

A Report on MJF Livelihood Cash Transfer Supported by FCDO



It might be small, but
it is very useful...!
Katean Bala Tripura,
doing goat rearing,
at CHT

By: Manusher Jonno Foundation (MJF)



For: FCDO



Date: 25th March 2021

Report on £1 Million Livelihood Cash Transfer to 15,380 Covid-19 Affected Marginalised Women by MJF EPR Project

1. Background

In January 2021, MJF began its livelihood cash support programme as part of implementing FCDO's commitment to extend £1 million financial assistance to 15,380 most marginalised and vulnerable women to rebuild their lost or diminished IGAs, which were affected by Covid-19 in 2020. This plan of livelihood cash transfer by FCDO through MJF-EPR programme was originally conceived in September 2020 and, through a rigorous process, MJF received the approval of FCDO on 24th January 2021 to formally initiate the livelihood cash transfer to the selected beneficiaries. Accordingly, as many as 42 designated PNGOs under EPR were given a go-ahead to initially transfer 40% of the budget to their respective 6152 beneficiaries under certain vulnerable categories. This transfer was completed between 1 to 10 February 2021.

As the 40% livelihood cash transfer was successfully done, the rest 60% of the budget was transferred to the same 42 PNGOs on the 16th February 2021. It was expected that the full cash transfer to 9228 beneficiaries would be completed latest by 28th February 2021. This was communicated to all the PNGOs.

Notably, to particularly address the issue of the third gender, an additional allocation of Taka 1,140,000 was made to BSWs (Bandhu Social Welfare Society) along with the livelihood cash transfer budget. BSWs organised four IGA trainings for 100 third-gender persons and selected 50 out of them for livelihood cash transfer. These 50 persons are to start new IGA ventures. Earlier, BSWs transferred livelihood cash to 87 third-gender persons who already had IGA engagements.

2. Some Basic Facts and Figures

Total Livelihood Cash Transferred: £1 million (GBP)

Total Beneficiaries Covered: 15,380 vulnerable women

Total PNGOs Engaged: 42

EPR Thematic Team Engaged: Ethnic (TMD), TMD, SRWG, SPI and Y&SC

Total Disbursement: Taka 107,660,000

Total Disbursement in First Spell (Jan 25 - Feb 10): Taka 43,064,000 (40%)

Total Disbursement in Second Spell (Feb 17 - Feb 28): Taka 64,596,000 (60%)

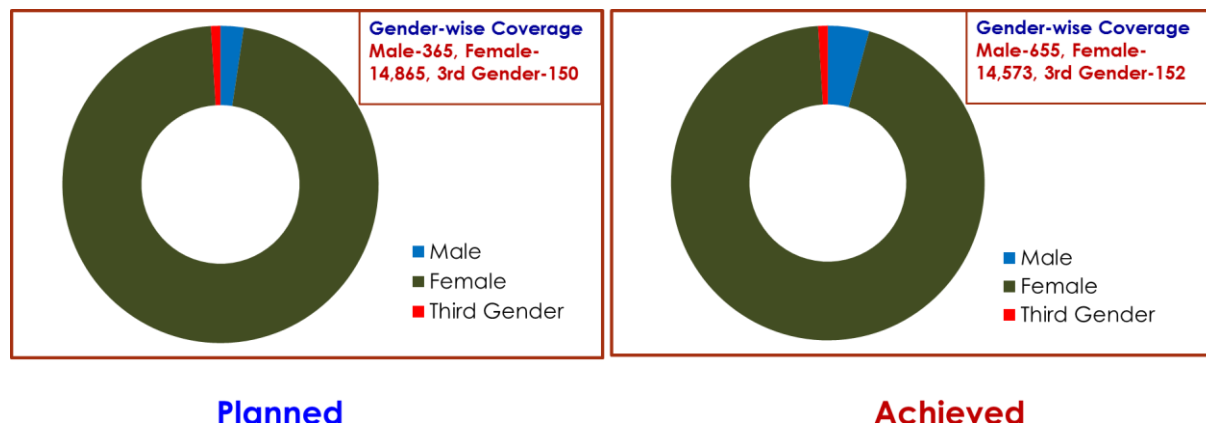
Allocation for Third Gender Training: Taka 1,140,000 (100 TGs)

Training Offered: Tailoring, Block-Batik and Beautification

Categories of the Recipients: 1) Female Head of Family, 2) Disabled, 3) Ethnic Population, 4) Dalit/Harijan, 5) Single-Woman/Widow/Destitute, 6) Fisher-Folk, 7) Woman Survivor/Violence Victim, and 8) Gender Diverse Population (LGBT).

3. Updates from the Fields

3.1 Cash Transfer - Planed vs. Achieved:



The planned livelihood cash transfer target was **15,380**. We have completed this target by doing cash transfers in the first spell between Jan 25 to Feb 10 and in the second spell between Feb 17 to Feb 28. As per the plan, our target for males was 365, females 14,864 and third gender 150. However, our achievement shows that we have achieved male 655, female 14,473 and third gender (TG) 152. This means that the male members increased by 290 persons and female members reduced by 292 persons and third gender increased by two persons.

