



# **Livelihood Sector Strategy**

## **[2009 – 15]**

### **Strategic Vision:**

**DAM envisions a society free from poverty and exploitation with expanded opportunities for improved livelihood of disadvantaged people as per their preference and capacity.**

### **Strategic Benchmark:**

**Ensure that by 2015, at least 50% of the target groups within intervention areas will have access to inputs and services to achieve improved quality of life.**

**Increased both public and private sector, human and financial resources and enhanced institutional capacity.**

**Key organizational units of livelihood management in DAM are equipped with professional capacity, decentralized planning and adequate quality assurance measure.**

# **Dhaka Ahsania Mission**

## **2009**

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## **1.0 Introduction**

The Dhaka Ahsania Mission developed its perspective plan for the period 2006-2015 with the active participation of the stakeholders including the members of staff. This perspective plan endorsed DAM's development programming through well-planned sectoral approaches. The whole programming will be implemented by four sectors including Education, Human Rights and Social Justice, Health and Livelihoods Development. Each of the sectors will also develop its own sectoral strategy in line with the overall perspective plan. In line with perspective plan, Livelihood sector has initiated the preparation of this sectoral strategy for the next 7 years.

This strategy paper has included the analysis of global, national and local context, organizational past experiences, future opportunities and strengthens. The livelihoods sector has set a shared vision and clear benchmarks for the target groups, sector itself and the capacity building of members of the staff who will lead the implementation of sector strategy. This strategy also determines the priority areas for the next 7 years for sector programming and link those with the overall perspective plan of the organization. This sector strategy also determined the clear operational framework including the outreach and target; inter sectoral coordination and quality assurance knowledge management and documentation.

## **2.0 Context**

Bangladesh has made remarkable progress in poverty reduction over the past three decades but more than 50 percent of the country's 140 million people remain in poverty. The pace of poverty reduction must accelerate if Bangladesh is to reduce the number of people living below the poverty line from 58.8% (1990) to 29.4%, as agreed under the MDGs. Main purpose of DAM is to change the livelihood pattern of the people in general and the poor people in particular. In order to improve the livelihood pattern of the vulnerable people of the country, it is essential to arrange multi dimensional support for the poor people. Skill development and micro finance support play key roles for achieving 1<sup>st</sup> and 3<sup>rd</sup> goal of MDGs which are, a) Eradicate Extreme Poverty and Hunger. b) Promote Gender Equity and Empower Women. Through services like- savings and credit, people started gaining access to the capital needed to start or expand a business. Financial management and business training are helping entrepreneurs improve their skills and find markets for their goods & services. These new skills contribute economic growth and stability to a community. (Perspective plan document 2006-15, DAM).

The economy of Bangladesh is largely depended on agriculture. About 62.3 percent of the labor force of the country is engaged in agriculture. In 2002 agriculture accounted 25% of total GDP of the country. Due to the population growth and limited land availability, average farm size is declining over the period of time with simultaneous increase in fragmentation and sub-division of holdings. As a result of these factors, the diversification in both crop and non-crop agricultural sectors and promotion of agro-based industries has become vital importance for the increase of agro-production in the country. Agriculture of Bangladesh has been diversified due to technological shifts, market opportunities, changes in dietary habits etc. Diversification is observed from the declining trend of non-rice crop production, expansion of non-crop activities, major shift of technological development etc.

Large-scale unemployment, underemployment, and poor earning responsible for poor condition of living are largely explained by lack of skill to engage in higher income earning activity through wage or self-employment. On the other hand public and private sector investment in technical and vocational skill training to increase human productive capacity is

too meager. At the same time NGO involvement in skill training is insignificant, especially because of the lack of resources, expertise and experience. To address the issue of livelihood development, in line with international commitment DAM should get involved in the upliftment of human resource in terms of skill development, promote diversification of agriculture for maximum utilization of agricultural land and create easy access to micro finance for livelihood development.

Besides agriculture diversification, and skill/vocational training for increase the productivity of human resources some more complementary activities can be organized to improve the livelihood pattern of the disadvantage section of the people of the community. One of these will be to train people and to work abroad in both technical and non-technical jobs in Middle East countries, Singapore, Malaysia to increase their income and improve their living standard.

