



Guidance Note

Income Generating Activities for People with Disabilities and the Elderly



shiree

Guidance Note: IGAs for People with Disabilities and the Elderly



shiree

Version 1

December 2011

The Purpose of this Guidance Note

Shiree's ongoing experience from its Change Monitoring System (CMS) and operational support has identified that some partner NGOs are reporting challenges in maintaining income generating activities (IGAs) with beneficiary households (BHHs) where the household head is elderly or has a disability.

A follow-up investigation identified that, from the 18 partner NGOs consulted (6 Scale Fund, 6 Innovation Fund Round 1 and 6 Innovation Fund Round 2), on average 13.4% of household heads were elderly (aged over 65), and 2.9% had disabilities. The percent of elderly BHHs peaked at 37.3% of beneficiaries for one Innovation Fund NGO.

Despite the high representation of these groups, only 4 of the 18 partners consulted had specific strategies in place at the start of their interventions for working with elderly beneficiaries or those with disabilities, who often lack the physical capacity for labour-intensive IGAs. NGOs have since adapted interventions and introduced new activities, and shiree is keen to streamline good practice as undertaken by our partners. Using feedback from 18 NGOs, and a follow-up workshop with 31 NGOs as well as representatives from other DFID supported programmes and the Government of Bangladesh on 15-16 November 2011, this guidance note seeks to provide a step-by-step plan for developing sustainable IGAs with these groups. It is not a prescriptive instruction, but a guideline for use by NGOs at their own discretion; we hope and expect NGOs to build on this document, and contribute to future improved versions of it.

Who are Beneficiaries With Disabilities and the Elderly?

While a large percentage of shiree BHHs contain elderly household members or people with disabilities, those households which often struggle to maintain traditional IGAs are those where the **head of household** is very elderly and/or has disabilities. These beneficiaries may not have full use of one or more of their limbs, or may suffer visual or hearing impairments. The situation can be even harder if the head of household is also female and/or widowed.

Not all BHHs with elderly or disabled household heads will require specialised interventions; many are capable and keen to engage with the project in a traditional manner. Shiree's experience has, however, shown that some elderly or disabled household heads have proven unable and unwilling to engage with NGOs' projects as initially designed, and alternative arrangements need to be developed.

How to use this Guidance Note

IGA strategies for people with disabilities and the elderly should be integrated into programmes as early as possible. The support required will differ from person to person, but can be broadly divided into three categories:

1. **Hardware.** This is the core IGA and mechanism of IGA development. While some BHHs will be able to develop the standard project IGA, others will require specially-designed IGAs, or may need other people to be engaged to develop an IGA.
2. **Software.** Hardware is nothing without software. Elderly BHHs and people with disabilities may need one-on-one counselling.
3. **Supplementary Activities.** Some additional inputs or activities may be required to enable these BHHs to develop IGAs. This could include things like transferring assistive devices along with the IGAs, or providing stipends while IGAs are being established.

This Guidance Note not only presents some of the best options for Hardware (**Step 1**), Software (**Step 2**), and Supplementary Inputs (**Step 3**), but outlines the step-by-step process of integrating an effective IGA strategy into existing projects (**Steps 4-6**). Where possible, this strategy should be developed during project **inception**.

Individual BHHs may require **different degrees of support** from each of these categories. While some may require an entirely different IGA, others may be fine with the standard project IGA and just a little extra one-on-one support (for example). The options are briefly summarised here:

	Hardware Approach	Software Options	Supplementary Inputs
BHHs are capable and keen to manage their own IGAs	<ul style="list-style-type: none"> - Using the Standard Project IGA - Disability-friendly IGA - Management of Asset 	<ul style="list-style-type: none"> - Motivation-building/ counselling - Additional Training or Awareness Sessions - One-on-one follow-up - Link with Disabled Peoples' Organisations - Link with other NGO Projects - Link with Service Providers - On-the-job training - Self-help Groups or Exchange Visits - Motivation of Group Leaders and Community Members 	<ul style="list-style-type: none"> - Stipend - Assistive Devices - Health Support, WATSAN, Nutrition
BHHs would benefit from outsider support to develop IGA	<ul style="list-style-type: none"> - Supporter System - Collective Interventions, Cooperatives, or Share-cropping 		

The structure of this Guidance Note is as follows:

- Step 1: Select 'hardware' approach (page 2)
- Step 2: Develop 'software' system (page 9)
- Step 3: Consider supplementary elderly/disability-specific inputs (page 11)
- Step 4: Develop Advocacy, Market Linkage and Sustainability & Disaster Risk Reduction Strategies (page 12)
- Step 5: Develop Implementation Plan (page 15)
- Step 6: Conduct individual assessments to allocate BHH-level support. Implement. Remain responsive (page 16)

Annexe 1 (page 17) provides an example format of an IGA plan for people with disabilities and the elderly.

Annexe 2 (page 18) provides an example format for selecting suitable supporters.

STEP 1 – SELECT ‘HARDWARE’ APPROACH

Different BHHs will require different hardware approaches. Given resource constraints, you will need to select what options you can offer. Some of the approaches (and the best practice options within those approaches) are outlined below.

Approaches 1-3 are those which are managed by the BHHs themselves, and approaches 4 and 5 engage the help of others:

APPROACH 1: USING THE STANDARD PROJECT IGA

Not all elderly BHHs or people with disabilities will require adapted IGAs. Some may only require 'software' support or additional inputs, so the focus could be concentrated there.

APPROACH 2: ELDERLY/DISABILITY-FRIENDLY IGAS

A lack of physical strength does not mean that elderly or disabled BHHs are not capable of managing any income-generating activities. Some IGAs have proven to work effectively for these types of beneficiary.

What are some of the Elderly/Disability-friendly IGAs?

