ship they can also give they also link them to input supplies and market linkages for end products.

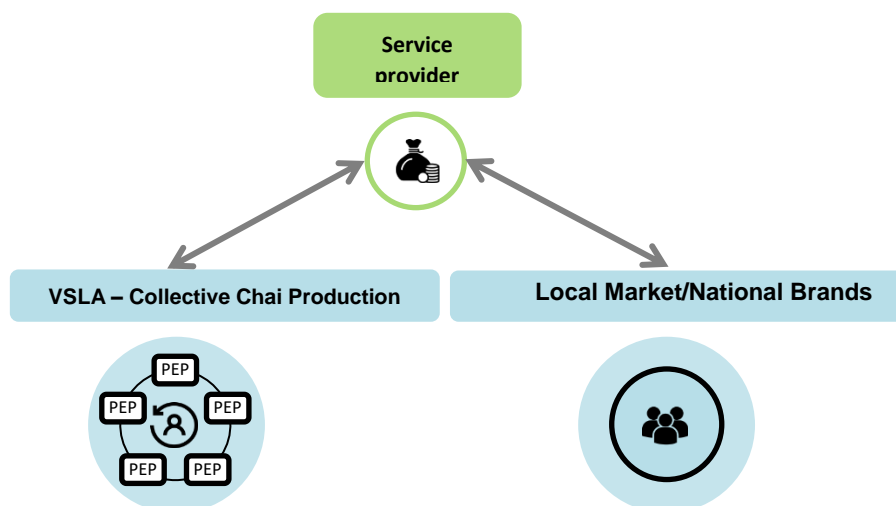


Figure 6: Chai making - collective approach

4.3.4 Collective facilitation of migration

In case of migration, mobility is a big aspect to securing the livelihood. However, there are genuine concerns of safe arrangement of accommodation and transportation. Even internal migration for stone, coal and sand collection for female PEPs bears the significant concern on the arrangement of transportation and accommodation during lean season. From in-depth interview with PEPs who have internally migrated within the union for coal, stone and sand collection work, they expressed concern over availability of safe accommodation and transportation as a major reason for not pursuing that

livelihood. Likewise, there was interest within the youth female to migrate in order to acquire livelihood from working at garment factories situated in Dhaka or Narayanganj. They have a similar concern of safety. This can be solved by forming a migrant labour group, who would pull their resources together to pool their information on available work and likewise migrate to place in groups. Currently, women collectivise before going to stone collection activity to a distant location. This gives them a sense of security as they can help each other if something goes wrong. Formalisation of such a group can lead to provision of a specific skill training on livelihood and safety workshop on arrangement of safe transportation and accommodation.

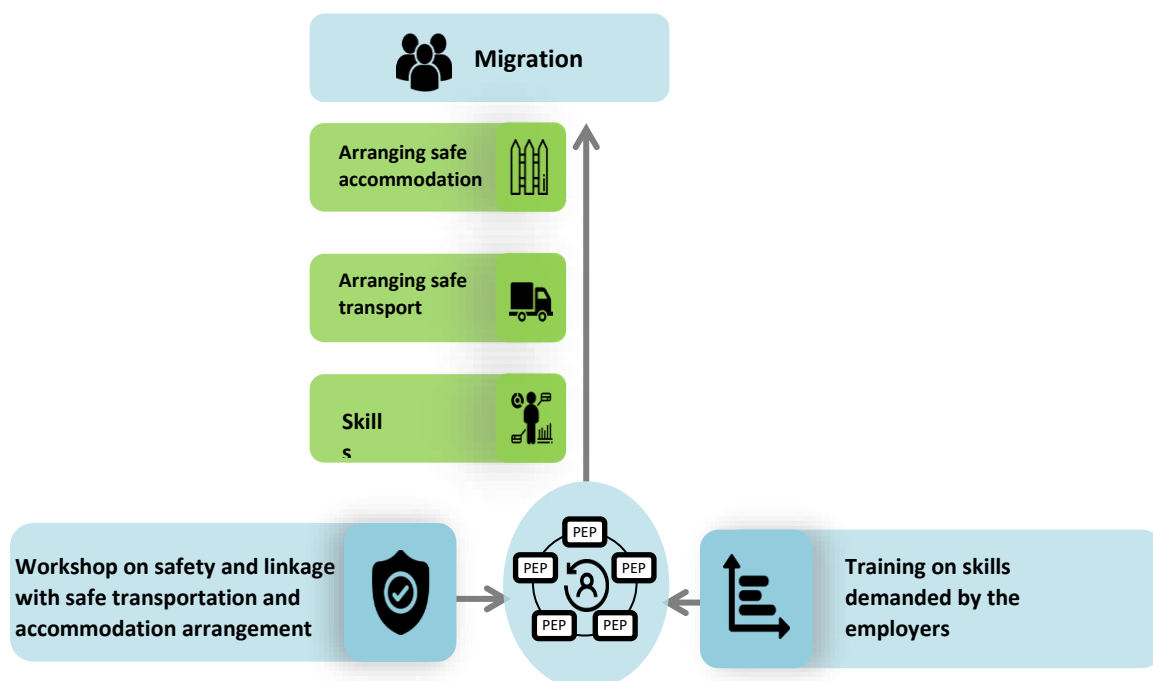
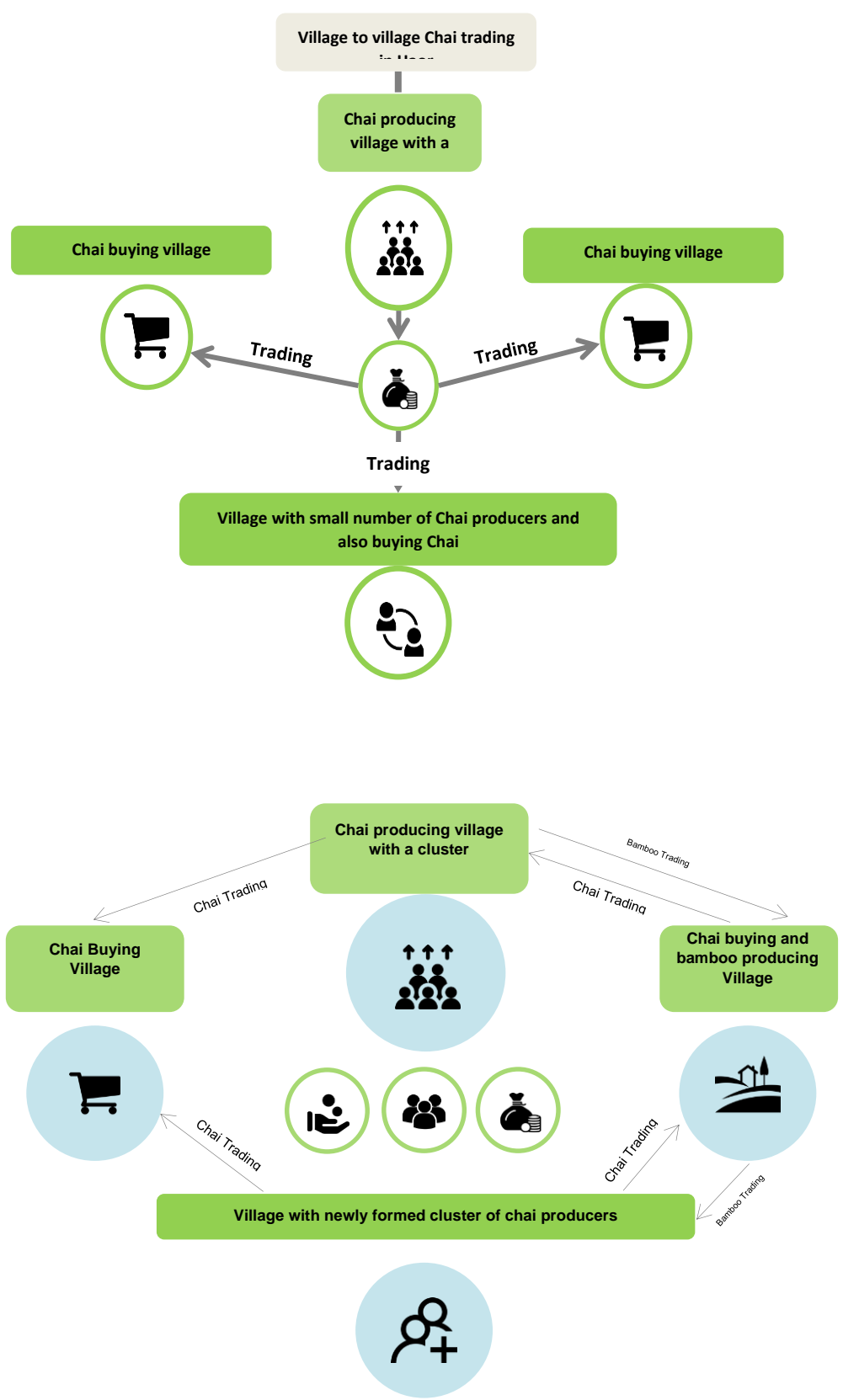


