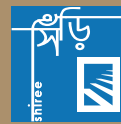

Income Generating Activities Analysis Guidance Note

shiree Operations Team | April 2011



UKaid
from the Department for
International Development



shiree

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The importance of IGA analysis

Extreme poor households have very limited opportunities to increase their incomes and rely on poorly paid employment and very low productivity activities. In this context, new Income Generating Activities (IGAs) – the productive use of an asset for income generation – give the opportunity for higher incomes, greater dignity, and a strengthened ability to cope with shocks.

However, often IGAs do not yield the expected improvement in income. This can be for many reasons – it could stem from weaknesses in project design, failures in implementation, failures by the beneficiary to make full use of the asset, or changes in the external environment (market prices for example). Common problems include:

- Low prices received from selling of products
- Marketing problems
- Inappropriate in the context
- Beneficiaries not reinvesting in assets (IGA not sustainable)

But many problems that are encountered are not inevitable and can be avoided if careful planning and analysis is done before the design and/or implementation. This IGA Guidance Note gives advice on planning and implementing IGAs in three sections:

1. **Quantitative Analysis:** assessing the productivity and effectiveness of IGAs using a cost/benefit analysis
2. **Qualitative Analysis:** assessing the context, appropriateness and feasibility of IGAs
3. **Advice on interacting with BHHs in IGA planning and intervention.**

The purpose of this guidance is to help NGOs provide the IGAs that are most suitable and appropriate for beneficiaries while offering them the highest potential for increased income.

1. Quantitative Analysis: assessing the productivity and effectiveness of IGAs using a cost/benefit analysis

The quantitative analysis tool below is a practical way for NGOs to assess the costs and benefits of different IGAs. This can be used to assess IGAs that have already been implemented but also, importantly, to assess future IGAs and their potential to improve incomes. For example, when an NGO is deciding on the best IGAs to offer its beneficiaries, it could use this to compare:

- The cost to the project
- The cost to beneficiary
- Opportunity costs¹

¹ "Opportunity cost" means the cost of the opportunity (in this case the IGA is the opportunity). Another way of thinking about it is as "sacrificed income" – to do the IGA how much income does the beneficiary sacrifice? For example, if the IGA is land cultivation the opportunity cost is the taka they would have earned from working as day labourers (or whatever else) that they didn't earn because they worked on the IGA instead.



- Income to beneficiary from IGAs
- Reinvestment needed
- Total income to beneficiary (once they have reinvested, maintained asset and taking away opportunity costs)
- Taka per day to beneficiary

You will have received an **excel document** with the tool and a couple of real examples from an NGO. The tool is presented below with comments showing what data should be entered where. There is also a step by step guide with advice on how the analysis should be done.

Process for completing analysis

1. A project manager (or someone similar) should spend time making sure they understand how the analysis works – it may take a while to understand but your shiree Programme Manager can be contacted if you have any problems.
2. The analysis requires accurate market information (about prices, costs etc). The analysis is only useful if the data you use is as accurate as possible. As preparation for the analysis you should think about the IGAs with your team and identify all the information you require.
3. Ask your team members to find the information you require. It is essential that this is as accurate as possible and that you consider the context for your IGA (e.g. when the IGA is implemented will the market prices for products be different to what they are now?)
4. With the data, complete the analysis either individually or with your team.
5. Think about how the findings relate to your project and when you've conducted the analysis with a number of IGAs you can compare the findings.

Which IGA is most cost effective?



shiree IGA Economic Analysis Tool

Name of IGA: _____

Quantitative Economic Analysis (over a 1 year period)

List the inputs required for the IGA here

Here you should give details about the data you are using

A. Cost to project

Item	Unit cost (Taka)	Quantity	total project costs (Taka)	Information about data (source, date etc)
			0	
			0	
			0	
			0	
			0	
Total Cost to project			0	

List the costs for each item "unit" here

Write the quantity of those units

The excel document automatically calculates the total cost

B. Beneficiary expenditure on IGA

Item	Unit price (Taka)	Quantity	Total	Information about data (source, date etc)
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Direct Cost to Beneficiary for maintaining asset

			0	
			0	
			0	
			0	

What (if any) will the beneficiary have to pay towards maintaining the asset? (e.g. fodder, irrigation etc)

Opportunity costs (i.e. sacrificed income)

			0	
			0	
			0	
			0	

As already explained – what "opportunity costs" to the IGA are there?