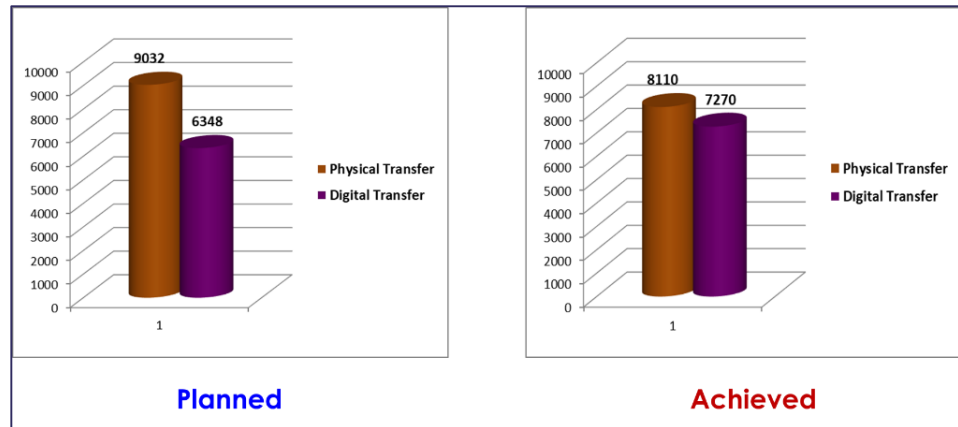
The reason behind this slight increase and decrease is the fact that when we initially planned our distribution in 35 districts, Satkhira district received 1880 beneficiaries. This number was questioned by FCDO as very high for a district. Therefore, we reduced the number to 1088 and redistributed 792 units in different other PNGOs. We also reduced 100 from Lakshmipur. So altogether 892 units of cash transfer were redistributed to two new PNGOs – Jago Nari of Barguna and Saint Bangladesh of Barisal – and other pre-selected PNGOs. Jago Nari received 200 units, while Saint Bangladesh 150. Moreover, a big chunk of 100 units went to SUS, ESDO and JSKS each. The rest 242 units were redistributed among ABF, CRP and DCPUK.

While this redistribution was done, a good number of male members as direct beneficiaries and/or substitute beneficiaries were included, especially in the case of disability and youth programmes. Moreover, two more third-gender members also increased. However, the total number of male beneficiaries remained less than 5 per cent (4%) – a condition proposed by FCDO.

3.2 Cash Transfer - Digital vs. Physical:

We have found it encouraging that both digital and physical cash transfers were done very successfully. There had been no complaint from any corner of the distribution sites selected by the PNGOs. Our PNGOs for livelihood cash transfer targeted 9032 units of transfer by physical means and 6348 units by digital means. However, quite encouragingly, they ended up with 922 units of more digital transfer – meaning reducing the physical units by the same number. We have come to know from the PNGOs that for two reasons the units of digital cash transfer increased by this number. One reason is that while the redistribution of 892 units

was done, as mentioned above, our programme persons encouraged that the digital means of cash transfer would be safer, and on the other hand, the



taboo/fear of not using mobile phone for receiving cash also reduced, as our target beneficiaries had interactions with our PNGO staff members and with those who received our emergency cash transfer earlier. Therefore, a number of beneficiaries were encouraged to provide their phone numbers for digital cash transfers. In terms of the set target (6348) and increase (922) in digital transfer, the increase is 15%. However, in terms of total targeted

A sorry sight: Although this pitiful story has no direct link with our livelihood cash transfer, we mention the woe of Shahanara of Debhata, Satkhira. She is one of our beneficiaries who received 7000/- Taka by digital means – Uttaran is the PNGO. While she was trying to check her account, she was lured by some hacker to disclose her PIN. The hacker persuaded that if Shahanara disclosed her PIN she would receive 17,000/- Taka instead of 7,000/-. Shahanara got tempted and disclosed here PIN on her mobile. Unfortunately, when she went to withdraw her money from an agent, she found that her account was hacked and her 7000/- Taka plus her previous savings around 200/- Taka was gone!

On the part of Uttaran, the digital transfer was successfully done, but it was because of Shahanara’s folly she lost the money. Uttaran lodged a general diary with the local police station and is trying hard to recover the money.

beneficiaries 15,380, the increase is 6% – from 41% to 47%.