Figure 7: Collective facilitation of migration

4.3.5 Bamboo craft - Chai production expansion (Selecting the right village)

In the current context, Chai is produced in a few villages with a developed cluster. Whereas there are a few villages with a few chai producers. The village with developed cluster supplies the neighbouring ones, which either has a few chai producers or does not have any. There is a scope for introducing chai trading within these villages. However, study team identified a way that villages with a few chai producers can be turned into a developed cluster for chai producers. It would require a collective effort of the potential chai producers and inclusion of existing chai producers as service providers mentoring, providing input support and market linkage facilities to the new chai producers. This step-by-step process has been described in Section 4.6. We have illustrated how the trading system within the villages will be changing once the clusters will be developed. Meanwhile, we also think, there is a potentiality input supply market to be tapped into by introducing bamboo craft production in the nearby villages. The chai making livelihood is promising for all the impact groups, except the aged widows as it will require learning new skills. It might be difficult for older adult males.

Figure 8: Village to village Chai trading in Haor



4.4 Facilitating IGAs for individual PEPs

4.4.1 Facilitating fish net making

Fishermen usually demand a different type of customised fish nets for their fishing practices. Hence the orders for fish nets are usually placed individually to the fish net makers according to the customised needs. As there are several markets without fish net makers, it is possible that there are villages where there is a demand for readymade fish nets. In that case collectivisation suggested to net bag making can be ensured for fish net making and a further linkage with a trader to whom the fish nets will be sold.

Though the homebound tailors do not go out of business during lean season, the decrease in income is significant. They can be trained in sewing technics of the specific types of fishnets popular within the neighbouring villages to help them grasp the designs. This can help the homebound tailors to diversify their skills to ensure a better income during lean season, as the fish net is in high demand during the lean season due to the monsoon. From our KII with market fish net sellers, it was learned that the change in the style of fish net is learned from the fishermen as they are the ones who place an order for customised fish nets. Such that, it is important that the fish net maker can receive instructions effectively from the customers and understand the market tend to adopt the required changes. This is a livelihood which can be complimentary to the existing homebound tailors ensuring a stream of income for lean season.

4.4.2 Facilitating Retailing service: Grocery and Mobile phone servicing

In the case of retailing service, the female PEPs with low age range and low mobility would be able to engage effectively. Though the degree of opportunity has been notified to be 'medium' as they wouldn't be able to source the inputs themselves, they would still be able to manage the retail point from the convenience of their home. The input can be sourced by another household member who has a higher mobility (Figure 5). This IGA is also good for other male and female PEPs with high mobility. Female PEPs such as divorced women and widowed women can source their input themselves instead of depending on their households due to higher mobility. The project should focus on the PEPs with low mobility as they can be uniquely included in this trade without social backlash. The female PEPs have control of cash flow as her husband is required to work outside of home. If portions of cash are spent by the wife for her needs or for the children's need, there is not much resistance faced by the women. In this case project can introduce 'couples dialogue' to ensure better negotiation ability to increase the control of women over the cash flow.