IGA Option	Details	Requirements
Small businesses	BHHs can run small businesses selling from shops. This requires minimal physical exertion, and can provide a regular income while giving significant independence to the BHH. Successful examples from shiree BHHs include vegetable shops, tea stalls, van-based shops, snacks, dry fish sales, flexiload and others.	<ul style="list-style-type: none"> - Reasonable levels of numeracy and literacy. - Access to products for sale. - Access to a central selling point where customers will come to buy.
Technical skills (tailoring, handicrafts, pottery, net making, shoe repair)	BHHs can be trained in technical skills which require little mobility. These skills can be employed from the home . Successful examples from shiree BHHs include cake selling (pitha), basket making, etc.	<ul style="list-style-type: none"> - BHH has interest in the skill required. - Access to inputs from existing markets (eg. fabric, bamboo). - Plan for linking the produce to sales and markets.
Goat/ sheep/ hog rearing	While livestock rearing of larger animals like cattle can involve too much physical exertion (in the collection of feed etc), the rearing of smaller animals like goat, sheep, or hog has proved successful in some cases.	<ul style="list-style-type: none"> - Training in livestock maintenance, including vaccination and de-worming. - Plan for linking produce to markets. - Feed to be provided (can be significant volume for eg. hog). - Housing for goat and sheep. - Possible secondary IGA or stipend to provide short-term income to the BHH, as fattening could take 6-12 months.
Duck/hen rearing	Ducks and hens can provide short-term income from the production of eggs, as well as the development of a	<ul style="list-style-type: none"> - Training in poultry maintenance, including vaccination and feeding. - Cages must be provided.

	solid asset base which can fatten and be sold at a profit.	<ul style="list-style-type: none"> - Plan for linking produce to sales and markets. - Ducks are only a viable IGA for those near water.
Nursery/ homestead vegetable/ mushroom production	Although large-scale farming may not be possible for the elderly or disabled BHHs, they may be capable of establishing and managing small scale homestead production, or nurseries or mushroom production.	<ul style="list-style-type: none"> - Significant training in technical skills/nursery management. - Plan for linking produce to markets. - Sufficient land access.
Employment	This would ideally be an entirely new IGA approach, but we have few practical examples of this being implemented. Employment could be sought at local shops, or could be investigated for major employers like garments factories.	<ul style="list-style-type: none"> - Local demand for employees. - Supportive employer. - Skill training for relevant job. - Follow-up. - See ADD for further information of connecting people with disabilities to the garments sector.

What is needed to introduce elderly/disability-friendly IGAs?

1. Select an IGA which the BHH genuinely wants. It is important to consult BHHs, as they must be the ones who choose which IGAs to manage. This can be a difficult decision for many elderly or disabled beneficiaries, who have never managed their own IGAs or assets. Moreover, it must be an IGA which the BHH can physically manage and sustain in the long-term, so a functional performance assessment can be useful. Adequate support and guidance in this decision-making process is essential.
2. Using an economic analysis of the intervention, ensure that this IGA will provide the necessary income to graduate the BHH from extreme poverty. Is it appropriate for the local geographic setting?
3. When selecting IGAs, pay special attention to issues of energy conservation and injury prevention techniques.
4. Ensure that necessary training is provided to the BHH (both technical, and in terms of management of finances etc).
5. Different support is needed for each of the above interventions (briefly summarised above). NGOs and their field staff should make sure that they have the capacity to simultaneously manage numerous different IGAs.
6. Support BHHs in decisions on pricing and sales.
7. Significant follow up will be needed on a one-to-one basis.

Proven success?

Each of these IGAs has had individual successes with shiree BHHs, as well as individual failures. Nevertheless, a successful individual IGA offers one of the **most promising indicators of sustainability**. These IGAs can only succeed as long as they are selected according to BHH's desires, and BHHs are enthusiastic about their intervention. Support during the IGA-selection process is therefore crucial. Also, listen to BHHs if they have any ideas that have not already been offered by the NGO.

Numerous shiree partners are implementing this system, with varying results. Contact your shiree Programme Manager to learn more about specific IGAs or from a specific NGO.

In Practice

IGA Option	NGO	Case Study
<p>Technical Skills</p>	<p>Practical Action Bangladesh- PFP shiree</p> <p>Save the Children</p>	<p>PAB is currently providing direct IGA training to 103 disabled beneficiaries on developing their technical skills. Pictured below is one of their beneficiaries running a small bicycle repair shop in his community. This IGA allows him to cope with his disability as well as maintain a sustainable livelihood.</p> <p>Sikandar Gazi, a 68 year old elderly beneficiary of Save the Children, was penniless and had to beg with his wife to survive. Given his capabilities, he felt that he would be able to run a small grocery shop. Upon discussions with local community members, he was given tk 8000 to start his shop. His Community Support Group and the local UP chairman help with taking care of his shop, he is linked with a reliable provider and put in a suitable selling location. So his old age and limitations of mobility hasn't affected his ability to generate income.</p>



Risks

- The individual nature of the IGAs mean that risks which disproportionately affect elderly BHHs and those with disabilities (illness, shocks) can have significant impact on IGA development.
- Natural calamities or disease destroy the IGA.
- Poor decision making/business planning causes businesses to fail or assets to die.
- IGA activity worsens health/resilience of BHH – consider the 'do no harm' principle.

APPROACH 3: MANAGEMENT OF ASSET/PRODUCTION

While many elderly BHHs and those with disabilities may be incapable of the physical activity involved with some asset or agricultural transfers, they may be capable of managing the use of these assets by others.

What are some examples of managing production/assets?