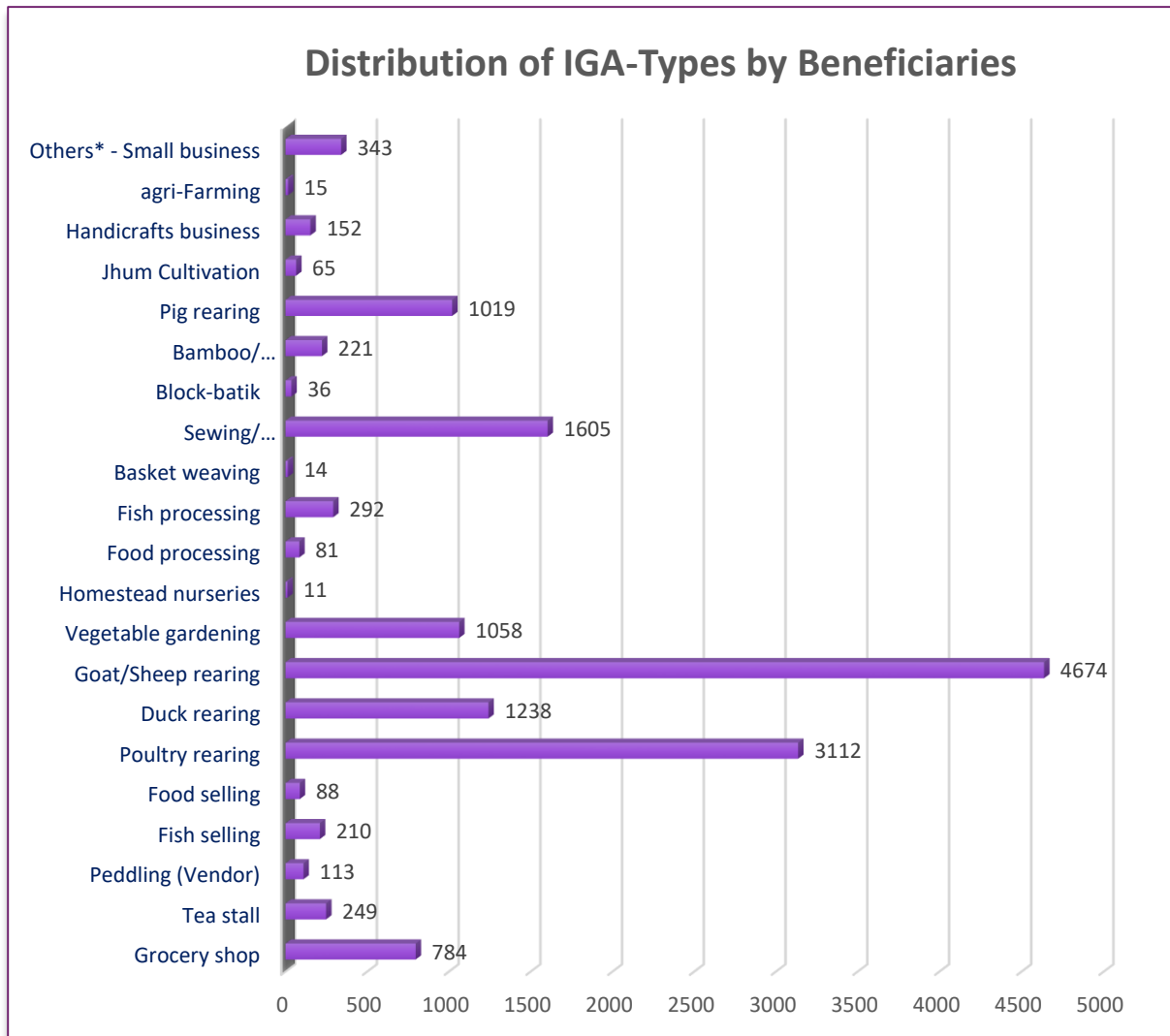
3.3 Most Preferred IGAs - Beneficiaries Choice

FCDO-MJF livelihood cash transfer was intended for those beneficiaries who are registered with our PNGOs as IGA doers. These beneficiaries suffered economic hardship during Covid-19 last year and their IGAs lost momentum either being stopped or squeezed. These particular beneficiaries received 7000/- Taka each.

Before selecting them for cash transfer entitlement, a thorough analysis was done to find out who were our most vulnerable IGA doers and who needed some money to restart or rejuvenate their petty businesses. Therefore, evidently, we had to search for which beneficiaries were doing what IGAs. A very interesting picture emerged during our search.

As many as 20 different types of specific IGAs were found among the beneficiaries. There was one more category as ‘others’ – which was denoted as doing any kind of very small business.

Out of 15,380 IGA-doing beneficiaries, a number of 4674 are involved in Goat/Sheep rearing – which is 30% of the total IGAs identified. This is followed by 20% in Poultry Rearing, 10% in Sewing, 8% in Duck Rearing, 6.9% in Vegetable Gardening, 6.6% in Pig Rearing and 5% in doing Grocery business.



Our observation based on MIS data shows that **Goat/Sheep Rearing** IGAs are almost evenly distributed all over Bangladesh encompassing our targeted 35 districts. In the CHT (under the ethnic programme), this number is 875 and in other parts of the country as per specific programmes – SPI shares 953, SRWG 977, TMD 1079 and Y&SC 790.

However, in the CHT and among the Adivasis, we have found the lead IGA is **Pig Rearing** which accounts for 898 out of the total 1019 found. Interestingly, we have also observed that the trend of doing **Vegetable Gardening** is quite high among the Adivasi communities, which accounts for 672 units. It may be mentioned that the Vegetable Gardening is very less among the SPI partner NGOs and quite even with around 100 units each among SRWG, TMD and Y&SC partner NGOs.

Another very common IGA done by our beneficiaries is the **Poultry Rearing**. These IGA doers are almost evenly distributed in our targeted 35 districts with an average of 622 by each of

the five programmes of MJF (Ethnic, SPI, SRWG, TMD and Y&SC). The highest number of beneficiaries doing Poultry Rearing is from SPI partner NGOs with a number of 903.