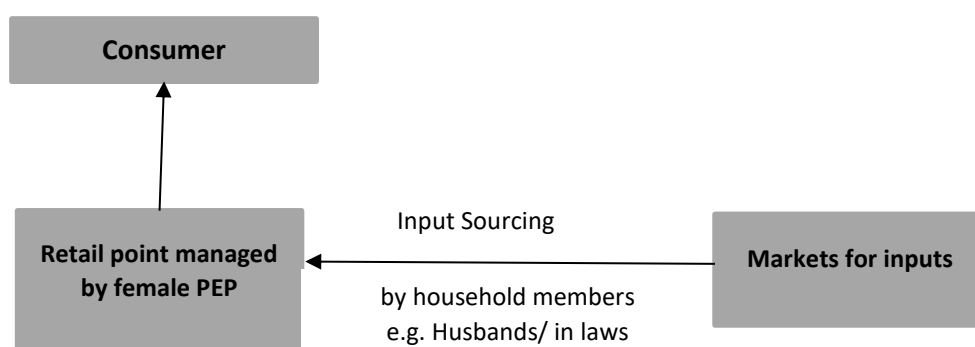


Figure 9: Household approach for newly married and Women with young children

4.5 Apprenticeship and training

Skill gap fulfilment for tailoring

As discussed previously, the skill gaps of the households engaged in tailoring are due to lack of knowledge of tailoring certain type of clothes for which there is market demand. Increasing training time and ensuring a comprehensive module based on the needs of the PEPs participating in the training is a way forward. Meanwhile apprenticeship can be arranged with experienced tailors running a shop to help them learn the nuances of the designs that marketable clothes have. This allows them a scope to have on work learning, instead of learning in a controlled environment of training.

4.6 Steps to strategic pathway for the selected IGAs

For the strategies discussed in section 8, the step by step pathway has been elaborated below.

4.6.1 Collective Tailoring and Collective Chai making steps

Step 1	Action	Identification of local market/national market demand and market actors for the dresses/chai, tailored/produced
	Potential partner	Service provider and existing implementing partner
	Resource Required	Information from local market
	Time Frame	1 week
	Description	Implementing partner and service providers will be identifying potential buyers in local market and in national market with the knowledge of local economy and the specific knowledge related to the market.
Step 2	Action	Formation of VSLA for collective tailoring/Chai producers
	Potential Partner	Existing Implementing Partner
	Resource Required	Group Formation Training
	Time Frame	1 week
	Description	The implementing partner will be identifying existing PEPs engaged in tailoring/chai production or acquired tailoring/chai production training. After formation of the group a group formation training should be provided for a strong inauguration of the group.
Step 3	Action	Need assessment of the VSLA group for skills and financial service/input support
	Potential Partner	Partner Organization and CARE Staff
	Resource Required	Information on existing support services and skills.
	Time Frame	1 week
	Description	The partner organization and CARE staff will be assessing the gap in the skills and access to support services of the PEPs in the VSLA group.
Step 4	Action	Identification of Service provider who can act as mentor and help with market linkage
	Potential Partner	Implementing partner and local experienced tailors/chai producer who has track record of running successful business.
	Resource Required	Information from local market
	Time Frame	1 week (Simultaneous to step 1)
	Description	Implementing partner would be identifying the potential service provider who will meet the service provider criterion and will in charge

		of supervision, management and necessary linkages needed to be made. Experienced tailors/chai makers with knowledge, supervising skills and linkage to backward and forward market are desirable for this position.
Step 5	Action	Linking the Service provider with the local/national market buyer
	Potential partner	Service Provider, existing implementing partner and local/national market buyer
	Resource Required	Information from local/national market
	Time Frame	1 day
	Description	If an appropriate buyer has been identified then the implementing partner will be linking 'Service Provider' to the buyer.
Step 6	Action	Service provider recognizes the design requirements and trains the PEPs in the VSLA accordingly
	Potential partner	Service Provider and existing implementing partner
	Resource Required	Information on local/national buyers quality and requirement
	Time Frame	6 days
	Description	The service provider will understand the design and quality requirement by the buyers.
Step 7	Action	Service provider negotiates the designs, requirements and prices with the local/national buyer
	Potential partner	Service Provider and existing implementing partner
	Resource Required	Information on local/national buyers quality and requirement and market prices of products
	Time Frame	3 days
	Description	Subsequently the service provider would be agreeing on the according to the design and quality requirement.
Step 8	Action	Service Provider divides the task into division of labour within the VSLA group
	Potential partner	Service Provider and existing implementing partner
	Resource Required	Information on the PEPs capacity on tailoring/chai producing
	Time Frame	7 days
	Description	According to the required quality and design, the tasks would be divided in to the group as necessary.
Step 9	Action	Service Provider sources the inputs and directs the tasks
	Potential partner	Service Provider, existing implementing partner, input supplier
	Resource Required	Input Supplies
	Time Frame	1 day
	Description	Service Provider would be sourcing the necessary inputs for the PEP collective and direct the task as required.
Step 10	Action	Service Provider's supervision of the tailoring/chai producing activity
	Potential partner	Service Provider, existing implementing partner and local/national market buyer
	Resource Required	Management ability of Service Provider
	Time Frame	7 days
	Description	Service provider will be supervising the whole production process.
Step 11	Action	Service Provider supplies the buyer with the finished product
	Potential partner	Service Provider, existing implementing partner and local/national market buyer
	Resource Required	Transportation
	Time Frame	1 day
	Description	Service provider will be providing the buyer with the products in the set deadline as per the expected design and quality.