Reinvestment needed after product is sold

			0	
			0	
			0	
			0	

For the IGA to be sustainable the beneficiary will have to reinvest – what will they have to buy and how much will it cost? (This may be similar to Section A).

C. Beneficiary income from IGA

Item	Unit price (Taka)	Quantity	Total	Information about data (source, date etc)
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List the sources and amount of income that the beneficiary will receive from the IGA

			0	
			0	
			0	
			0	



Sustainable income from IGA to BHH (income - maintenance costs, opportunity costs and reinvestment costs):	The excel sheet automatically calculates the “sustainable income” – value of the IGA to the beneficiary (how much more taka the IGA gives them) after maintenance costs, opportunity costs and reinvestment costs are paid.
Taka per day	This divides the yearly income from the IGA by 365 – the amount of days in a year.
Assumptions of Analysis:	
<ul style="list-style-type: none"> - Taka per day figure doesn't consider amount of produce consumed rather than sold - BHHs reinvest in IGA - Average production figures and prices have been used - The total income/taka per day doesn't reflect that the BHH has already invested beyond the 1 year period 	

This simple tool can only give estimations about the IGAs – there are many things that will change these numbers that are unique to each situation (for example: different health of livestock, type of soil, storms or floods etc) that it is difficult to include in this analysis.

Other factors that change these numbers, however, (for example, lower market prices, lower productivity) can actually be considered in this analysis by changing the unit/quantity number. In the case of lower market prices, for example, you can change the unit price under beneficiary income (section C) and the tool will automatically recalculate the “sustainable income” and “taka per day” figure.

At the time of IGA analysis, both quantitative and qualitative aspect must be taken into consideration. The quantitative analysis will show the economic benefit of any IGA in terms of income and expenditure while a qualitative analysis will help better understand social, cultural, economic and other factors, this is explored below.

2. Qualitative assessment: analyzing the context and feasibility of IGAs

This guidance on qualitative analysis should help you to analyse the appropriateness and feasibility of the IGA within the specific context of your beneficiaries. The essential question that should be asked is:

Will the IGA give enough income to make a substantial and permanent improvement to the beneficiary household's life that is sustainable after the project ends?

To help decide the best IGAs to develop you should consider the following factors:

Preference of beneficiaries

Many NGOs find from their own experience that allocating the same IGAs to all beneficiaries or choosing for them which they should have, is not an effective approach. Some find that it is more effective for beneficiaries to have an element of choice in deciding which IGA they receive and that this helps develop a sense of ownership and motivation to use the IGA productively. The extreme poor, however, are often not aware of all the IGA possibilities and opportunities that are available to them and NGOs therefore have a responsibility to present the benefits of new IGAs or technologies and then together – between NGO and



beneficiary – decide on the best IGA. To give some ideas about possible IGAs please see Annex 1.

Exposure to IGAs and technologies

The capacity and awareness of beneficiaries must be considered when selecting IGAs as this will affect their ability to use the IGA effectively. Checking the following is essential:

- What type of skills is required for a specific IGA? Do they have skills and if not, how are they going to acquire the necessary skills?
- Is the individual or group interested in learning the needed skills?
- Does someone in the group or in the local community already have the necessary skills and the capacity to teach it to others?
- How long will the training be?
- What will it cost?
- Are there any service providers who can provide training to BHHs?
- Do the participants have the physical ability to do the tasks required?

Where new technology is introduced this should, in general, be as simple and easy as possible. The technology of an IGA should be easy enough to make it adaptable to a beneficiary and local context. It should be environmentally friendly and no technology should be selected which is not suitable for local conditions.