Another interesting fact that we have observed is that the tendency of doing **Sewing** is quite popular among women, and the programmes which have more women beneficiaries have chosen to go for Sewing. The number of Sewing beneficiaries is high with SRWG (517), TMD (497) and Y&SC (408). However, it seems that the Adivasi women have less interest in Sewing IGA – the reason for which requires further exploration.

Among different IGAs, **Duck Rearing** has also been chosen by a good number of our beneficiaries. The average Duck Rearing doers are 248 with 629 done by TMD partner NGOs alone.

Needless to say, **Grocery business** is a good choice among our beneficiaries as we have observed. Almost 83% are females, doing this business.

3.4 Training Imparted for Third Gender:

Gender Diverse Population are overlooked, excluded and stigmatised. Their lives revolve around barriers, hostility and deprivation. Occupational opportunities are a far cry. For them, this is limited or restricted, especially in the context of a bi-gendered society. This is more difficult for the *Hijra* community who are recognised openly (as Transgender). However, our society is not ready to mainstream them. The *Hijras* traditionally collect money or daily essentials from the market to earn their keep. However, a good number of *Hijras* are involved in the sex trade though they do not acknowledge it. They are also involved in different types of occupations keeping their identity hidden. Other categories of gender-diverse population are lesbian, gay, bisexual or transgender also struggle for survival.

A scene from beautification training done by BSWS



The Youth and Social Cohesion (Y&SC) theme of MJF has included gender diverse population with central attention on the spirit of **Leave no one behind**. However, in the context of the current pandemic, MJF has given special emphasis on their situation. They were selected objectively and meticulously, so that our support can reach the most vulnerable gender-diverse persons. It is evident that rendering only cash support may not bear any long-term results. Therefore, along with cash support, a host of them (100 TGs) received skills training on tailoring, beautification and block-batik. The trainings were organised in-house by BSWS. The choice of the trainings were fixed based on their willingness, keeping in line with the trades they are already doing and will continue go on.

As of now, 13 have started block-batik work, 12 have started tailoring business and four have started small parlour (beautification) business.



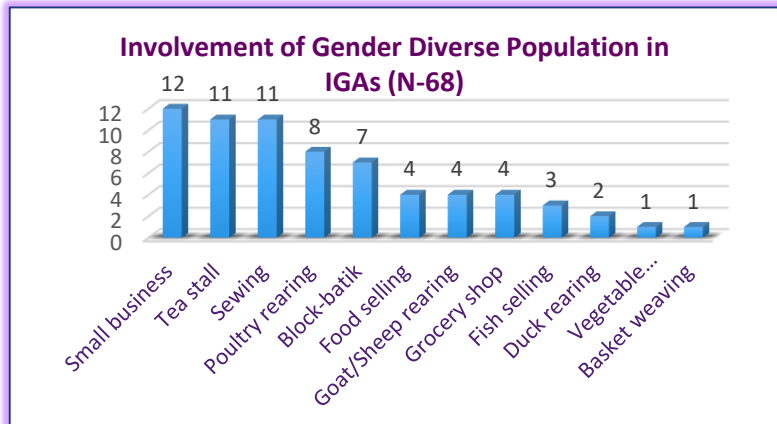
A third gender (Kalam) is doing fish business in Mymensing adding a little more (BSWS)

regular IGAs and earning their livelihood on their own. Among them, after receiving 7000/- cash support, as many as 68 persons have either restarted or reinvigorated their existing IGAs.

Please find the attached visual picture of 68 members who

IGAs by the Third Gender Persons:

One of the main challenges of livelihood cash transfer was to find out the gender-diverse population from among our PNGOs with the precondition that they must have some kind of IGAs. After trying very hard, we found about 100 third-gender persons were involved in some kind of



Kalam Speaks his Fulfilment...

My name is Kalam. I am 49 years old and I was born into a very poor family. I live in Moralpara, Mymensing. I have my parents and a younger sister in my family. I had to take the responsibility of my family from a very early age as I was the eldest son and my family was very poor. For this reason I could not continue my study. In 1987, when I was only 16, I started fishing business with 500/- Taka as a capital. With the earning from that business, I was able to take care of my family and also able to send my sister for her education. After few years, I also let her married off with a good soul. Until Covid-19 started my business and life was going quite well. I have a fish shop in the Akuamorol area.

But my business stopped suddenly due to Covid, therefore I had to buy food from my savings. Soon my savings got finished and my family fell into deep poverty. I had no clue how to feed my family. After the lockdown was over I wanted to start my business again. But at that time, I had zero capital in my hand! I was running somehow.

As I am different community people so often visit Bandhu office. Recently, I came to know that they would arrange money for me to continue my fish business. I shared my all challenges to the staff and I received seven thousand taka as a livelihood support from Youth Centre Mymensing, Bandhu office. With that money, I bought fish again for selling and rejuvenated my business again with new hope. I am running my business slowing and it will go on like this unless there is any disaster like Covid-19 again.

I thank Bandhu for arranging this money for me.

“Your 7000/- is not only an additional support for my (small) business, but it is also a recognition to a TG (Hijra) that you people care for us!”

running their IGAs during our reporting period – showing a diversity of small businesses they are doing in our society.