3.6.2 Training and apprenticeship for tailoring steps

Step 1	Action	Identify PEPs who are engaged in tailoring or received training on tailoring and are willing to undertake apprenticeship
	Potential Partner	Local business, Project implementing partners
	Resource Required	Market information
	Time Frame	1 week
	Description	The implementing partner will be identifying the PEPs who are either currently engaged in tailoring or received tailoring training and want to start tailoring business.
	Action	Training needs assessment of the VSLA group to understand the skill gaps PEPs have.
	Potential Partner	Partner Organization and CARE Staff
	Resource Required	Information on existing skills regarding tailoring.
	Time Frame	1 week
	Description	The partner organization and CARE staff will be assessing the gap in the skills of the PEPs in the VSLA group regarding tailoring.
Step 2	Action	Identifying successful tailors who would allow apprenticeship of PEPs at their tailoring shop within local markets
	Potential Partner	Successful tailor, project implementing partners
	Resource Required	Market information
	Time Frame	1 week (Simultaneously with step 1)
	Description	The successful tailors in the locality will be identified and will be communicated on the mentorship opportunity and the apprenticeship attempt undertaken by the project. It is preferred that the tailors in the local markets of the village are approached with this proposal as it reduced the barrier to mobility.
Step 3	Action	Facilitating apprenticeship by arranging necessary accommodation and transportation
	Potential partner	Existing project implementing partners
	Resource Required	Transportation and accommodation to and back from the shop
	Time Frame	-
	Description	The apprenticeship program will be arranged and will be taken ahead by the implementing partners by aiding the PEPs regularly reach the apprenticeship venue. If there is additional transportation or accommodation required that should be arranged by the implementing partners.
Step 4	Action	PEPs follow through with the apprenticeship
	Potential partner	Successful tailor, project implementing partners
	Resource Required	-
	Time Frame	2 weeks
	Description	The implementing partner will have to keep the attendance of PEPs and monitor their progress by communicating with the PEP and the mentor.
Step 5	Action	Post apprenticeship input supply linkage and financing to the PEP
	Potential partner	Existing project implementing partners, input suppliers, MFIs
	Resource Required	Input supplies and finance
	Time Frame	1 week
	Description	After successful completion of the apprenticeship the PEPs will be connected to the necessary financial and input supply linkages necessary to support the tailoring business.

3.6.3 Collective production of net bags steps

Step 1	Action	Identification of local market/national market demand and market actors for the dresses/chai, tailored/produced
	Potential partner	Service provider and existing implementing partner
	Resource Required	Information from local market
	Time Frame	1 week
	Description	Implementing partner and service providers will be identifying potential buyers in local market and in national market with the knowledge of local economy and the specific knowledge related to the market.
Step 2	Action	Formation of VSLA for net bag producers by identifying existing PEPs eager to engage in net bag making
	Potential Partner	Existing Implementing Partner
	Resource Required	Group Formation Training
	Time Frame	1 week
	Description	The implementing partner will be identifying the PEPs eager to join net bag making amongst the PEPs who are have received tailoring training.
Step 3	Action	Need assessment of the VSLA group for skills and financial service/input support
	Potential Partner	Partner Organization and CARE Staff
	Resource Required	Information on existing support services and skills.
	Time Frame	1 week
	Description	The partner organization and CARE staff will be assessing the gap in the skills and access to support services of the PEPs in the VSLA group.
Step 4	Action	Identification of trader who can help with market linkage
	Potential Partner	Local net bag trader
	Resource Required	Information from local market
	Time Frame	1 week (Simultaneous to step 1)
	Description	Identifying the traders who can link the PEPs to the wholesale market in which net bags are sold in bulk. They can be included as Service Providers as well.
Step 5	Action	Connecting the VSLA group to the trader connected to local market/national market buyers for the net bags
	Potential partner	Trader and existing implementing partner
	Resource Required	Information from local market
	Time Frame	1 week
	Description	The VSLA group for net bag making would be connecting to the trader/service provider who can they place orders according to the market demand and follow up accordingly.

3.6.4 Steps for household Approach for Female PEPs for Grocery shops

Step 1	Action	Identifying female PEPs who will be able to run grocery shops effectively
	Potential Partner	Existing Implementing Partner
	Resource Required	Information on the PEPs and their households
	Time Frame	1 week
	Description	The implementing partner will be looking at the skills and asset of the female PEPs to identify if the PEP has the necessary space to set up

		a shop and the extent to which there is unmet demand for grocery shop around the PEP's neighbourhood.
Step 2	Action	The household members of the PEP will be briefed about the potentiality of grocery shop and female PEP's engagement
	Potential Partner	Wholesalers, Existing Implementing Partner
	Resource Required	Information from local market
	Time Frame	1 week
	Description	The identified female PEP's family will be briefed on the potentiality and profitability of grocery shop. They will also be briefed on the expected female PEP engagement.
Step 3	Action	The female PEP and the household will be connected to the necessary service providers, traders and financial institutions and help the build a business plan
	Potential Partner	Existing Implementing Partner
	Resource Required	Information on the support services in the locality
	Time Frame	1 week
	Description	The female PEP and the households will be connected to the necessary support service actors to start the business and help them make business plan.
Step 4	Action	Depending on the willingness to cooperate the household members can be engaged in various activities surround the grocery shop.
	Potential partner	Implementing partner and PEP household
	Resource Required	Information from local market
	Time Frame	1 week
	Description	The tasks in the grocery shop management will be broken down for each household to be in charge or various tasks along with the female PEP. Female PEP will be kept at the centre of shop management to softly empower her status in the household and increase control over cash.
Step 5	Action	The female PEP will be connected to the designated Service Provider in the locality who will be able supply the shop with the necessary inputs
	Potential partner	Female PEP and the Service Provider
	Resource Required	Information on the individuals good with input supplying activity
	Time Frame	1 day
	Description	To source the bulk of goods necessary, the female PEP will be connected to the designated Service Provider. This will be helpful if the members of the household are not willing to let the female PEP go to the distant market and neither can they manage to go themselves. In such a scenario the service provider can provide the female PEP with the necessary inputs from the distant market in return for fee for the input provision service.

4.6.7 Strategy for access to financial literacy and financial services

In data collection, two major constraints to access financial services were observed. Firstly, it is the lack of knowledge within the female impact groups about the sources of capital available in the village. Secondly, even if they know that there is a financial institution in the village, they still wouldn't be willing to take loans because they are fear they would not be able to pay back the loan. Even the PEPs who show a significant interest in engaging in an IGA, when asked if they want to take a loan to finance it, they would show their unwillingness to get themselves into a risk of default. This shows lack of financial literacy and low understanding of business planning and business skills in general.

Financial literacy for PEPs: Specific training to improve financial literacy and management of cash flow would be important for the PEPs. Many PEPs are not used to financial calculation of business profit as they have spent most of their life working as wage labour. Being financially literate is crucial to business success.