Micro finance already proved as one of the important intervention in poverty alleviation. Bangladesh the birth place of Microfinance has spread all over the globe. The global coverage of microfinance Bangladesh's achievement stands out prominently. According to the microfinance Summit Campaign Report, 67.6 million families have been reached by microfinance in 2002 around the world. Out of that 59.6 million clients are in Asia and Bangladesh alone covered 13 million clients (22.6%).

Bangladesh government has also placed adequate emphasis on microfinance programs. The Poverty Reduction Strategy Paper has outlined some important roles for microfinance too. The burden of poverty falls disproportionately on women, who constitute half of the total population. Logically, therefore, poverty alleviation and creation of rural employment are top priorities in the development agenda of the government of Bangladesh (GOB) which has adopted a broad-based approach to poverty alleviation, emphasizing macroeconomic stability, economic liberalization, and support for a number of government agencies and non-government organizations (NGOs). Substantial progress has been made in implementing the microfinance program (MFP), and the scope for its efficient expansion is enormous.

The microfinance program has produced very positive contribution in the lives of its participants. The self-employment activities had more than 50% contribution to total income for the participants and the nominal household income increased by 19 percent in program villages. Compared to non-participants the participant households were better able to cope with flood, sustain their income, and achieve higher purchasing power and consumption level. Microfinance helped participant households to earn about 8 percent higher income than that of the non-participants. The participant households are better able to ensure more employment on own farms due to their better access to the land rental market. Wage and self-employment in non-agricultural sector is also higher for the participant households due to their access to microfinance program (BIDS-1995).

Bangladesh is a country with huge population, which is a potential human resource. But without skills and jobs, a large portion of this population neither can make a productive contribution in GDP nor can change their socio-economic living condition. Many of this population live under poverty line for many years. In all national plans and PRSP, poverty is identified as key issue to be addressed by various strategic actions. One of such strategic action is skill development of human resources to make them able to enter in to job market either by wage-employment or self-employment.

About 350,000 child laborers in hazardous work are estimated to be in urban informal economy. Skill development training and socio-economic empowerment of the child laborers and their parents will be benefited to supplement their income for withdrawal of children from hazardous work.

In Bangladesh the ready-made garment (RMG) manufacturing industries are the highest export-earning sector. This sector provides direct employment for approximately 3 million workers. A huge need of trained operators in RMG sectors exists and the demand is increasing day by day.

Global trends in employment market show that there is increasing demand for service sector employment. The combined forces of globalization and the rapid changes in technology have created a "new work place". The current scenario of overseas employment is featured by challenges and sufferings that Bangladesh unskilled human resources. Every year over 250,000 people migrate abroad and about 3,000,000 are living and working. The Bangladesh overseas people have become skewed towards semi-skilled and unskilled workers. Increased investment in human skill development would enhance potentiality of human resource export in the global market. To support the need of human development the emphasis is required on acquiring of trade/vocational skills combined with life skills of internationally acclaimed standard.

The Bangladesh economy is largely depended on agriculture. About 62.3 percent of the labor force of the country is engaged in agriculture. In 2002 agriculture accounted 25% of total GDP of the country. Due to the population growth and limited amount of land availability, average farm size is declining over the period of time with simultaneous increase in fragmentation and sub-division of holdings. As a result of these factors, the diversification in both crop and non-crop agricultural sectors, has become vital importance for the increase of production. Besides agriculture and fisheries sector is always remain under the unfavorable affect of climate change, such as frequent floods, droughts, tropical cyclones and storm surges that also slow down agricultural production. Moreover, due to the reducing the per capita area of land or enhancement of landlessness, the crop sector is mostly handled by comparatively rich farmers. The marginal and small farmers are gradually becoming the wage labors in the sector, due to the owning of small size of land, the employment intensity, productivity and income of the landless, resource poor and marginal farmers are very poor. It is resulting to the food insecurity and extreme poverty.