Marketing

Marketing is a key issue of any products or good and NGOs often find that their beneficiary's products are difficult to market or receive less income than they should. Whatever a beneficiary produces (goods or service) should have a readymade market either in locally or in the region, or have a clear and feasible strategy to develop that market through already established relationships. His/her goods or services should be sold without a lengthy wait. **A market survey must be done well before the products goes to market.** While conducting market survey, the following things must be considered:

- What are the existing price and how much will be offered for the product?
- Who are the customers and where do they live? Do they live nearby or far way? What are the income levels of the potential buyers?
- How often and for how long will they buy; will they buy everyday or only weekly market day?
- Are there any competitors? If yes, find out their strength and weaknesses. Visit and observe potential customers in a market, talk to people who are in interested in the product.
- Where will raw materials come from and at what price?
- Where BHHs will sell their products
 - at a local weekly market or a town daily market
 - to a whole seller or retailer or both or an institution

Investment potential and scale of operation

The IGA is to be operated profitably within the limits of the asset transfer budget. Before



choosing any IGA options, you need to think how your products operate from beginning to end. Check the following:

- Is it cheaper or costly? Look at the IGAs that will make the highest profit. Check with others so that other groups and individuals in the community are not intending to start the same micro enterprise to avoid competition
- Is it higher quality?
- Is it a completely new product?
- Will you sell on a regular basis?
- Can you sell in different quantities? and/or
- Sell in a place where more customers would be?
- What is the production cycle (daily, weekly, bi-weekly, monthly)?
- What quantity is produced (level of production)?
- What is used in production (raw materials) and is it readily available?
- Before pricing of any products, the following issues should be considered:
 - Total cost
 - How much are buyers prepared to pay?
 - Who are their competitors and their prices?
 - What is the level of demand for the product or service?
 - What is the quality and nature of their product?

Availability of resources

Physical ability, land, space and finance etc are resources that need to be considered while validating and selecting an IGA. The following questions should be considered:

- What resources are required to operate this IGA? Are they readily available?
- In the case of land, how is this affected by seasonal weather conditions?
- Where land is being leased what agreement has been reached with the landlord for renting in the future? (is this a formal agreement?)
- Where can inputs for the IGA be bought from? Locally or further away? (Remember that beneficiaries will have to buy these inputs themselves later on)
- Do the prices for these inputs fluctuate? Could this prevent the IGA from being profitable?

Social appropriateness

Some NGOs find that the IGAs they promote are actually socially unacceptable in the context and can increase stigma and social marginalisation for the beneficiaries. For example, many people do not want to rear pigs. The social and cultural appropriateness of an IGA must be considered.

Diversified income sources

Offering a number of income sources (even if they are of the same total value as an alternative one IGA) can have significant advantages.

- Having two or more IGAs can spread risk. Disease/bad weather may have destroyed one IGA if they have different types of IGAs the risk of all their income being destroyed is reduced.



- One IGA may give income after 6 months but this does not help a beneficiaries immediate needs. Giving another IGA that provides regular income can therefore help meet these needs.

Support to dependants beneficiaries

The overall situation of dependant households is very complex and delicate. They can be old, single headed, physically and mentally disabled with often limited physical and mental capacity to effectively operate IGAs and manage assets. Because of this, they are dependants upon their family members and society, and require a special approach for IGAs. One approach is to find a “*caretaker*” – a family member, friend, or local responsible person who can manage an IGA on their behalf and share the profit from the IGA with them. A case by case approach is required to find an appropriate caretaker and the following areas may be considered:

- Background of the household
- Identification of sincere and honest caretaker who is ready to take responsibility for the BHH
- Relationship of the caretaker to the BHH
- Skills, background and capacity of caretaker
- Risk factors associated with them
- The IGA recommendation itself

An example of this analysis is given in Annex 2.