IGA Option	Details
Rickshaw/van/boat	Common amongst shree partners, elderly or disabled BHHs can rent out the rickshaws, vans or boats to others on a daily/weekly/monthly basis to gain a regular income.
Cultivation of land	BHHs can manage the cultivation of a given plot of land by enabling them to pay for day labour through cash transfers.
Livestock rearing	BHHs pay others a daily/weekly/monthly wage to do the physical tasks involved with asset development (such as collecting feed). This is different from the supporter system where the IGA is managed by someone else (explained as the next option).

What is needed?

1. Select a transfer which the BHH is keen to manage.
2. Using an economic analysis of the intervention, ensure that this IGA will provide the necessary income to graduate the BHH from extreme poverty (either in rent, or as profit after others have been paid in daily labour). Make sure that there are people keen to rent such an asset.
3. Ensure that necessary training is provided to BHHs to manage their money.
4. Ensure that the BHH is capable of monitoring the IGA (ie. rickshaw is returned each night, cultivable land is not too far away).
5. Support BHHs in decisions of pricing and sales.
6. Provide one-on-one support (particularly in the early stages) as the business develops.

Proven success?

BHHs managing assets such as rickshaws have tended to receive a **reliable income** from the asset. The nature of ownership/management also gives significant **confidence of sustainability**. Examples of asset management are common in the urban area, where **DSK** for instance, have many BHHs with these assets. There are a smaller amount of cases of BHHs managing their own plot of land through the hiring of daily labour, but successes (such as at **Green Hill**) give promising indicators.

Risks

- Assets are stolen.
- Labourers take advantage and charge high rates.
- Poor decision-making in managing land means that costs are higher than profits.
- Cultivable land cannot be monitored, and paid staff are dishonest about produce and income earned.
- Elderly beneficiaries are unable to keep track of their IGA incomes.

NB: Approaches 4 and 5 engage others to effectively enable IGA development.

APPROACH 4: SUPPORTER SYSTEM

For those BHHs lacking a physically capable individual within the household, a *supporter* may be engaged.

What does a supporter do?

A supporter is an individual or group of individuals who will manage the asset or project intervention in coordination with the beneficiary (who is not physically capable to do so). BHHs will receive all (or an agreed percentage) of the profits from this IGA and will maintain some joint decision-making capacity in this relationship. A supporter system could take three forms:

1. The supporter just managing the standard project asset on behalf of the BHH.
2. A specific IGA assigned to the supporter related to the supporter's skills or interest.
3. An investment in the existing business of the supporter, with an agreed % of profits going to the beneficiary.

Who can be a supporter?

The dynamics of the relationship between BHH and supporter are essential to the success of a supporter system. Supporter may be:

- Family members.
- Rich people keen to support the poorer community members.
- Others who are extremely poor but could not be involved in the project because of micro-finance participation
- Other community members who are interested to participate.

What is essential is that they will not exploit the BHH, are committed in the long term, and will share some decision-making ability with the BHH. Hence, case-by-case analysis is required to find an appropriate supporter for each BHH. **Annexe 2** provides a table used by shiree partner NGOs, which has proved extremely effective in selecting appropriate supporters and IGAs. The main issues to consider are:

- The background of the household.
- The BHH's proposed supporter.
- The attachment between the supporter and BHH.
- The working experience and skills of the supporter.
- The risks associated with the supporter.
- The possible IGA options for this supporter relationship, to ensure profit for the BHH.
- That the engagement of family members (like grandchildren) will not have a negative impact on eg. Their school attendance.

Payment?

Not all supporters will demand payment, as they may provide support through familial responsibilities or because of *zakat*. The agreed sharing of profits depends on the intervention and the individuals concerned, but always with the priority that the BHH is sustained. Generally, to incentivise the supporter to continue his/her role, they must receive a relatively decent income or profit from the interventions.

What is needed to implement a supporter system?

1. Use the form in Appendix 1 (with example included) to select appropriate supporters.
2. Through discussion with the BHH and the supporter, select an IGA which suits the supporter, and will provide sufficient profit to the BHH.
3. Ensure that the engagement of children within the family will not have a negative impact on eg. their school attendance.

4. Use formal contracts between NGO, BHH, and supporter, which outline: 1) profit share, 2) payment system, and 3) responsibilities of the supporter (possibly including training attendance, income monitoring, etc).
5. Properly educate the supporter about how to take care of the BHH with severe disability/elderly, so that they have good intimacy.
6. Ensure that BHHs can monitor the IGA and the activities of the supporter.
7. Follow-up with the supporter and BHH on a regular basis.

Proven success?

The supporter system has been employed by 50% of shiree SF, IF1 and IF2 NGOs with relative success, but often only causing **smaller** improvements which sustain the BHH's consumption (rather than graduating them as such)

Numerous shiree partners are implementing this system, with mixed results. Contact your shiree Programme Manager to learn more from a specific NGO.

The **sustainability of this system has not been proven** beyond project close. The importance of the relationship between BHH and supporter cannot be underestimated, as interventions have experienced significant problems when the relationship was not favourable to the BHH. Some of the risks experienced are presented below.

In Practice

NGO	Case Study
Uttaran	An elderly beneficiary of the Uttaran project refused to accept any kind of asset because he felt he was too old and too weak to manage one. The project officials decided he would need a supporter and first attempted to contact his son who drove a rickshaw in Khulna. The son refused to come, so instead they gave the money that would originally go to the elderly beneficiary to another female beneficiary named Hasna, who runs a small shop. Every month she gives him some money, some rice and some supplies. Other people in the community sometimes look after him and cook for him and he's been doing considerably better.

Risks

Be aware that there are significant risks involved in the supporter system. NGOs should seek to minimise these risks through good management. Experienced problems include:

- Supporters are dishonest about produce and income earned.
- Supporters do not provide the agreed % income in the agreed timeframe.
- Supporters lose interest in the IGA and abandon it.
- The BHH is completely excluded from the decision-making process.
- The IGA is not profitable enough to sustain or graduate the BHH (once the supporter has taken the % cut).
- Younger supporters move away.
- Supporters steal assets.