Bangladesh is the most vulnerable country to climate change because of its disadvantageous geographic location; flat and low-lying topography; high population density; high levels of poverty; reliance of many livelihoods on climate sensitive sectors, particularly agriculture and fisheries. Many of the anticipated adverse affects of climate change<sup>1</sup>, such as floods, droughts, tropical cyclones and storm surges will aggravate the existing stresses that already impede development in Bangladesh particularly by reducing food security.

Apart from disrupting human live and livelihood to a great extent, restoration and recovery process following these damaging events has been causing the country both in terms of time and money.

The issue of Disaster Management and undertaking Disaster Risk Reduction exercise has thus got sufficient relevance to the Asian countries including Bangladesh.

The agriculture diversification resulted the followings-

(i) Contribution of crop agriculture to GDP (ii) significant diversification from rice to non-rice crops is taking place (iii) there has been wide expansions of production of non-crop agriculture like poultry, goat and cow rearing, fisheries production etc. (iv) there has been major shift of technological development in agriculture sector e.g., large scale adoption of HYV of rice and wheat (v) rapid adoption of mechanized irrigation (vi) there has been

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<sup>1</sup> Climate Change Impacts and Responses in Bangladesh. DG internal policies of the union, Policy Department Economic and Scientific Policy, Page-1

gradual higher emphasis on food security of marginalized household and poor has limited access to land. Thus this strategy will focus on the homestead agriculture, small-scale cash crop production, off farm agriculture and year round cropping. More emphasis will be on livestock sub sector promotion such as cattle rearing, milk cow rearing, cow fattening and goat farming etc.

In these back drop, the present Livelihood sectoral strategy has given emphasize on expanding Micro finance, development of skilled human resources and diversify agriculture with climate change adaptability.

### **3.0 DAM's Experience and Capacity**

#### **3.1 Financial Services**

DAM initiated Micro Credit Program in 1993 as a supportive component of education Program. DAM's MFP program has a number of uniqueness. All the MFP programming are linked with the people's organization (Ganokendra) at the grassroots and provided collateral free small loans to its poor neo and semi literate women members of Ganokendra for undertaking small IGA for economic self reliance and women empowerment. Another uniqueness of the DAM's MFP is that integrated skills training; micro finance, agricultural diversification and disaster risk reduction together. Other uniqueness is the implementation of the community development, health & hygiene and continuing education of slum dwellers alone with the MFP.

DAM always considered community demand driven approach therefore developed a numbers savings, credit and insurance products within short period to fulfill the demand. Those products included the Rural Micro Credit, Business loan, Rural Housing Project, and Micro Enterprises loan. DAM's experienced the post disaster loan for livelihoods restorations of the affected families, those included the Livelihood Restoration Program after the super cyclone SIDR, Rehabilitation of the SIDR Affected Coastal Fishery , Small Business & Livestock Enterprises (RESCUE), Special Assistance for Housing of SIDR affected borrowers (SAHOS), and Emergency Flood Restoration and Recovery Assistance Program (EFRRAP)etc.

Recently DAM entered into new agreement with First Security Islamic Bank to distribute agriculture loan to 10,000 families. DAM also has strong insurance product where in the events of the death of the members and or main earning member of the family, the members allowed the waver of the outstanding loan installments and received a lump sump amount to meet the family immediate expenses/requirements.

DAM's microfinance program has able to diversified its donor based include the national microfinance whole sell lending institution PKSF and formal financial sector First Security Islamic Bank Limited.

The geographical diversity is another uniqueness of the DAM's microfinance program. It has included the coastal areas of Satkhira and Barguna district. Plainland area of Jessore, Narshindi and flood intensive Netrokona. Along side the rural areas/districts, it has included the Urban are of Dhaka and Gazipur districts.

#### **3.2 Skills Development**

Since 1985 DAM has been offering variety of livelihood skills development training courses through vocational institutes and also short or special courses at Ganokendra and CRC level. Besides, DAM has also been providing technical and vocational education and training to the youths and adolescents of poor and disadvantaged families in both rural and urban settings. Along with skills training DAM provides employment support services providing micro credit support or linking up with other institutions or job placement. From the very

beginning, DAM successfully implemented many skills development projects with support of different development agencies and gained experience and capacity in this field.