3. Interacting with BHHs during IGA planning and intervention

When delivering an IGA NGOs should think about how the IGA will impact the beneficiaries long term future and consider how the following could increase the sustainability of the IGA:

- **Family development plans:** this can include a “chain investment plan” understanding how the family’s income operates through a yearly cycle. It can also include guidance on reinvestment because if beneficiaries do not reinvest in assets then the IGA support given by the NGO may not sustainably life them out of extreme poverty. Beneficiaries should be made aware about when they will receive income from the IGA and how much they should receive, it should also be made clear how much they will be required to reinvest and when it should happen.
- **Savings accounts:** many beneficiaries find it hard to save - often this is because they don’t have enough money to save but it can also be because they don’t have the facilities that allow them to save. When their incomes are increasing because of the IGA a savings account may be useful to help the BHH and this can operate on an individual or group basis.
- **Diversification guidance:** as already explained diversification can be extremely important. NGOs can provide guidance to beneficiaries and how and when this can take place.



- **Ongoing record keeping:** livelihood activities monitoring and management for recording at the beneficiary level is essential for the NGO to understand how the IGA is affecting the beneficiary household's life. Records should be kept on:
 - The kind of training received by the BHHs
 - What kind and amount of asset delivered to BHHs and when it was delivered
 - The income from the assets and when it was received
 - How much produce was consumed by the BHHs
 - If the BHH's asset based been increased by the project interventions and by how much
 - Reinvestment by the BHHs
 - social change

An example asset monitoring passbook developed by PAB is circulated with this note. The individual NGOs may develop their own passbook as per the need of project and activities.

- **The culture of NGO/beneficiary relations – BHHs as “active partners”:** beneficiaries *should not be seen as “passive recipients”* in NGO projects but rather as “active partners” working together to move out of extreme poverty. NGOs should treat beneficiaries with respect and should have processes in place that enable them to listen and then respond to the beneficiaries concerns and desires. It needs to be understood that IGAs and livelihood development is a dynamic process requiring flexible changes to beneficiary's situations.



Annex 1: Comprehensive list of potential IGAs

It is always good to have a comprehensive diversified and market oriented list of potential IGAs may help field staff in selecting IGAs for the beneficiaries form such wide options will reduce the risk of market saturation, competition and loss.

Area : Fish / Aquaculture and Related IGAs	
1.	Bagda Cultivation
2.	Galda Cultivation
3.	Golda and rice cultivation
4.	Pond fish cultivation
5.	Carp mixed fish cultivation
6.	Open water fish cultivation
7.	Hybrid variety fish cultivation in Cage (cage fishery)
8.	Local variety fish cultivation in flood and water logging area during rainy season for 4 to 6 months
9.	Fishing in river with small boat and net (Individual)
10.	Fishing in River and Sea Coast with Medium Size Boat and Net (group activity)
11.	Fish Nursery/Fingerling raising
12.	Crab Cultivation/Crab Fattening in Open Water/small pond/ditches etc
13.	Crab cultivation in cage in river and canal
14.	Fish Drying
15.	Fish Feed Production
Agriculture and Related IGAs	
16.	Rice Specially Salt Tolerant Varieties(BRRI 41 & 47 cultivation
17.	Jute Cultivation
18.	Vegetable (leafy, gourd, roots and tuber etc) cultivation at field
19.	Country bean cultivation on the dyke (ail)
20.	Vegetable cultivation on the bank of the pond
21.	Vegetable cultivation on homestead areas
22.	Seed production on contract basis
23.	Seed Production on individual basis
24.	Seedling (brinjal, chilli, cauliflower, cabbage, etc) Production
25.	Nursery (Fruit and Timber Sapling/Grafting) Production
26.	Hydro pony/Vegetable and seedling and sapling production on floating water hyacinth bed
27.	Fruit production kul, pineapple, mango, guava, papaya) etc
28.	Roadside fruit/timber tree plantation
29.	Flower cultivation
30.	Mushroom cultivation
31.	Compost Production
32.	Vermi compost production
33.	Paddy husking business
34.	Paddy husking service with portable machine mounted on power tiller
35.	Tillage/ land preparation service with power tiller
36.	Irrigation service with shallow pump
37.	Mele Cultivation
38.	Beetle Leaf Cultivation