- Please note that the supporter system can be a **disempowering** approach if poorly managed (as the BHH is not in control of their graduation). Therefore it is important to ensure that the BHH is fully consulted and engaged with their IGA.

APPROACH 5: COLLECTIVE INTERVENTIONS, COOPERATIVES, OR SHARE-CROPPING

What is a collective intervention?

A collective intervention is where BHHs receive IGAs in groups comprising both physically capable BHHs, and people with disabilities or the elderly. According to an agreed division of labour, the physically capable BHHs are engaged in the tasks which require significant physically-intensive labour, and the elderly or disabled BHHs can be involved in less physical work (such as post-harvest processing, support to physical workers like arranging lunch or tea, or looking after households/children while workers are in the field). Profits are shared between the group, according to an agreed standard.

What is needed to implement a collective intervention or cooperative intervention?

1. Select an IGA which will be profitable in a group approach. Use shree's IGA Guidance Note for further information on conducting economic analyses of IGAs.
2. Use formal contracts between NGO and all BHHs involved in the group, which outline: 1) profit share, 2) payment system, and 3) responsibilities of the each member of the group.
3. Ensure that the group are satisfied with these terms and conditions.
4. Ensure that the group leader is strong and committed to the initiative.
5. Put systems in place which make profits and costs transparent to the whole group.
6. Closely monitor the groups to ensure they are working effectively.

Proven success?

While there have been individual successes, group and cooperative systems elsewhere are **unproven** within shree, and we recommend using such a system only if the NGO has significant experience using such an approach.

If interested in this system, we would recommend visiting shree's Innovation Fund Round 1 partner, **CNRS**, which is effectively implementing collective enterprise. **CARE** is also taking a similar approach.

In Practice

NGO	Case Study
CNRS	Of CNRSs 1500 beneficiaries, 1200 have received land of which 4% are disabled or elderly and need extra support. The CNRS project works with groups of about 20 or so, who have weekly meetings on different issues. Through their weekly groups meetings, the beneficiaries of the Jamalganj upazila in Sunamganj collectively designated specific roles to the members in their sharecropping initiative. The elderly and disabled members aren't able to plant seeds, look after them and harvest them but they can do other jobs. So while the rest of the members work on the lands the elderly and disabled beneficiaries do things like shooing away birds when there are birds attacking the vegetable gardens, selling things at the market, bringing

	food to the people working on their lands, or sending someone from their family to help. So it's a system where everyone works according to their capabilities.
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Risks

- Resentment develops amongst illiterate BHHs who cannot transparently understand cost and sales figures.
- These BHHs are incapable of contributing at all to the group intervention. Resentment between BHHs develops, and leads to fragmentation of the groups.
- Some BHHs are lazy or migrate and leave others to do the work. The group enterprise collapses.
- Resentment develops about the agreed division of profits, and the group fragments.
- The group leader loses interest, and the group fragments.
- The enterprise is too closely controlled by a sub-group/individual.

STEP 2 – DEVELOP ‘SOFTWARE’ SYSTEM

Think of developing an IGA in terms of using a computer. The asset transfer is the hardware – the physical black box containing all the parts and electronic wiring – but this cannot be properly used without the necessary *software* – ie. the computer programmes that let you use the technology.

Receiving a cow (hardware) is useful, but only if you have received the training and have the market linkages (both software) which enabled you to make money from it.

While all shiree-funded projects have a large amount of software built-in to the intervention (skill training etc), some elderly BHHs and those with disabilities may require further support to develop their IGAs. We have outlined some of the possible areas where support may be needed here:

Software Option	Description
Motivation-building/ counselling	Elderly or disabled BHHs who have little experience managing their own IGAs may need encouragement and motivation to realise their capacities to develop IGAs. Experience has shown that elderly BHHs and those with disabilities who are accustomed to begging may believe they are incapable of developing an IGA, and do not easily adapt to managing their own IGAs. If motivation and confidence are not sufficiently built, these BHHs may return to begging rather than developing their IGAs. Make sure that there is necessary attention on ‘soft skills’ such as confidence and communication .
Additional Training or Awareness Sessions	It is likely that elderly BHHs and (particularly) those with disabilities will require additional training sessions, as the pace of the sessions facilitated in big groups may be too fast for these BHHs to follow. They may also need additional training on how to use their IGA considering their specific ailments.
One-on-one follow-up	As discussed above, elderly BHHs and those with disabilities are likely to require more one-on-one support than other BHHs. One-on-one support is required for supporter or group IGA activities to ensure the system is operating well, and BHHs running their own businesses will require one-on-one support to establish themselves (particularly in the early stages).
Link with Disabled Peoples’ Organisations (DPOs)	There is also an established network of Disabled Peoples’ Organisations (DPOs) across Bangladesh. These are organisations for and by people with disabilities. Often grassroots organisations, they may not provide services, but are experts on disability and can provide valuable guidance and motivational support to BHHs (and the NGO!). See if they are present in your working areas, and refer beneficiaries with disabilities to these groups.
Link with other NGO Projects	There may be other NGO projects in shiree operating areas, working specifically on elderly- and disability-related issues. Shiree partners are encouraged to link elderly beneficiaries and those with disabilities to such projects (where appropriate), as it can help deal with the multiple dimensions of extreme poverty that these BHHs suffer from. <i>Proven success?</i> Helvetas Swiss Intercooperation in Sunamganj have linked elderly and disabled BHHs to a number of different NGO projects, as well as engaging them in other HSI projects' activities.
Link with Service Providers	People with Disabilities and the Elderly are disproportionately in need of further services like medical care, as well as extension services from local agricultural/livestock departments. These services may require encouragement