Business Plan Development: To help the PEPs overcome the fear they can be helped to develop a business plan which rigorously chalks out the instalments payment and how it can be paid off steadily. For that, accounting literacy is crucial. SHOUHARDO III's partner organisations provide MFI services. The program should work with the partner organizations to create seasonal loan packages which would require the PEP's paying the instalment according the payments they are likely to receive, instead of a set weekly or monthly system.

Linking to the partner MFIs and partnership to develop seasonal loans: Many female PEPs where not able to name the MFIs in the locality. It shows absence of knowledge amongst female PEPs. The PEPs face difficulty in repaying the loan as they have to pay weekly/monthly instalments. No matter how their business cycle is. They consider it to be an additional cost which they have to bare from their daily income. For example, if they take the loan to buy a cow, they have to pay the instalment of the loan on a weekly basis. Whereas the profit from the investment will be acquired only after the cow is sold after three or four months.

Crowdsourcing funds: Crowdsourcing entails the process of funding or making an investment to a cause or a trade through an online platform. CARE's Shomoshti project has already started working with an online crowd funding platform, known as i-farmer, which provides business finance to poor farmers to buy cattle for calf fattening on the basis of equity. This has connected the investors in urban areas to the farmers in rural areas. It allows the farmers to exempt interest payment and only share the give back the capital and share the profit made on the sale of cattle at the point of sales. Similar crowd funding solution can be developed fitting the business cycle of other IGAs as well. This is an innovative way of pursuing much needed finance for the PEPs in the Char and Haor region to engage in IGAs of SHOUHARDO III project as well.

4.6.8 Strategy for Partnership with institutions and market actors

From our field investigation there are several potential private sector individuals and government institutes who have been identified who can be partnered with in order to move forward with the planned strategies. We are listing them down for an at a glance look.

IGA	Market actors	Institutions
Tailoring	Cloth Retailers Successful Tailors	National retail brands
Net bag production	Traders	
Fish net production	Fishermen	
Bamboo craft – Chai Production	Traders Input suppliers Seasoned Chai Producers	National retail brands for bamboo craft
Grocery shop	Input supplier	
Mobile phone servicing	Input suppliers	Department of Women's Affairs
Migration	Transportation owners Accommodation owners Existing migrants	Department of Youth Development

4.6.9 Strategy for Alignment with training, technology and key assets

It has been observed that some PEP members especially youth male and female who received training were able to manage credit, inputs or raw materials or further technical support from Micro credit organisations or government run projects for starting the business for which they received training SHOUHARDO III program. However, the study team also met some trainees who could not start their business due to lack of capital. They also found it difficult to collect raw materials due to lack of information or absence of nearby sources. In fact, the PEPs were not able to contribute much in times of initiating the business. The project can keep some provision for supplying equipment, raw materials or working capitals for widow, newly married women, youth male and female who are not that much creditworthy to service providers.

4.6.10 Strategy for introduction of new IGAs with the support of manufacturers or importers

The study team observed in the field that some hawkers who travel in different villages are selling various products such as toys, readymade clothes, imitation jewellery and cosmetics. It was also observed that some hawkers are selling agricultural inputs like pesticides and cattle and poultry feed. The project can support PEPs to be engaged as a hawker for different products by identifying manufacturers, traders and linking them with the interested PEPs. Besides, small machineries and equipment rental service can be introduced based on the need. For example, sewing machine rental service may solve the problem of those who do not have capital for buying this machine. However, support for some exposure visits can be provided to PEPs before they decide to do these type of business.

4.6.11 Strategy for enhancing Market Development Approach

This part of the recommendation is applicable for the SHOUHARDO III Program team and its partners for further internalising market development approach for promotion of non-farm enterprises.

The study team feels that CARE and its partners have been able to engage some actors and stakeholders by following market system approach through its activities over the years. Partner NGOs working with SHOUHARDO III Program have a long experience of working on implementation of livelihood activities. They have made a significant contribution in livelihood sector through their Micro-Credit services. However, they need to enhance their understanding about value chain and market system development. In this approach, market feasibility determines the life cycle of a business and knowledgeable value chain organisations only invest in feasible businesses. In this context, following strategies can be adapted to enhance Market Development Approach:

- Enhance the capacity of SHOUHARDO III and partner NGO staff to design and implement Value Chain development activities and bring innovation in the delivery methods.
- Facilitate linkage and relationship among value chain actors, technology, input and financial service providers and stakeholders such as government agencies, NGOs, research institutions, private sector business.
- Establish partnership with institutions have track records of working on market development principle, networking, capacity building and policy influencing. This will strengthen SHOUHARDO III and its partners' capacity for and effective coordination and market development relevant to non-farm enterprises.

5. Recommendation and Conclusion

5.1 Recommendation

In implementation of the strategies described above, SHOUHARDO III programme needs to consider following factor for success:

1. Gender aspects in livelihood security assessments

The patterns of gender aspects described in the previous section are influenced by the marked inequality that often exists between men and women within a family and community. In other words, more attention needs to be given on intra-household inequalities in economic control, interests, opportunities, and decision-making power. Although CARE systematically collects data disaggregated by gender when undertaking livelihood security assessments at the community level, this need to be further strengthened and aligned with non-agricultural IGAs promoted through the SHOUHARDO II programme.

2. Promoting household business planning and decision making

Generally, PEP men and women selected from a household received training, technical assistance or finance to start and manage IGAs. But this type of support in many cases does not include household business plan based on household resources and decision making system into full consideration. As a result, the PEP women received support; implement the IGA in a kind of isolation, with less clear direction and limited support from the family. A household business planning tool can combine various economic activities into particular livelihood strategy for the family members based on consensus and available family resources plus external resources.

3. Business risk management:

The situation of livelihood activities changes and become uncertain at times depending on the demand-supply, cost of raw materials, profitability, natural calamities and other factors, risk management activities for example, re-financing or reallocation of resources may need to be taken into consideration. SHOUHARDO III needs to keep support provision in its delivery methods to enhance PEP's risk management skill.