39.	Cash crop/pulse cultivation
40.	Banana cultivation
Livestock /Cattle/Poultry and Duck Raising and related IGAs	
41.	Milk Cow Rearing
42.	Beef Fattening
43.	Goat Rearing
44.	Sheep Rearing
45.	Rearing of local and improved bred (faumi/ sonali) chicken
46.	Cage Rearing of hybrid layer chicken(36 bird in 12 cages installed in one steel frame)
47.	Pigeons Rearing
48.	Koel Rearing
49.	Duck Rearing
50.	Mini Hatchery Using Husk Method (commonly called Chinese technology) for the production of duck chicks
51.	Mini Hatchery Using Husk Method (commonly called Chinese technology) for the production of chicken chicks
52.	Mini Hatchery Using Husk Method (commonly called Chinese technology) for the production of koel chicks
53.	Pig Rearing
54.	Rabbit rearing
55.	Day old chicks rearing
Food Processing, Preservation, Storage and Related IGAs	
56.	Puffed Rice (Muri) Production and business
57.	Pressed Rice Production and business
58.	Puff corn production and business
59.	Roasting and business of groundnut
60.	Milk processing-ghee
61.	Milk processing-curd
62.	Milk processing-butter
63.	Milk processing- chana
64.	Production and business of hot gram (chanachur)
65.	Production and business of milk based sweets (Shandesh,toffee,laddu) etc
66.	Production and business of coconut ball (naru), fried coconut chira and coconut powder
67.	Production and business of snack food (singara, samusa, nimki, goja) etc
68.	Production and business of backed food by specially designed low cost backing oven
69.	Production & business of papadum (Papar)
70.	Production and business of mixed sugar, milk and chocolate toffee
71.	Sugar Candy Production using hand punch machine
72.	Banana chip production
73.	Dehydration of tomato, brinjal and cauliflower/dried vegetable
74.	Production and business of pickle from mango
75.	Production and business of pickle from kul etc)
76.	Production and business of pickle from tetul/amra etc)
77.	Production and business of pickle from amra
78.	Jam ,jelly and juice production and business from Guava,
79.	Jam,jelly and juice production and business from mango
80.	Jam, jelly and juice production and business from pine apple



81	Jam, jelly and juice production and business from other Local Fruits
82	Jam Jelly and Juice Production and Business from Guava, Mango, Pine Apple and Other Local Fruits
83	Sugar cane juice
84	Production and Business of Mango Bar
85	Production and Business of Potato Chips
86	Spices Processing: Drying and Grinding of Chili and Turmeric
87	Storing Potato in Cold Storage and Selling in Pick Season
88	Molasses Making
89	Honey Production from Honey Bee
90	Honey Collection and Business from Sundarban
91	Rice Cake Making
Small Scale Manufacturing	
92	Coir Rope
93	Coir mat
94	Jute Rope
95	Jute mat
96	Hand bag from jute
97	Sweater and pullover
98	Shocks
99	Block printing
100	Low Cost Foot Ware/Sandal Production (Specially for Rishi Community)
101	Umbrella Assembling
102	Mele Mat Production
103	Metal Forging (Black Smith) for Hand Tool (Cutler, Hoe, Flat Chisel, Power Tiller Blade etc) Production
104	Primary Lather Processing (Salting) and Business
105	Manufacturing of Bamboo Products-Baskets,
106	Bambo mat production
107	Bamboo toys production
108	Bamboo furniture production(sofa, chair,bed etc)
109	Bamboo handicraft (wall mat, flower vassal, astray, pen holder etc)
110	Bamboo fishing Traps and Fence etc
111	Bamboo Fence (bana/pata) etc
112	Manufacturing of Concrete Pillar, Slab and Ring
113	Dress Making and Tailoring
114	Embroidery and Nakshikatha
115	Handicraft/Hand Fan/Cap etc with coconut and Palm leaf
116	Small Scale Soap Production and Business
117	Candle Manufacturing and Business
118	Production of potter goods from clay
119	Clay tiles manufacturing
120	Charcoal Production
121	Fuel briquette production from rice husk
122	Souvenir Making form coconut shell
Service Oriented Low Cost Transport Business	
123	Van/Rickshaw Pulling