	and guidance to begin work with people with disabilities or the elderly.
On-the-job training	Some people with disabilities or elderly BHHs with no IGA experience may need to engage in work simulation before engaging in selected livelihood activities and may need a simplification of selected livelihood options for better performance.
Elderly/ Disability Self-help Groups or Exchange Visits	If there are a number of beneficiaries with disabilities, they may benefit from engagement in self-help groups (sub-groups to existing project groups) where they can exchange shared experiences. Arranging exchange or exposure visits to successful elderly and disabled BHHs could have the same impact.
Motivation of Group Leaders and Community Members	Other beneficiaries and community members (particularly group leaders, where applicable) should be sensitised of their responsibility to people with disabilities and the elderly, and motivated to provide peer support and advice. A strong social support system can maximise BHHs' engagement with their IGA.

In Practice

NGO	Case Study
Practical Action Bangladesh, NETZ, CARE, Uttaran	Most of shiree's partner NGOs employ counseling services for disabled and elderly beneficiaries. PAB, CARE, NETZ and Uttaran are three of many others who are currently facilitating community-based counseling with disabled beneficiaries.

STEP 3 – CONSIDER SUPPLEMENTARY ELDERLY/DISABILITY-SPECIFIC INPUTS

Are the IGAs themselves (including both hardware and software) enough to graduate elderly beneficiaries or those with disabilities in your working area? Are additional activities required to enable beneficiaries to develop IGAs?

We have outlined some additional activities (supplementary to direct IGA activities) which some NGOs have been using effectively to enable BHHs to develop their IGAs.

Input Option	Why?	Implementation Options	Proven Success?
Stipend	In the short-term, some elderly or disabled BHHs could require extra support to establish their IGAs. This is usually used to ensure consumption during the IGA development period if the chosen IGAs does not provide immediate returns (such as is the case with livestock fattening).	A stipend should only be viewed as a temporary measure limited to a sustainable income enhancement at the BHH-level (via an IGA, or access to long-term government safety net etc). Due to the short length of shiree funding, stipends without this purpose are inherently unsustainable.	This approach can only be successful in the short-term. In order to guarantee such support in the long-term, we would encourage NGOs to focus on their advocacy efforts with local government to increase BHH's access to social protection and safety net schemes (see Guidance Note: 'Advocacy-in-a-box Toolkit').
Assistive Devices	If required to support the development of IGAs (through increased mobility), assistive devices like wheelchairs, tricycle, Axila crutch, elbow crutch, walking stick, special shoes, artificial limb, hearing aid, could be provided. This can be expensive, but may be the only way to enable many elderly BHHs and those with disabilities to develop IGAs. This could include modifications to home or workplaces such as ramps or toilet modifications.	Skilled experts are required in order to effectively prescribe what assistive device is required and in which measurements. Furthermore, the BHHs would require proper orientation on the use and maintenance of the assistive device, and some assistive devices would later need to be modified to enable the BHH to engage in the IGA activity. Shiree has a list of organisations which produce and distribute assistive devices – please contact your shiree programme manager for access to this list.	The international NGO, Handicap International, has provided support to NETZ and PAB to provide necessary assistive devices. This has had a major role in enabling IGA development for these groups, and is an example of how effective institutional partnerships can increase capacity to work with these groups. (see photo below)

<p>Health Support, WATSAN, Nutrition etc</p>	<p>Elderly BHHs and those with disabilities are disproportionately more likely to face ill-health, which can form a major barrier to the development of their IGAs, due to inability to work and high expenses incurred in treatment. Moreover, due to suspicion about the causes, prevention, and treatment of disabilities, they are more likely to use traditional healers rather than qualified medical doctors.</p>	<p>Consider opportunities for dealing with these problems, including preventative activities such as de-worming, WATSAN awareness or nutritional support, or responsive activities such as referral services or stipends to attend the doctor.</p>	<p>Shiree does not currently have any partners providing health support specifically for elderly or disabled BHHs, although DSK has broader health support for all BHHs. Health components can be expensive, but an approach such as that of Green Hill could be used, which provides cash transfers to enable BHHs to attend the doctor and buy medicine when they fall ill.</p>
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Assistive Devices



STEP 4 – DEVELOP ADVOCACY, MARKET LINKAGE AND SUSTAINABILITY & DISASTER RISK REDUCTION STRATEGIES

ADVOCACY (FOR SAFETY NETS AND SOCIAL PROTECTION)

Most elderly shiree BHHs or those with disabilities are entitled to a range of government social protection and safety net schemes. Social protection and safety nets have a valuable role both in protecting the extreme poor from falling into further levels of deprivation, but also in promoting graduation by ensuring that primary needs can be guaranteed, even in times of hardship. This is particularly the case for people with disabilities and the elderly, who are the most vulnerable of shiree BHHs. Nevertheless, access to social protection and safety nets amongst shiree BHHs remains relatively low (despite improvement over the last 2 years).

Another shiree Guidance Note (called the '**Advocacy-in-a-box Toolkit**') provides advice on how best to **advocate with local government institutions (LGIs)** in order to increase BHH's access to these schemes.

MARKET LINKAGE

Elderly BHHs and those with disabilities are unlikely to be effectively connected to markets. When developing IGA plans with these groups, it is important to make a corresponding market linkage plan. This could mean connecting them with existing buyers and sellers (which should be undertaken with all shiree BHHs), or setting up specific market linkage options specifically for these groups. A few market linkage options for these groups include:

Community Supplier System: If there are less mobile BHHs running small businesses, they are likely to require supplies to be brought to them. Either connect these BHHs to existing community supplier systems, or consider encouraging other BHHs or community members to expand their businesses to deliver products to these shops and salespeople.