At present Dhaka Ahsania Mission is running 4 full fledged Vocational Training Institutes/Centers in rural and urban areas. The present interventions include a) institute of technical and vocational education and training, diploma on various technical disciplines, b) vocational training institutes for urban working children and adolescents offering basic trade courses, c) community-based skill training centers offering short courses and para-trade courses for the poor women and unemployed youths.

In addition vocational skills training DAM imparted life skill training in the curricula to develop skills on non-technical skills- health, labours laws & rights, occupational safety, communications and negotiation skills, entrepreneurs skills etc. DAM has developed Life Skill training manual for the facilitators in 2004 under UNICEF support.

### **3.3 Extension services**

DAM's has wider experiences in the extension services. In the grassroots DAM's people's organization (Ganokendra) serves the field schools for most of the extension experiments. Under the microfinance DAM also experiments the new options for the livelihoods. In the coastal area due to the climate change many of the traditional occupations are in threatening situation. DAM is testing new avenues for livelihoods through the off farm activities. Microfinance program also providing loans to the group members to support the alternate occupation through shifting from rice production to cash crop productions promoting new varieties for agriculture especially vegetables and homestead agriculture. DAM also supporting to establish poultry farming, milk cow/cow rearing providing Business and entrepreneurship support.

### **3.4. Employment support services**

DAM's engagement in the employment services are classified in 3 areas. DAM's has quite considerable contribution in employment service in informal sector through microfinance programs such rural off farming, small trading, agriculture processing, transport services, leasing of assets and self employment. DAM's skills development and vocational training center provided training for the working children and un-employed youth and arrange their job placement in different formal sector specially the garments factories. Many of them are self employed in the informal sector establishing their own workshop etc. The quality vocational training arranged by DAM's center able to draw the attention of international organization including the ILO, UNICEF and UNESCO, as a result those UN organization contracted DAM to provide training to their target children.

## **4.0 Priority Livelihood Sector**

The livelihood sector of DAM will consider it's internal strength, community demand and future need of the country for developing the sectoral strategy and the priority for the livelihood sector. After a series of discussion among the stakeholders reviewing the country context and focusing the organizational experience and strength, following are the major priority for the livelihood sector in the next strategic period.

### **4.1 Agriculture**

Bangladesh is an agrarian country, where contribution of agriculture sector to its national Gross Domestic Product (GDP) is around 25 percent. Around 98% people of the rural Bangladesh any way depend on agriculture for their livelihoods and 59% of total population of the country is directly involved in agriculture. Agriculture is also the highest food production and employment-generating sector in Bangladesh. Almost 63% of the labor force is employed in agriculture including 57% of them are in the crop sector. Due to there reducing the per capita areas of land or enhancement of landlessness, the crop sector is mostly handled comparatively rich farmers. The marginal and small farmers are gradually

becoming the wage labors in the sector, due to the owning of small size of land, the employment intensity, productivity and income of the landless, resource poor and marginal farmers are very poor. A large number of rural people also work part time in the non-crop sector. The unique feature of the non-crop sector is that it can absorb a large segment of women labor force of rural Bangladesh. It is resulting to the food in security and extreme poverty. Through diversifying the agricultural sectors i.e. introducing improved livestock and poultry rearing, fish culture and fruit production, crop diversification with high yield variety of products round the year, can bring change to improve livelihood of people.

Therefore, the rationale for undertaking agricultural diversification program is to improve the livelihood condition by maximum utilization of agriculture resources. Through diversification and intensification of agricultural product, the target population will be employed round the year and increased yield of agricultural products will be ensured.

#### **4.2 Informal Service Sector**

DAM engagement in informal service sector has many potential for the livelihood development of the poor household and for the rural economical upliftment of the poor and disadvantaged families including unskilled, working children and unemployed youths. In peace time, DAM provided financial services for the self employment, small scale businesses, IGA, Micro enterprises and skills training which speedier economic life of rural poor and urban working children. While in the disaster and post disaster situation DAM also engaged in relief and rehabilitation, and restoration of life and livelihood of the affected families. These give DAM a huge reputation and ample opportunities to boost up its presence and further engagement in informal service sector in rural Bangladesh. In the next strategic period, DAM's livelihood sector will expand these activities and programs in other parts of the country through geographical expansion, diversified products linking with government and other agencies and scaling up the volume of existing service. DAM will also establish linkage with private sector, formal sector, informal sector and local government to support the informal service sector of the country and overseas employment of the skilled unemployed.