124	Repairing of boat
125	Boat Transport
126	Repairing of Van/Cycle/Engine Van
127	Battery servicing
Wage or Self Employment through Technical Skill Based Trades	
128	Electrical installation/Repairing and Maintenance(for both self and wage employment)
129	Metal Fabrication/Welding (for wage employment)
130	Power tiller, Shallow Pump Repairing and Maintenance(for self and wage employment)
131	Masonry (Mason for Wage Employment in Construction)
132	Rod Binding (for Wage employment in Construction)
133	Tails Fitting
134	Carpentry (for Wage Employment in Construction and in Furniture Factory
135	Catering Service (For wage employment in restaurant)
136	Painting (for wage employment in construction)
137	Boat construction (for self of wage employment)
138	Wodden house with CI sheet or golpata roof construction
139	Mobile Servicing
140	Weaving in Handloom
141	Soldering and thin metal Product (Kupi/metal container) manufacturing
Small Trade/Business (buying and selling)	
142	Potato trading at market
143	Leafy vegetables(lalsak, puisak, bottle gourd sak etc) selling at road side
144	Leafy vegetables(lalsak, puisak, bottle gourd sak etc) selling at market
145	Bottlegourd buying and selling at market
146	Selling of Ribgourd, snakegourd, pointedgourd, pumpkin etc at market
147	Onion, garlic, ginger, turmeric selling at market
148	Onion, garlic, ginger, turmeric selling at home
149	Selling of pulse at market
150	Selling of mango at market
151	Selling of mango at home
152	Selling of mango at roadside and bus station
153	Selling of jackfruit at market
154	Selling of mango at roadside
155	Selling green coconut at market
156	Selling green coconut at bus station
157	Selling of green coconut at road side
158	Selling of ripe coconut at market
159	Selling of banana at market
160	Selling of banana at bus station
161	Selling of banana at road side
162	Selling of watermelon at market
163	Selling of watermelon at bus station/roadside
164	Selling of pineapple at market



165	Selling of pineapple in pieces at bus station
166	Selling of amra at market
167	Selling of amra at bus station
168	Selling of guava at bus station
169	Selling of guava at market
170	Selling of kul at market
171	Selling of kul at bus station
172	Selling of kul at road side
173	Selling of sofeda at market
174	Selling of apple at market
175	Selling of grape at market
176	Selling of orange at market
177	Selling of blackberry at market
178	Selling of blackberry at roadside/bus station
179	Selling grape fruit at market
180	Trading of garment products/ shirts/ trouser/ half and full pants/sharees etc at market
181	Trading of garment products/ shirts/ trouser/ half and full pants/sharees etc at home
182	Grocery Shop
183	Dry fish trading
184	Fish selling at home
185	Fish selling at road side
186	Fish selling at market
187	Fingerling Trading
188	Fish Feed Trading/buying and selling
189	Small scale tea stall
190	Small food shop
191	Small scale pan/nut shop
192	Trading of beetle leaf
193	Trading of beetle nut
194	Laundry business
195	Household utensil business at home
196	Shoe polishing and repairing
197	Imitation jewelry business at home
198	Drinking water supply business
199	Second hand cloth business
200	Ice cream vendoring
201	Selling of shan-papri
202	Poultry selling at market
203	Purchasing of eggs from home and selling at market
204	Selling of boiled eggs at different points such as bus station, market place
205	Selling of ducks at market
206	Flexi load business at road side
207	Selling of mele
208	Selling of rice straw
209	Selling bamboo fishing traps