Assembled Market: This would involve the NGO creating a market where less mobile people could sell their projects. A tricky activity to do well, but effective where possible.

SUSTAINABILITY AND DISASTER RISK REDUCTION

Despite possessing the clear ability to develop IGAs, people with disabilities and the elderly are particularly at risk from falling back into poverty, either through shocks or a lack of security undermining the IGA. Some major activities can be undertaken to minimise this risk:

Reinvestment guidance: This is a major element of the software support, and must not be forgotten. Elderly BHHs and those with disabilities (who may have particularly intense project engagement) will need guidance on how to reinvest after project support ceases.

Risk planning with BHHs: During one-on-one support, help BHHs to consider the potential risks to their IGAs (particularly in climate sensitive areas), and possible solutions to these problems.

Savings and/or insurance: Supporting BHHs to develop savings could provide a valuable mechanism to reduce risk. Some NGO projects have set up group/village savings groups, but you could also

connect them directly with formal banks. Some banks are starting to develop microinsurance systems, but there is little proof of this working effectively with the extreme poor at the moment.

Engaging group members (or supporters) more intensively: Group members (or supporters if they are involved) could be engaged to provide support to the BHH. This could involve more than just the physical rigour of the IGA; if your NGO requires incomes etc to be monitored, for example, other group members or the supporter may take responsibility for this (if the BHH is illiterate and incapable of doing so). They could also be assigned to oversee and provide advice on IGA development.

Ensure that elderly BHHs those with disabilities can engage with Secondary Project Activities: Some shiree interventions involve secondary support mechanisms like improved water and sanitation facilities, the introduction of savings schemes, and linkage activities with the private sector or government. Additional plans are required to ensure that beneficiaries with disabilities and the elderly are able to benefit from these supplementary interventions in the same way as other BHHs.

STEP 5 – DEVELOP IMPLEMENTATION PLAN (ALSO SEE ANNEXE 1)

While the steps above have outlined some of the significant activities and decisions to be made in order to develop an effective IGA plan for people with disabilities and the elderly, this approach needs to be fully integrated into programming. The following issues must be considered:

STAFF AND NGO CAPACITY

Is a **technical expert** required within the project team to oversee work with elderly BHHs and people with disabilities?

Could your project benefit from forming an **alliance with a specialist NGO** in order to work better with these groups?

- NETZ collaborates with Handicap International where their disabled or elderly beneficiaries receive medical attention and physiotherapy if needed. They get routine visits and are provided with assistive devices like crutches, hearing aids, etc.

Field staff will need to be effectively briefed and trained on engaging elderly and disabled BHHs.¹

As alternative IGAs for elderly or disabled BHHs can require closer (and more time consuming) support for BHHs, management must ensure that the **workload is well-managed and staff are not overburdened**.

RESOURCE ALLOCATION/BUDGETING

Some of the alternative/additional inputs and activities outlined above (including the potential requirement of additional staff resources) may require corresponding budgetary revisions. Make sure this is integrated into budgets as the earliest opportunity.

MONITORING

Use shiree's Change Monitoring System to stay up-to-date with field realities. Dynamic management is essential to working effectively with these groups, so close monitoring is essential. Field staff should also be encouraged to **feed back experiences** to project management. Positive results can be replicated elsewhere, and challenges can be mitigated at the earliest opportunity.

Feed back your learning to shiree. Shiree is always seeking to learn what works and what doesn't. This Guidance Note is an evolving document, and future versions will take on further feedback from NGOs.

¹ In order to familiarise staff with disability issues, the following link could be useful:
<http://www.prothom-alo.com/detail/date/2010-12-03/news/112897>

Step 6 – Conduct individual assessments to allocate BHH-level support. Implement. Remain responsive.

To understand which livelihood strategy is suited for the individual, it is important to assess and understand their physical, emotional, and motivational capacities. BHHs should be **consulted at the start of engagement with the project**, to see if they think they can benefit from the intervention as it is currently designed, or if they need an alternative plan.

Not all People with Disabilities and elderly BHHs will require additional support. While some will require a different IGA /approach, others may only need some additional one-on-one support (for example).

The hardware, software, and supplementary inputs required for each BHH can then be assigned according to the need. Once supports have been assigned, remain responsive to field realities and evolving needs.

ANNEX 1 – IGA STRATEGY FOR PEOPLE WITH DISABILITIES AND THE ELDERLY (EXAMPLE OUTLINE)

Hardware

What hardware approach(es) will you take?

Software

What software options will you provide?

Additional Inputs

What additional inputs will be available for people with disabilities and elderly BHHs as part of this project?

Advocacy, Market Linkage and Sustainability Strategy

Will any specific activities be undertaken to ensure access to safety nets, markets or further sustainability?

Human Resources, Management and Monitoring

How will the above activities be managed, implemented and monitored?

Budget

Are there any specific budget allocations for working with these groups?