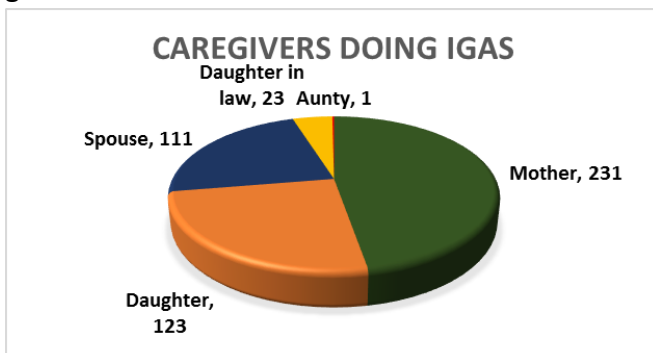
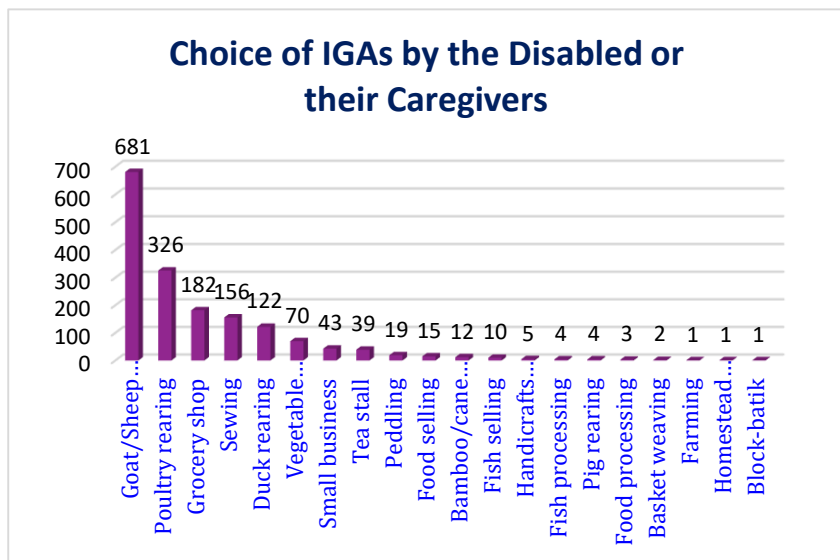
3.5 IGAs Done by the Disabled:

MJF’s programme intervention gives a special focus on persons with disabilities. In the emergency cash transfer, a huge number of vulnerable disabled persons (4813) could be covered because in that programme the fundamental criteria were vulnerability and want of food support. In the case of livelihood cash transfer, one precondition is engagement in any IGA for sustenance. It goes without saying that in the Bangladesh context, we give less attention to the livelihood engagement needs of disabled people and as a result, they get very less access to skills development and income earning. In our programmes, we have faced the challenge of identifying more numbers of skilled persons with disabilities. However, it is also true that there are certain vulnerabilities in the disability situation that impede disabled persons from taking on skills development and income generation activities. Therefore, for the livelihood cash transfer programme, we not only sought out persons with disabilities doing IGAs but also the caregivers doing IGAs to support our registered disabled persons. As a result, we have found 489 caregivers who received cash support on behalf of their disabled dependents for running their IGAs. We have found that these caregivers include mothers, fathers, sisters and uncles.

It may be mentioned that this time we targeted 1696 disabled beneficiaries and among them, 1207 are doing their IGAs on their own.

Our inquiry shows that the majority of disabled persons or their caregivers have taken on Goat/Sheep Rearing IGAs as the first choice followed by Poultry Rearing, Grocery Shop, Sewing and Duck Rearing.

Let us have a look at the choice of IGA types by disabled persons or their caregivers on the chart given.



We have also identified that mothers are the most in number as caregivers and doing the IGAs for the disabled. The daughters and the spouses come next.

Our Parley with Selina at Sylhet...



We met a single mother Selina at Golapganj, Sylhet. She is the mother of an intellectual disabled Nipa (12), a group member of CSID. Nipa's mother got married in 2007; Nipa was born disabled in 2009. The father deserted them in 2014 because of the disabled child. This made Selina absolutely helpless and vulnerable. But she developed courage and made a resolve to struggle in her life for Nipa. Once she used to work in the paddy fields and do earth cutting.

In 2019, Selina received skills training on tailoring from CSID. Afterwards, she bought a sewing machine and started making dresses. This gave her some earning for a living. During Covid, she suffered a breakdown in earning. But recently, she received Taka 7000/- as livelihood cash support from EPR. Instantly, she bought a huge amount of large pieces of different cloths and got engaged in making dresses. Her business has expanded. Out of selling the dresses, she earns adequate to run her family and take care of her disabled child.

In her words, she says, *"I might be young enough to marry again, but I shall never go for that. I shall rather devote myself to take care of my child and try hard to get her cured and survive on earth."*

3.6 Response to Ethnic Community:

Under the livelihood cash support programme, as many as 3219 members of the ethnic community have been addressed. Their popular vocations for livelihood have been found as Pig Rearing, Goat/Sheep Rearing, Vegetable Gardening and Poultry Rearing and Duck Rearing. Although we expected that the number of beneficiaries for Jum cultivation would be high, in reality, it has come very low – only 65.

Let us have some visual images of their IGAs next.



Pictures speak from CHT...

Women of Adivasi communities are taking on their livelihood options for their survival.



A Narrative from TUS, Khagrachhari...