4. Enhancing complementarity:

Non-farm livelihood activities need to be implemented to enhance complementarity. For example, home based IGAs should not be implemented to address women's mobility issue rather it should be implemented to complement domestic responsibility. Likewise, processing and trading of agricultural produce may complement the IGAs facilitated by SHOUHARDO III programme or savings made from migration could be used to start viable IGAs.

5. Flexibility:

In IGA management, flexibility and multiplicity would be the two major driving elements. The PEP men and women need to face unpredictable factors of production (e.g. seasonality) or institutions of exchange (e.g. casual labour markets and uncertain product markets) and make adjustment as necessary. The PEPs need to be trained to become more flexible that enable them to address the challenges of business as they go along.

5.2 Conclusion

The people in the Deep Haor wetland and the Char Region are vulnerable to floods and erosion due to the low-lying nature of the land. This hampers the livelihood of the dwellers, particularly in the lean period. Most of the PEP households operate with almost single livelihood option like fishing or wage labouring for their survival. While there are a lot of disadvantages of the people of Haor and Char within that certain opportunities and comparative advantage can be detected. By working on those advantages and opportunities the lean period of the Haor and Char households can be turned into an income earning period in their calendar. SHOUARD0 III Program therefore along with its partners are

supporting the impact groups to overcome the problem through implementation of both farm and non-farm livelihood activities.

The study focused on investigating the status of non-farm livelihood options. Limited option for non-farm livelihoods is a major challenge for the program to address. Within the given context, the Program has already trained more than 15,000 on non-farm IGAs such as tailoring, tea stall, village grocery shops who are now earning income and supporting their families. Increasing income from the activities mentioned above IGAs require in-depth analysis and more effective support services. For example, livelihood opportunities depend on proximity of physical markets or market infrastructure and market system. Impact group living near the markets may have more livelihood options than those who are isolated from the markets.

The situation of impact groups varies by gender, age, marital status and seasonality. Without a deeper understanding about these issues, it is very difficult to design effective interventions for the poor and ultra-poor impact groups. SHOUARDO III Program has developed baseline of the impact groups and conducted different studies such as value chain analysis. The mid-term review was conducted to understand what works and what doesn't. This mid-term review gave the basis for this study to design appropriate livelihoods strategy for the poor and extreme poor women and men living in the deep Haor and remote Char.

From the study, it came out that PEP households in Haor depend on migration and fishing. On the other hand, households living in Char area most depend on migration as they do not have opportunities for wage labour. This justifies the need for introduction of non-farm livelihood options.

This study analysed home based tailoring; supplying tailored clothes; fish net making; net bag making; chai production and trading; grocery shop management; mobile servicing and migration for exploring option to introduce or strengthen the activities so that PEP households can participate. The analysis reveals that income from these activities may not be sufficient unless some value addition is made to increase the income. For example, home based tailoring brings the limited income due to lack of quality, limited product range and customer base. The study has suggested some strategies such as further training, advice, and input supply which may help these household bound tailors to increase their income.

The study has suggested collective facilitation of IGAs, collective production for tailoring, bamboo craft, fish net making and the net bag making. Village or area selection for certain products or services has been recommended for expansion or cluster development. Strategy for supporting individual household approach has been proposed so that they are able to increase production and meet supply contract. Emphasis is given on skill training for retailing grocery items or providing mobile repairing services for increasing income. Apprenticeship is another strategy that this study has emphasized as it can help PEPs overcome skill gap and increase productivity and income.

Side by side, the study has proposed strategy for access to financial services; partnership with institutions and market actors; alignment with training, technology and key assets; introduction of new IGAs that can implement with some manufacturers or importers and enhancing Market Development Approach. It is expected that strategies proposed meet the requirement of SHOUARDO III to improve the livelihoods of the Poor and Extreme Poor Women and Men living in the Deep Haor and Remote Char.

Glossary

Apprenticeship: It is a job with training. Being an apprentice means that a person have a job that includes gaining recognized qualifications and essential skills whilst s/he is working and earning a wage.

Business Plan: A business plan is a written document that describes in detail how a business—usually a new one—is going to achieve its goals. A business plan lays out a written plan from a marketing, financial and operational viewpoint.

Input Suppliers: An individual, enterprise or a company supplies input, services or technology to producers or manufacturers.

Financial literacy: It is the possession of the set of skills and knowledge that allows an individual to make informed and effective decisions with all of their financial resources.

Micro-finance Institutions: Microfinance institutions fill a needed gap within the financial services industry by offering small loans, or micro-loans, to people unable to access conventional loan services.

Producer: A person, company, or country that makes, grows, or supplies goods or commodities for sale.

Service providers: A person, company, an organisation, body or business that provides services to the public. Some example of service providers are transporters or input suppliers, and those who create the policies and infrastructure that affect the environment in which the product is sold.

Crowdsourcing funds: Crowdsourcing is a sourcing model in which individuals or organizations obtain goods and services, including ideas and finances, from a large, relatively open and often rapidly-evolving group of internet users; it divides work between participants to achieve a cumulative result.

Skill gap: To identify what skills are needed for improvement. Conducting a skills gap analysis helps identify skills PEPs need to meet their business goals.

Value Chain Analysis: The analysis of channel through which a product moves, passing through each actor who has legal ownership over the good or service, from primary producers to final consumers. The market chain therefore includes farmers, processors, traders, wholesalers and retailers. In a market map, these represent the middle section of the map.

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Annex A: Question guides

Question guide for In-depth Interview with PEPs (Impact groups)

Introduction

Assalamu Alaikum ...

My Name

I have come from CARE Bangladesh. Currently; we are conducting an assessment to develop appropriate livelihoods strategy for the poor and extreme poor women and men living in the deep Haor and remote Char under CARE's SHOUHARDO III project. The purpose of this research is to find out the potential source of livelihood for poor and extreme poor households of those regions during lean period. Your identity and feedback will be kept confidential and this information will be used only for research purposes. Do you agree to be the respondent? Thank you for agreeing to participate in the KII.

Respondent's name					
Upazilla		District			
Village		Union		Age	
Number of family member		Female		Male	
Land ownership (Decimal)		Education		Sex	

Part 1

Deliverable: An analysis of different impact groups from PEP households.