210	Selling of bamboo fence (pata/bana)
211	Selling of mele mats
212	Selling bamboo baskets
213	Selling of bamboo mat
214	Selling bamboo toys
215	Selling of bamboo furniture (sofa, chair,bed etc)
216	Selling of bamboo handicraft (wall mat,flower vassal, astray, pen holder etc)
217	Selling of jainamaj/tazmbi
218	Leasing of local hat/bazar
219	Leasing of local ferry ghat
220	Preparing paper box
221	Any other

Examples of combination IGAs

1. Land lease for rice, jute and vegetable cultivation where land is available/under possession /flood free period
2. Goat rearing plus vegetable cultivation
3. Bamboo works along with pig raising /rearing- especially with rishi communities
4. Lease of land rice cultivation + bamboo works for For Munda communities. They need skill training
5. Van + small trade
6. Puffed rice + vegetable cultivation + poultry- Skill with business training
7. Mat making (mele) + poultry rearing
8. Small trade (fish, vegetable, eggs) + poultry/duck rearing
9. Wage employment after skill training on masonry/rod binding + goat/sheep/poultry for Interested and physically able youth
10. Boat and net (18 feet length) + net for Fishermen communities
11. Sheep rearing + Small trade
12. Bamboo works + turmeric/ chilli processing (drying and grinding)
13. Van + vegetable trade /poultry/small trade
14. Group based boat support for golpata and wood collection for sundarban areas
15. Embankment plantation + crab/shrimp cultivation
16. Rice/vegetable cultivation + goat rearing
17. Food processing (puffed rice, singara, gaza, chamusa etc)- Limited skill training required
18. Sewing machine (dress making)- limited training may required
19. Vegetable cultivation
20. Nursery for sapling/seedling
21. Selling of cloths/ dress/ladies items (feriawala) for ladies
22. Drying of fish
23. Skill training (motorcycle , cycle, power tiller, pump, mobile servicing, mason, rod binder, tiles set up , catering technician, electrician,

While selecting IGAs, care should be given in focusing a multiple options. It has been found that in most cases one IGA is not enough rather many of them would require to adopt 2 or more IGAs where one may be the basic IGA and others may be the supplementary IGAs.

Annex 2: Format for analysis of dependent/economically inactive households

Sl. #	Description	About caretaker			Possible economic options	Remarks
		Attachment with BHHs	Experience of Caretaker	Risks associated with the caretaker		
1	<p>Asia</p> <p>She is 90 years old. Husband died long time ago. Her four sons also died long time ago. Four daughters, all are married- two live at Dhaka and other two works in mess as a cook in the locality. One of her grandsons (Ahad ali) whose father died before his birth has been living with her. Ahad ali was brought up by his grandmother. Her preferred <i>caretaker</i> is her grandson</p>	<p>Ahad ali is 15 years old and has been living with her grandmother since he was borne. He has strong bond with his grandmother. He loves her grandmother very much "He said – I will not leave my grandmother till her live".</p>	<p>Started working as a hotel boy when he was just about 10 years old. Ahad ali has long experience of working in a hotel – making tea and selling different items. He told that he would be able to manage small shop.</p>	<p>Apparently, no risk associated with the caretaker as he is closely bonded with BHHs. He has substantial experience on running small shop.</p>	<p>Small tea shop along with beetle leaf, chocolate etc.</p> <p>It can bring immediate income.</p>	<p>He can be given tea shop under small trade of PAB.</p>
2	<p>Shomo</p> <p>Shomo is beggar. Very old. River eroded person. Son is married, separated and do not look after his mother. Daughter is married. She is living near to her house. Her daughter and granddaughter is the closest to her and preferred <i>caretaker</i>.</p>	<p>The daughter and granddaughter (Sajna) of Ms Shomo care for her. They love her very much but their economic condition is not enough to provide financial help of any kind. Sajna is 11 years old, staying with her grandmother. She cooks for her go with her for begging.</p>	<p>Daughter of Ms Shomo and her husband is daily labour. The works other field.</p> <p>The field staff had an informal talk with Ms Shomo and her daughter. They said that they have previous experience of rearing cattle.</p>	<p>No or minimum risks as the proposed caretaker already looking after her. Previous experience with cattle rearing will be added benefit.</p>	<p>Cow rearing</p> <p>It will not bring any income immediately. So, small amount of stipend may be added to meet the partial food cost for Ms Shomo and her cow till the cow produce milk.</p>	<p>Heifer can be given but further discussion is required.</p>