ANNEX 2 - TOOL FOR SELECTING SUPPORTER AND IGA OPTION

Sl. #	Description	Proposed Supporter	About supporter			Possible economic options	Remarks
			Attachment with BHHs	Experience of Supporter	Risks associated with the supporter		
1	<p>Asia Asia is 90 years old. Her husband and four sons all died years ago. She has four daughters, all of whom are married - two live in Dhaka and the other two work as cooks in the locality. One of her grandsons (Ahad ali), whose father died before he was born, is currently being raised by Asia.</p>	<p>Her preferred supporter is her grandson</p>	<p>Ahad ali is 15 years old and has been living with his grandmother since he was born. He has a strong bond with his grandmother and loves her very much. He said, "I will not leave my grandmother till she leaves".</p>	<p>Ahad ali started working as a hotel boy when he was only 10 years old. He has a lot of experience working in hotels – making tea and selling different items. He believes he would be able to manage a small shop.</p>	<p>Apparently, there is no risk associated with the supporter as he is closely bonded with BHH and he has substantial experience running small shops.</p>	<p>Small teashop that also sells betel leaf, chocolate, etc. It can bring immediate income.</p>	<p>He can be provided with a teashop based on a small trade with PAB.</p>
2	<p>Shomo Shomo is very old beggar and a river-eroded person. Her son is married, lives separately, and does not look after his mother. Her daughter is also married and lives close to her house.</p>	<p>Her daughter and granddaughter are the closest to her and the preferred supporters.</p>	<p>Her daughter and granddaughter (Sajna) of Shomo take care of her. They love her very much but their economic condition is not enough to provide any financial help. Sajna is 16 years old, staying with her grandmother. She cooks for her and</p>	<p>The daughter of Shomo and her husband are daily laborers in another field. The field staff had an informal discussion with Shomo and her daughter and they both said that they have previous experience rearing cattle.</p>	<p>There are minimum or no risks as the proposed supporters already look after her. Previous experience with cattle rearing will be an additional benefit.</p>	<p>Cow rearing It will not bring any immediate income. So, a small stipend may be added to meet partial food costs for Shomo and her cow until the cow begins to produce milk.</p>	<p>A heifer can be given to her, but further discussion will be required.</p>

Sl. #	Description	Proposed Supporter	About supporter			Possible economic options	Remarks
			Attachment with BHHs	Experience of Supporter	Risks associated with the supporter		
			accompanies her when they go begging.				
3	Rahima Rahima is more than 50 years old and has been operated on two times in last two years, losing nearly everything. She is living by herself. Her two sons do not look after her. Her younger brother lives in Dhaka and has arranged to provide her with half a kg of rice per day.	She has no preferred supporter .	She did not mention anyone who could be her supporter.	Not applicable	Not applicable	No economic option. She is extremely helpless. She went to the chairman for VGD/VGF but had no success.	The field staff indicated that capital may be given to an honest business person (eg. grocery shop owners) and in turn he will look after Rahima. It needs further exploration.
4	Baneshawri She is 80 years old and her three sons do not look after her. Her home has been eroded five times.	She has no preferred supporter .	Not applicable	Not applicable	Not applicable	She is extremely helpless. Her only hope is if someone organizes a VGD card for her.	Needs further exploration on how the project can help her.
5	Shamser He is 90 years old. His wife cannot move or see properly. He has two sons living in Dhaka and two daughters that are married,	His preferred supporter is one of his grandsons (Alam)	The connection between Shamser and his grandson needs to be further explored, but it seems that like have	Alam owns a grocery shop. He is well off and all four of his children are in school. All daily items are available in his shop.	Needs further exploration as no one was able to meet him.	The preferred economic option is small trade. If further capital is given to Alam,	An agreement needs to be made in such a way that he supplies all the food items for

Sl. #	Description	Proposed Supporter	About supporter			Possible economic options	Remarks
			Attachment with BHHs	Experience of Supporter	Risks associated with the supporter		
	one of which lives in the same village. He and his wife basically live on social charity and the little help they receive from their daughter.		a good relationship.			he may extend his business and with the profit he can support both of his grandparents.	the two grandparents.
6	Banibala She is 80 years old and suffers from multiple complications due to old age. She is a beggar. Her three sons are married and live separately. One of her sons, Naresh, is helping her but not economically.	Her preferred supporter is Naresh.	Naresh is living near his mother. He and his wife look after his mother on a daily basis although they are unable to provide any economic support. They have a close relationship with Banibala.	Naresh is a fish trader, with nearly 20 years experience in the sector. He purchases fish from fishermen and sells them at the market. His capital is about 1000-1500 taka. With this capital, he earns enough money to support his five-member family.	Naresh and his mother are close to each other. The risk is minimum.	Small trade – purchasing and selling of fish. If further capital is given to him he may extend his business and with the profit he can support his mother.	An agreement needs to be made with him and his wife that they will support their mother by providing all essential food items.
7	Basho She is a beggar. Her son and two daughters are married and live separately. She has suffered a lot and her home has eroded 11 times.	Her preferred supporter is her daughter Bishaka.	Bishaka is married. Both her husband and herself let her mother share a room in their small house. Bishaka looks after her mother on	The field staff spoke with Bishaka and her husband and it was found that Bishaka had previous experience rearing a cow.	Needs to be further explored.	Heifer rearing. It will not bring any immediate income, so a small stipend may be added to meet some of	Further exploration is required as no one was able to speak with Bishaka and her husband.

Sl. #	Description	Proposed Supporter	About supporter			Possible economic options	Remarks
			Attachment with BHHs	Experience of Supporter	Risks associated with the supporter		
			a daily basis, although she is unable to provide any economic support. She is very close to her mother.			the food costs for Basho and the cow until the cow begins producing milk.	

তারিখ:
বরাবর

চেয়ারম্যান,
.....