1. Profession_____

What you do in the summer/monsoon season?_____

2. What you do after recession of water or in the winter?_____
- 3.i) Do you produce anything? Yes_____No_____ (if yes then ask the following)
 - a) Farm Based_____Quantity/day/month/season/year_____
 - b) Non-farm_____Quantity/day/month/season/year_____
 - c) Off-farm_____Quantity/day/month/season/year_____

4.ii) Mapping of income activity around the year:

Month	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Occupation												
Income from occupation												
Production												
Income from production												

5. What skills you have?

- a. Farm based _____
- b. Non-farm based _____
- c. Off-farm _____

6. How you got into this income opportunity? _____

7. Identify barriers you had to overcome _____

8. How did you overcome them in order to be able to work?

9. Do you have any skill gap for this income opportunity? Yes _____ No _____ if yes, what are these

- a. _____
- b. _____
- c. _____
- d. _____

10. Where do you sell your product? _____

11. Is there any demand for your product/services? Yes _____ No _____ If yes the respond to following:

- a. High demand _____ Quantity/day/month/season/year _____
- b. Medium demand _____ Quantity/day/month/season/year _____
- c. Low demand _____ Quantity/day/month/season/year _____

Part 2

Deliverable:

- An analysis of specific market opportunities for PEP youth, men and women
- An analysis of the income potential for identified off farm income opportunities

12. Are you keen on extending your income options?
Yes _____ No _____

If yes, answers the following:

- a. What type of income options? _____
- b. Duration during the year? _____

13. Is there any further market opportunities? Yes _____ No _____

If yes, what are those?	In what ways can you get engaged? e.g. daily wage labor, part time work or entrepreneurial labor
If no, what are the constraints that are stopping the overall market evolution? (Evolution refers to increase in number of potential market opportunities.)	

How has the market evolved over the last 20 years? (Gather snapshots of evolution in market opportunities)
What were the underlying reasons for those changes?

If yes (q.13):

14. What skills are necessary for utilising this market opportunities? _____

15. What competencies are necessary for utilising this market opportunities? _____

16. Is this market opportunities suitable for women?
Yes_____No.

If yes, how is it suitable for them?

17. Is this market opportunities suitable for youth?
Yes_____No.

If yes, how is it suitable for them?

Part 3

Deliverables:

- An analysis of the barriers to entry
- A detailed analysis of skill requirements by sectors

18. What are the barriers to entry and/or growth for:

Off farm wage earning options	Name of the opportunities/activities	Barriers to entry and/or growth	Potential interventions required to address them
a. Identified off-farm incomes generation activities and			
b. Wage earning opportunities and the potential interventions required to address them;			

19. What community level structures would be beneficial in building new or strengthened livelihood options? (This could include producer groups, marketing groups, and other types/processes to access information).

20. What capital building options you have for

a. self-employment? _____

and

b. skill development? _____

21. What new skills you need to start the new IGAs?

a. _____

b. _____

c. _____

22. How has the market evolved over has 20 years? (Gather snapshots of evolution in market opportunities)

23. What were the underlying reasons for those changes?

Question guide for KII with Enterprise

Introduction

Assalamu Alaikum ...

My Name

I have come from CARE Bangladesh. Currently; we are conducting an assessment to develop appropriate livelihoods strategy for the poor and extreme poor women and men living in the deep Haor and remote Char under CARE's SHOUHARDO III project. The purpose of this research is to find out the potential source of livelihood for poor and extreme poor households of those regions during lean period. Your identity and feedback will be kept confidential and this information will be used only for research purposes. Do you agree to be the respondent? Thank you for agreeing to participate in the KII.

Topic	Subtopics	Questions (broader)	Response
Personal In formation	Name	1. We can ask and fill in the form or can obtain a business card	
	Address	2.	
Type of business	Physical function	3. How does the respondent add value to the product/ services product?	
		4. Where is this in the value chain?	
	Value addition	5. Does s/he change its form (processor), move it (transporter), store it (wholesaler), sell it (retailer) or consume it?	
	Experience	6. How long s/he working on this business?	
Demand	Quantity	7. Quantity sold normally per day/ week/month/season	
	Type of buyer	8. To whom do you sell?	

	Seasonality	9. Do the volumes of sale change over time?	
		10. Do changes in prices occur over time? .	
		11. If so, why?	
	Variety	12. Are there different varieties?	
		13. If so, what is their respective demand or preference?	
		14. What is the price variation as per differences in varieties?	
	Consumer preferences	15. If so, why?	
	Price data	16. Per unit (number/kg/mound/MT, etc. specify	
		17. Are there problems selling the products? If so, what are they?	
Supply	Source by area	18. Where are your supply areas (geographically)?	
	Source by type of person	19. Who do you buy from?	
	Price	20. At what price do you buy the variety?	
		21. Does the price change over time? If so, why? How?	
		22. Do you have problems getting products? If so, what are they?	
Quality	Quality	23. What is the quality of the product along the chain?	
	Perishability Post-harvest issues.	24. What is the product's shelf life?	
Storage	Quantity	25. How much do you usually store?	
	Time	26. For how long?	
	Storage problems	27. Do you have storage problems?	
		28. Do you experience storage losses?	
Marketing costs	Forms	29. What are your marketing cost?	
	Proportions	30. What is their proportion? E.g. %	
Grading and sorting	Grading	31. Do you grade or sort?	
	Incentives	32. Do better grades fetch higher prices?	
Marketing information	Sources	33. Do you get market information e.g. on prices?	
		34. If so, who from and how?	
	Spatial arbitrage	35. Is there a relationship between prices in different areas at given times?	
Price Information	Market power	36. Who determines the price	
		37. How is the price determined?	
		38. If the firm or individual is a price taker, find out why?	
Institutional and legal framework	Associations	39. Do you belong to an association? .	
		40. Are there any market regulations? If so, what are they and how do they affect your business?	
Market structure	Competition	41. Number of sellers	
		42. Is there price competition?	
		43. Is there non-price competition? If so, what for?	
Credit avail ability	Sources and type	44. Are there any credit institutions?	
		45. Do you use them?	
		46. What are their rates of interest?	