Sl. #	Description	About caretaker			Possible economic options	Remarks
		Attachment with BHHs	Experience of Caretaker	Risks associated with the caretaker		
3	<p>Rahima</p> <p>Rahima is more than 50 years old. Operated two times in last two years, lost everything. She is living by herself. Her two sons do not look after her. Her younger brother who lives in Dhaka has arranged to provide half kg of rice per day. She does not have any confidence to anyone.</p>	She could not mention anyone who may be caretaker of her.	Not applicable	Not applicable	<p>No economic option.</p> <p>She is extremely helpless. She went to chairman for VGD/VGF but no success.</p>	The field staff indicated that capital may be given to an honest business person (say grocery shop owners) and in turn he will take responsible of Rahima. It needs further exploration.
4	<p>Baneshawri</p> <p>She is 80 plus. Her three sons don't look after her. Her home was eroded five times.</p> <p>She has no preferred caretaker.</p>	Not applicable	Not applicable	Not applicable	She is extremely helpless. Her only hope if someone organize VGD card for her.	Needs further exploration how project can help her.
5	<p>Shamser</p> <p>He is 90 years old. His wife cannot move and see properly. His two sons live in Dhaka. His two daughters are married and one of them lives in the same village.</p> <p>Basically he and his wife is living on social charity and little bit help from her daughter's sides. His preferred caretaker is one of his grandsons (Alam)</p>	The attachment of Mr Shamseher ali and his grandson needs to be further explored. According to primary information they like each other	Mr Alam owns a grocery shop. He is well of, three sons and daughter- all are school goers. All the daily items are available in his shop.	Needs further exploration as I could not see him.	<p>The preferred economic option is small trade.</p> <p>If further capital is given to Alam, he may extend his business and with the profit he can support both her grandparents.</p>	Agreement needs to be made in such a way that he supplies all the food items for two people only.

Sl. #	Description	About caretaker			Possible economic options	Remarks
		Attachment with BHHs	Experience of Caretaker	Risks associated with the caretaker		
6	<p>Banibala</p> <p>She is 80 years old suffering from multiple old complications. He is a bagger. Her three sons are married and separated. One of her sons- Naresh is helping her but not economically. Her preferred <i>caretaker</i> is Naresh.</p>	<p>Naresh is living near her mother. He and his wife look after his mother on daily basis although they are unable to provide any economic support. They still feel about their mother.</p>	<p>Naresh is a fish trader. He has 20 years experience on fish trading. He purchases fishes from fishermen and sold to market. His capital is about 1000-1500 taka. With this capital, he earns money and supports his 5 member family.</p>	<p>Naresh and her mother close to each other. Risk is minimum.</p>	<p>Small trade – purchasing and selling of fish.</p> <p>If further capital is given to him he may extend his business and with the profit he can support his mother.</p>	<p>Agreement need to be made with him and his wife that they will support their mother with all essential food items.</p>
7	<p>Basho</p> <p>She is a beggar. Her one son and two daughters were married and separated. She has suffered a lot. Her home eroded 11 times. Her preferred custodian is daughter- Bishaka.</p>	<p>Bishaka is married, both her husband and herself let her mother to share one room of their small house. Bishaka look after his mother on daily basis although she is unable to provide any economic support. She still feels about her mother.</p>	<p>The field staff discussed with Bishaka and her husband. It was learnt that Bishaka has previous experience of rearing cow.</p>	<p>Needs to be explored further.</p>	<p>Heifer rearing.</p> <p>It will not bring any income immediately. So, small amount of stipend may be added to meet the partial food cost for Ms Basho and her cow till the cow produce milk.</p>	<p>Further exploration is required as I could not discuss with Bishaka and her husband.</p>

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