Trinamul Unnayan Sangstha (TUS) has been implementing Sustainable Livelihood Support Project at 21 villages of Khagrachhari Sadar and Dighinala Upazila for the well-being of the community people. This project is supported by Manusher Jonno Foundation.

Through our work with this project, we have observed that due to Covid-19 situation the economic condition of our community people deteriorated severely. Our beneficiaries could earn very little due to lockdown. They could not supply their products in the main markets – which is one of their means of earning. Consequentially, they had to use up their petty savings. Many of our beneficiaries broke down as their stock got ruined.

To overcome this situation, a grant support of 7000/- Taka from MJF has appeared as a blessing for them. TUS distributed Taka 7000/- each to 449 beneficiaries as livelihood support. This support is basically given to those beneficiaries who were devastated with their business and more or less affected by the Covid situation.

These beneficiaries are involved in petty businesses like running tea stall, small grocery shop, doing vegetable gardening, pig rearing, etc. TUS acknowledges that this support has helped a lot to overcome their deplorable situation.

3.7 District-wise Most Popular IGA Trend:

Name of the District	Leading IGA Type Found	Number of Units/Total Allocation
Satkhira	Goat/sheep rearing	271/1216
Lakshmipur	Poultry rearing	355/1000
Gaibandha	Goat/sheep rearing	393/1000
Khagrachhari	Vegetable gardening	399/862
Khulna	Goat/sheep rearing	191/826
Rangamati	Pig rearing	207/784
Rangpur	Goat/sheep rearing	225/707
Dinajpur	Goat/sheep rearing	284/705
Thakurgaon	Goat/sheep rearing	447/699
Sylhet	Sewing	173/556
Bogura	Goat/sheep rearing	233/500
Bandarban	Pig rearing	326/480
Sherpur	Poultry rearing	212/464
Kurigram	Goat/sheep rearing	243/450
Kishoreganj	Goat/sheep rearing	148/450
Naogaon	Goat/sheep rearing	279/420
Jessore	Goat/sheep rearing	134/401
Bhola	Goat/sheep rearing	178/400
Nilphamari	Poultry rearing	143/393
Dhaka	Poultry rearing	211/382
Netrakona	Poultry rearing	121/330
Tangail	Goat/sheep rearing	223/300
Chuadanga	Goat/sheep rearing	231/287
Jamalpur	Goat/sheep rearing	84/260
Magura	Poultry rearing	197/250
Narshigdi	Goat/sheep rearing	92/204
Barguna	Poultry rearing	86/200
Patuakhali	Sewing	53/200

Name of the District	Leading IGA Type Found	Number of Units/Total Allocation
Barisal	Goat/sheep rearing	61/191
Manikganj	Poultry rearing	52/122
Moulavibazar	Pig rearing	88/100
Rajshahi	Grocery shop	79/94
Pabna	Sewing	30/75

3.8 Spot Checking Status:

As per the guidelines of livelihood cash transfer, we deployed our staff members to conduct random spot-checking of the beneficiaries who were selected by our PNGOs. Until this reporting, we have made 1802 calls to our beneficiaries regarding their IGA choice, money received and future plans. The spot-checking will be completed soon by the first week of April.

We have found that all the beneficiaries we talked to are IGA doers and they really want to go ahead with their business. They have expressed that the money they received might have been small, but it was very useful. We have also heard apprehension like what would happen if Corona continues and their businesses fall apart again. Who will come forward in the future like the way MJF has done?

3.9 Performance of the Committees:

During livelihood cash transfer, our PNGOs formed as many as 931 distribution committees and 353 grievance committees. All these committees were formed based on our past experience gathered from emergency cash transfers.

Very interestingly and, not to say, encouragingly we have come out with no complaints or expressions of grievance so far from any beneficiary or group members. Our livelihood cash transfer has been done very meticulously, effectively and efficiently, thanks to our previous experience and learning of emergency cash transfer.

3.10 Building Linkage Between IGA Doers and Extension Services:

MJF's livelihood cash transfer effort has re-established the linkage between our IGA doers and the extension service providers. In any livelihood development programme, linkage with service providers and the market is the most important component. Without this, no livelihood programme finds its success.



Because of their previous experience, a number of PNGOs have re-established linkages between the extension service-providing institutions and those who are doing Pig Rearing, Goat/Sheep Rearing, Poultry or Duck Rearing for services like vaccination, worm killing injection and medication. A good number of our beneficiaries received these services.

Moreover, our PNGO staff members are also working to build linkage with our local markets so that our small producers can sell their products comfortably at a profitable price.

4. Monitoring Plan

MJF and our PNGOs have already developed a monitoring plan to monitor 1) whether they have invested the money for their IGAs, 2) what IGA products they have procured, 3) whether they are getting required services (e.g. backward/forward linkage, production materials, vaccination, extension support, etc.), and 4) whether they are having a tangible impact.

We are going to develop a very simple monitoring tool for the PNGOs, which will include guidelines on what to look at during field visits by the MJF and PNGO staff members. A set of case studies will be produced and incorporated into the quarterly reports of MJF.

5. Challenges and Learning

Challenge: It was quite difficult to select the right kind of beneficiaries by fulfilling the set-criteria proposed by MJF.