প্রিয় মহোদয়;

আপনার অবগতির জন্য জানানো যাচ্ছে যে, আপনার এলাকায় চলমান **ইইপি/সিডি** প্রকল্পটি ২০০৭ সালে 'একনেক' কর্তৃক অনুমোদিত বৃটিশ ও বাংলাদেশ সরকারের যৌথ অর্থায়নে পরিচালিত একটি প্রকল্প। এ প্রকল্পটি স্থানীয় সরকার, পল্লী উন্নয়ন ও সমবায় মন্ত্রণালয়ের আওতাধীন একটি প্রকল্প। প্রকল্পটির তত্ত্বাবধানের জন্য একটি ন্যাশনাল স্ট্রিয়ারিং কমিটি (এনএসসি) রয়েছে এবং পল্লী উন্নয়ন ও সমবায় বিভাগের মাননীয় সচিব মহোদয় এ কমিটির চেয়ারম্যান হিসেবে দায়িত্ব পালন করছেন। প্রকল্পটি সরেজমিনে তদারকির জন্য যুগ্মসচিব পদমর্যাদার একজন প্রকল্প পরিচালক রয়েছেন এবং তাঁর সাথে প্রয়োজনীয় সংখ্যক কর্মকর্তা ও কর্মচারী এ প্রকল্পে কাজ করছেন। প্রকল্পটি স্থানীয় ও আন্তর্জাতিক এনজিওদের সহযোগিতায় মাঠ পর্যায়ে বাস্তবায়িত হচ্ছে।

এ প্রকল্পটি বাংলাদেশের সব থেকে নীচে পড়ে থাকা অতি দরিদ্র ১০ ভাগ মানুষের সাথে কাজ করছে; যাদের মধ্যে রয়েছে; বৃদ্ধ/বৃদ্ধা, প্রতিবন্ধি, নৃগোষ্ঠি, বিধবা, স্বামী পরিত্যক্তা নারী, কর্মজীবী শিশু এবং সহায় সম্বলহীন শ্রমজীবী মানুষ।

২০০৮ সাল থেকে শুরু হওয়া এ প্রকল্পটি ২০১৫ সাল পর্যন্ত চলবে এবং এ সময়কালে সারা দেশের ১০ লক্ষ অতি দরিদ্র মানুষকে দারিদ্র্যসীমার উপরে উঠে আসতে সরাসরি সহযোগিতা করা হচ্ছে। এ জন্য তাদেরকে সম্পূর্ণ অফেরৎযোগ্য **আয়বৃদ্ধিমূলক সম্পদ হস্তান্তর** করা হচ্ছে। এ সম্পদগুলোর মধ্যে রয়েছে; গরু, ছাগল, ভেড়া, রিকশা ভ্যান, ছোট দোকান, মাছ চাষ, সজি চাষ, জাল, নৌকা, ছোট ব্যবসা প্রভৃতি। এ সম্পদগুলো ব্যবহার করে এসব অতি দরিদ্র মানুষ বাঁচার চেষ্টা করছে; দুবেলা দুমুঠো খাবার যোগাড়ে সক্ষম হচ্ছে। কিন্তু প্রকৃত অর্থে তাদেরকে দারিদ্র্যসীমার উপরে তুলে আনতে হলে একটি মাত্র প্রকল্প থেকে দেয়া আর্থিক সহযোগিতাই যথেষ্ট নয়। এর জন্য প্রয়োজন সমন্বিত উদ্যোগ এবং সার্বিক সহযোগিতা।

এ সব অতি দরিদ্র মানুষগুলোর মধ্যে অনেক বৃদ্ধ/বৃদ্ধা রয়েছে যারা বয়স্কভাতা পাওয়ার ন্যায্য দাবিদার। প্রতিবন্ধি মানুষ রয়েছে যারা প্রতিবন্ধি ভাতা পেতে পারে; বিধবা রয়েছে যারা বিধবাভাতা পাওয়ার দাবিদার। মোট কথা এদের চেয়ে দরিদ্র আর কেউ নেই। এরাই সমাজের সব থেকে নীচু তলার মানুষ। এদের বেশীভাগের নিজের কোন জমি নেই; প্রকৃত ভূমিহীন মানুষ এরা; অনেকরই নিজের বাস্তুটুকুও পর্যন্ত নেই।

এসব অতি দরিদ্র মানুষকে সহযোগিতা করা এবং এরা যাতে দুবেলা দুমুঠো খাবার পায় তার জন্য তাদেরকে সেফটি নেটের আওতায় নিয়ে আসা, এরা যেন স্বাস্থ্য সেবা পায় তা নিশ্চিত করা, এদের ছেলে মেয়েরা যাতে স্কুলে যেতে পারে তা দেখা, এরা যেন সরকার ঘোষিত খাস জমি পায়, অন্তত: একটি কুঁড়ে ঘর তুলে সেখানে থাকতে পারে তার ব্যবস্থা করা সরকারের প্রতিটি স্তরের কর্মকর্তা/কর্মচারী/স্থানীয় সরকারের প্রতিনিধিবৃন্দের কর্তব্য।

ওয়ার্ড মেম্বর, ওয়ার্ড কাউন্সিলর, ইউপি চেয়ারম্যান, মেয়র, উপজেলা চেয়ারম্যানসহ সকল স্তরের সরকারি কর্মচারী/কর্মকর্তাগণ যদি এ প্রকল্পের সাথে সম্পৃক্ত হয়ে এ সকল নিঃস্ব মানুষগুলোকে সার্বিক সহযোগিতা করেন তাহলে এরা দারিদ্র্য জয় করতে পারবে ফলে 'এমডিজি' লক্ষ্য পূরণে বাংলাদেশ সরকার সফল হবে। এখানে বিশেষভাবে উল্লেখ্য যে বাংলাদেশের সংবিধানের ২১(২) অনুচ্ছেদে পরিষ্কারভাবে বলা হয়েছে যে "সকল সময়ে জনগণের সেবা করিবার চেষ্টা করা প্রজাতন্ত্রের কর্মে নিযুক্ত প্রত্যেক ব্যক্তির কর্তব্য"।

বিধায় এ প্রকল্পের আওতাধীন অতি দরিদ্র মানুষগুলোর প্রতি আপনার সহযোগিতার হাত প্রসারিত করে তাদের দারিদ্র্য দূরীকরণে অবদান রাখতে আপনার প্রতি বিশেষ অনুরোধ জানাচ্ছি।

মো: আসাদুল ইসলাম
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