Technology and skill availability	Sources and type	47. Do you use any technology and	
		48. Who provide the technology and	
		49. Cost for technology	
		50. Do you have required skills for operating this technology?	
		51. Who provide the skill?	
		52. How much does it cost?	
Asset availability	Sources and type	53. Do you employ people?	
		54. How many people you employ?	
		55. How many of them are full time?	
		56. How many of them are part time?	
		57. How many of them are women?	
		58. Do you need any more employee?	
		59. How many people you need?	
		60. How many of them are full time and part time?	
		61. What other assets you use?	
		62. How much do they cost?	
Partnership with lead firms	Sources and type	63. Do you work with any lead firm	
		64. Do you need to work with any lead firm?	
		65. If yes, which farms you prepare for partnership?	

Framework for Gender role in value chain Analysis

Activities	Female (yes/no) describe	Male (yes/no)
Input supply		
Production		
Processing		
Marketing		

Question guide for Training / Technology Services Providers

Introduction

Assalamu Alaikum ...

My Name

I have come from CARE Bangladesh. Currently; we are conducting an assessment to develop appropriate livelihoods strategy for the poor and extreme poor women and men living in the deep Haor and remote Char under CARE's SHOUHARDO III project. The purpose of this research is to find out the potential source of livelihood for poor and extreme poor households of those regions during lean period. Your identity and feedback will be kept confidential and this information will be used only for research purposes. Do you agree to be the respondent? Thank you for agreeing to participate in the KII.

A. Organization

Organizational ID	Name		
	Address		

1. How does the institution add value to the product/ services?
2. How long the institution working on this business?
3. Course offered normally per/ month/season/ year
4. To whom do you offer the training?
5. Do the number of training course and contents change over time?
6. Does the institution change fee over time? If so, why?
7. Are there different courses? If so, what is their respective demand or preference? If so, why?
8. Are there problems selling the training products? If so, what are they?

B. Training opportunities available

Training opportunities available for PEP to participate in, emphasizing short-term skill trainings such as vocational trainings;

Institutions	Short term skill/vocational Training schemes/Opportunities	Long-term skill Training schemes/Opportunities

C. Quality, accessibility

Quality, accessibility (e.g. distance and costs) and market relevance of available trainings, focusing on short term skill trainings

Institutions	Short term skill Training schemes/Opportunities	Accessibility		Relevance
		Distance	Cost/fee	

D. Support required for PEPs

Support required for PEPs to access identified training opportunities by identifying

Employers' expectations and requisite skills for self-employment on the one side, and

Name of the income opportunity	Skills required	Employers expectation for the requisite skills	Support package can be considered and their price

Skills, aspirations and work attitudes of PEPs on the other side.

Name of the income opportunity	Skills required	Expectation of PEP for the requisite skills	Support package can be considered and their price

Question guide for KII with Regional or National government departments

Introduction

Assalamu Alaikum ...

My Name

I have come from CARE Bangladesh. Currently; we are conducting an assessment to develop appropriate livelihoods strategy for the poor and extreme poor women and men living in the deep Haor and remote Char under CARE's SHOUHARDO III project. The purpose of this research is to find out the potential source of livelihood for poor and extreme poor households of those regions during lean period. Your identity and feedback will be kept confidential and this information will be used only for research purposes. Do you agree to be the respondent? Thank you for agreeing to participate in the KII.

Name of Interviewee:		Date:	
Name of Institution:			
Designation			
Contact Details:			
Name of Interviewer			

1. What are the major livelihood options supported by your organization for PEP men, women and youth in this region?
2. How are the PEPs supported by your organization in pursuing these livelihood options?
3. How has the support changed the income earning abilities of the PEP men, women and youth?
4. In which months are there shortage of income options for the PEPs? (Cross check with the responses from PEPs)
5. How do people make their living during those months?
6. Are there any particular off-farm income earning opportunities in which the PEPs can engage during those lean months?

7. If yes, what are those? What are the constraints in accessing those opportunities (e.g. access to backward markets, access finance, etc.)?
8. Is there a local market demand for those opportunities? If yes, why isn't the market gap being addressed?
9. If no, is there a demand outside of the locality? How can that demand be tapped into?
10. Do the PEP women, men and youth have the skills to engage in this activity? If no, can your organization support the PEP women, men and youth in acquiring those skills?
11. For the identified income opportunities, what kind of training might be needed to address the knowledge of the PEPs?
12. Besides training what other support can your organization provide to the PEPs in pursuing these livelihood options?

Question Guide for KII with Local leaders

Introduction

Assalamu Alaikum ...

My Name

I have come from CARE Bangladesh. Currently; we are conducting an assessment to develop appropriate livelihoods strategy for the poor and extreme poor women and men living in the deep Haor and remote Char under CARE's SHOUHARDO III project. The purpose of this research is to find out the potential source of livelihood for poor and extreme poor households of those regions during lean period. Your identity and feedback will be kept confidential and this information will be used only for research purposes. Do you agree to be the respondent? Thank you for agreeing to participate in the KII.

Name of Interviewee:		Date:	
Name of Institution:			
Designation			
Contact Details:			
Name of Interviewer			

1. What are the major livelihood options for PEP men, women and youth in this region?
2. Up to what extent are they supported by the local government in these livelihood options?
3. How has the help changed the income earning abilities of the PEP men, women and youth?
4. In which months is there a shortage of income options for the PEPs?
5. How do people make their living during those months?
6. Are there any particular off-farm income earning opportunities in which the PEPs can engage during those lean months?
7. If yes, what are those? What constraints are there in accessing those opportunities?
8. Do the PEPs women, men and youth have the skills to engage in this activity? If no, what training do they need?
9. How can the local government help the PEPs acquire those skills?
10. Is there a local market demand for those opportunities? If yes, why isn't the market gap being addressed?
11. If no, is there a demand outside of the locality? How can that demand be tapped into?
12. How can the local government help the PEPs in pursuing these livelihood options?

13. How are the government agencies helping the local government in arranging those livelihood options for the PEP?
14. How can the cooperation be improved?
15. What resources would the local government need to ensure engagement of PEPs in those activities?