How we overcome: We did intensive consultations with the group members and asked them to find out who really needed the support to sustain their IGAs. The group members readily helped and we found out who could be the right beneficiaries.

Learning: In programmes with grassroots people, interaction with group members always produces effective results. Therefore, it is imperative that we do keep in touch with our beneficiaries intensively and interact with them during our field visits.

Challenge: For physical cash transfer, we found it difficult and risky to collect a lot of money from the bank, keep it in private custody and carry it to the distribution centres for distribution.

How we overcome: We collected the money from the bank in a group, then divided the money into several parts and kept them with 3-4 persons. The money was then taken to the distribution centres by those persons in a group.

Learning: In the case of physical cash transfer, it is safer to collect a large amount of money by a group of persons and use a vehicle to carry it to the distribution centre. If a vehicle is not available, money should be carried in a group.

Challenge: One UP Chairman in Satkhira authoritatively asked to include some beneficiaries who did not meet the criteria for livelihood cash transfer. This was not possible to include.

How we overcome: The local PNGO staff members intimated the basic criteria and conditions for selection to different local government representatives and made them convinced that the poor and vulnerable women should get the support. Then those representatives conveyed the message to the UP Chairman who later became convinced.

Learning: Local PNGO staff members should maintain good relations with different levels of local government representatives and pressure group members, so that they can convey our message to the relevant persons when required and get a job done.

Challenge: During livelihood cash transfer, some beneficiaries found that their mobiles were not working properly or they had forgotten their Bkash/Nagad/Rocket PINs.

How we overcome: This was very evident that it could happen and when it was found that it was an extreme case, a hand cash transfer was made to that beneficiary. This number was very few.

Learning: The PNGO staff members should anticipate such extreme cases and be ready to resolve them with instant effective decision-making.

Challenge: The UNO of Dhamrai Upazila (Dhaka) did not give his consent to distribute livelihood cash support among our target beneficiaries. He did not mention the reason but wanted to keep us stopped doing this. The reason might be that he wanted to demonstrate his authority.

How we overcome: Our local PNGO (ABF) working in Dhamrai organised a cash transfer event inviting local MP, Mayor, Upazila Vice Chairman, UP Chairmen and Upazila Youth Development Officer which all of them attended. They all appreciated our efforts of livelihood cash transfer and encouraged the local administration to support such initiatives.

Learning: It has been often found that if we keep good relations with different stakeholders and keep them informed about our programme activities they become more attached to our efforts and support us when needed.



UNO Sreepur Upazila of Magura District is distributing livelihood cash support (Wave Foundation)

6. A Few Anecdotes

“It’s undoubtedly a great job you are doing beside the government. We welcome your (livelihood) cash support programme.” – Yasin Kabir, UNO, Sreepur Upz, Magura

“Covid took away my petty business, but this 7000/- gives me a new start. May God bless you!” – Champa Chakma, Khagrachhari (TUS)

“This training will help me to get a job with a local partner. Even if the local beauty parlours do not give me a job, I will start to work on my own with the people I know. I can teach other TG friends too.” – Sunny Hijra, Khulna, who attended the Beatification Training

“I can’t express how much the support has helped me and I have a plan that I will extend the business and will take a shop in the local market.” – Marium Akter, Netrokona (SUS)

“FCDO’s Livelihood Cash Transfer decision and approval was absolutely judicious. And MJF played its part earnestly to make the effort judicious as well.” – MJF programme person

7. A Case of Group IGA

We is stronger than I

(Rekha and Parvin, widows; Nurmohol, Anowara, Rina, Rina Akther, female-headed women)

They are six vulnerable women of a village called Borobetham, under Mohanganj Upazila, Netrokona. They are group members of SUS, a partner of MJF's SRWG programme.

SRWG project started to work in 2019 in Mohanganj and they became members of village-based Manobadhikar Shomaj with full of promise for a change. But in March 2020, their life changed all of a sudden due to Covid-19. The village went into lockdown along with the country.

The scope of mobility, market access and involvement with social and financial activities reduced dramatically. Most of them started taking loans from neighbours or relatives but in the long run, it was making their lives even harder. In such a condition, the SRWG project has decided to provide IGA support to the selected beneficiaries. Before getting the IGA support, some of them already had skills training and IGA activities. By means of the training, they knew how to do cooperative farming of duck rearing.

When they received IGA support, they started to implement their plan and learn by doing cooperative. According to the plan, each of them purchased 20 ducks and together they purchased 120 ducks. Now they are rearing these ducks together and selling eggs together. On average, they are getting 90 eggs per day. The selling value of these eggs is 900/- Taka per day. So they are having 150/- Taka per day – a generous amount for a rural woman.

They are now saving some money together and at the end of the season after June, they will sell the ducks and buy a new set of ducks for laying eggs. In this way, they will sustain their group IGA of duck rearing.

8. In Lieu of A Conclusion

In Bangladesh, the contribution to the GDP by the small and micro businesses (IGAs) is more than 20%. Although this amount is not very high, the IGAs are the main sources of income



মোহনগঞ্জ উপজেলার শেওড়াডালি গ্রাম মানবাধিকার নারী সমাজের সদস্য রেখা, পারভিন, নুরমহল, আনোয়ারা, রিনা ও রিনা আক্তার। ছবি: স্বপ্না চক্রবর্তী, ইউএফ।



মোহনগঞ্জ উপজেলার শেওড়াডালি গ্রাম মানবাধিকার নারী সমাজের সদস্য রেখা, পারভিন, নুরমহল, আনোয়ারা, রিনা ও রিনা আক্তার। ৬জন সদস্য মিলে আইজিএ-এর টাকা পেয়ে ১২০টি হাঁস কিনে গড়ে তুলেছেন যৌথ খামার। ছবি: স্বপ্না চক্রবর্তী, ইউএফ।

and livelihoods for the poor and marginalised. This we have observed among our beneficiaries while doing our EPR programme and other projects.

It may be mentioned that IGAs are very popular and the main sources of income and livelihoods in the leading economic countries. In India, it stands at 80 per cent, in China 60 per cent and in Japan 70 per cent¹.

In a country like Bangladesh, where there is no dearth of manpower, policymakers and donors should focus on the national strength of promoting small and micro businesses (IGAs) for the sake of the poor and marginalised. We should in our programmes and projects incorporate more systematic strategies and activities for promoting IGAs for vulnerable members of the community. This may ensure maximum national welfare including the creation of jobs alongside sustainable businesses. MJF's livelihood cash transfer is one such precedent in the field of IGA promotion and poverty reduction.

¹ The Daily Star, Sep 30, 2019

A Few Visuals from the Field...

Sandharani from Tangail is doing mat-weaving (Democracy Watch)



Club-foot Parul from Kishorganj used 7000/- for restating her bamboo work (POPI)



Speech disabled Shirin Akhter from Manikganj bought two kids to start her IGA (DRRA)

Thakurgaon - Haripur Upazila Chairman and UNO are seen distributing livelihood cash (ESDO)



Mubashira Begum from Sylhet (FIVDB) expanded her vegetable garden, a gift of 7000/-

Ruji Begum from Sylhet has found a vocation for her living (FIVDB)



MJF Livelihood Programme Guidelines

Prepared for selected P-NGOs

Fundamental Criteria:

1. Must be an EPR project woman (man in exceptional cases).
2. Must be an IGA doer (find below some examples).*
3. Her (his) IGA has been stopped, affected, reduced due to Covid/Flood/Disaster.
4. Beneficiaries who have received support from Cash Transfer must be excluded.
5. Beneficiaries who have received any government/NGO support related to IGA must be excluded.
6. The beneficiary must be a vulnerable woman any of – Person with disabilities; Ethnic minority; Dalit; Widow; Divorced woman; Destitute/Abandoned woman; Woman running a household; Fisher-folk; Violence victim; Women survivor; LGBT categories.
7. The beneficiary must be willing and capable of restarting/continuing her (his) IGA.
8. Must be implemented in the same geographical areas selected for Cash Transfer.

****(IGA=petty business: e.g. grocery shop, tea/cigarette/betel stall, vegetable gardening, poultry/duck rearing, goat/sheep rearing, vegetable vending, basket weaving, sewing, bamboo/cane work, block-batik, fish selling, dry food selling, dry fish processing, food processing, etc.)***

Exceptions:

- Mother of any intellectually and multiple disabled person who is our beneficiary and his/her mother falls under the above criteria of 2-5 and 7.
- Mother of any adolescent girl (under 18) who is our beneficiary and her mother falls under the above criteria of 2-5 and 7.
- Mother of any transgender person who is our beneficiary and her mother falls under the above criteria of 2-5 and 7.
- Maximum 5% beneficiaries may be Men who fall under the criteria of 1-8.

Probable Risks:

- Political risk (asking for giving their persons of choice)
- Administrative risk (asking for giving their persons of choice)
- Local government risk (asking for giving their persons of choice)
- Grant capture risk (on the way snatched away/taken away by husband/brother)
- Household violence risk (outrageous behaviour of husband/brother)
- Social tension risk (X received, why not Y?)
- Embezzlement risk (money taken away by forgery)
- Health risk (mainly Covid related)

Please make pre-emptive plans to destabilise/minimise such risks based on your Cash Transfer experience.

What are Expected from the PNGOs:

- They must follow a completely flawless/problem-free selection process.

- They must ascertain how many beneficiaries will receive money digitally and how many by-hand (digital transfer is especially emphasized/encouraged).
- Get ready an agreement format to be signed with Bkash/Nagad/Rocket agents.
- Ensure that all relevant documents are preserved against digital/by-hand cash transfer (picture, picture number, thumbprint, etc.)
- Phone confirmation against all selected beneficiaries (100%) is a must.
- Committee formation for grievance redress based on Cash Transfer experience.
- Please select beforehand which local authorities to be informed/consulted regarding livelihood cash transfer.
- The final selected beneficiaries have to be uploaded on MJF -MIS as per guideline by MJF-MIS person.
- Final reporting has to be done on time after the livelihood cash transfer is done.
- Prepare a plan beforehand to support, monitor and follow up whether the beneficiary having received 7000/- is utilising it for her (his) IGA or not. *Remember, the money must be used for doing IGA, not for any other purposes.*
- At least 90% of those receiving money have sustained their IGAs. The concerned P-NGOs have to take care of that with their own responsibility. It will be counted as a performance achievement.

End//