#### **4.3 Industry**

At present DAM is providing essential support to the Ready-Made Garment Sector providing training to the unskilled operators and supervisors and turn them as the skilled people power in industrial sector. DAM will also provide small and medium size industrial development at household and community level for financial growth, transforming small IGA initiatives into SMEs. DAM skills training also included life skills for the unskilled operators and supervisors on compliances issues which created very positive impact in creating better working atmosphere in the industry. Through job placement many of the divorced, widows, trafficked victims and disadvantaged poor got employment to unskilled operators and supervisors to change their livelihood thus, created huge positive image for the organization. Therefore, in the next strategic phase, DAM will continue and strengthen efforts for industrial development and support to the poor and disadvantaged.

### **5.0 Program Priority**

#### **5.1 Financial Services**

Micro Credit is the extension of micro loans (very small loans) to the unemployed, to the poor entrepreneurs and to others living in poverty who are not considered bankable. These individuals lack collateral, steady employment and a verifiable credit history and therefore cannot meet even the most minimal qualifications to gain access to traditional credit. Micro credit is a part of micro finance, which creates right of entry in a wider range of financial services to the very poor and also lead livelihood towards improved living condition. Through services like- Savings & Credit, people gain access to the capital needed to start or expand a business for income generation. Increased income means families have the sources to buy

more food, pay for health care and invest in children's education. Therefore, micro finance program is one of the priority programs of livelihood development sector that will ensure easy access to micro credit including different services like- Skills Training, Agricultural Diversification, Small Micro Entrepreneurship Development and Disaster Risk Reduction to the program participant.

**5.2 Skills Development Services**

Poor are deprived from minimum opportunities of employment due to educational qualification and requirements of the job market. Those lacking can be fulfilled through appropriate skills and life skills training to engage a greater population in higher income earning activity through wage or self-employment. At the same time NGO involvement in skill training is insignificant, especially because of the lack of resources, expertise and experiences. DAM believes that in particular the combination of vocational training with credit facilities is the key to success in terms of livelihood development skills development training to the semi literate would open up huge opportunities for employment and livelihood options. That's why; promotion of skills training is given a priority.

**5.3 Extension Services**

The increased demand of the food security of the poor households, cope with the climate change effects and face the new requirement of the new generation, extension service can play a very important role. The rational for undertaking agricultural extension services is to improve the livelihood condition by maximum utilization of agriculture resources for ensuring national food security and economic development. Trough diversification and intensification of agricultural product, the target population will be employed round the year and increased yield of agricultural products will be ensured.

**5.4 Employment Support Service**

Lack of awareness and appropriate skills and inadequate job placement services are the reasons of unemployment and letdown to engage a greater population in higher income earning activity through wage or self-employment. At the same time NGO involvement in skill training is insignificant, especially because of the lack of resources, expertise and experiences. Livelihood development sector has combined both the interventions of skills training and job placement service for ensuring employment of unemployed youths and adult's in country and overseas.

**6.0 Strategic Framework**

**6.1 Strategic Vision**

DAM envisions a society free from poverty and exploitation with expanded opportunities for improved livelihood of disadvantaged people as per their preference and capacity.

**6.2 Strategic Benchmark**

- Ensure that by 2015, at least 50% of the target groups within intervention areas will have access to inputs and services to achieve improved quality of life.
- Increased both public and private sector, human and financial resources and enhanced institutional capacity.
- Key organizational units of livelihood management in DAM are equipped with professional capacity, decentralized planning and adequate quality assurance measure.

**6.3 Target Groups**

<b>Financial Service</b>	<ul style="list-style-type: none"> <li>- Extreme Poor</li> <li>- Day laborer</li> <li>- Small traders</li> </ul>
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	<ul style="list-style-type: none"> <li>- Female-headed family (widow, divorced, disabled)</li> <li>- Unemployed youth (male/female)</li> <li>- Remittance earner's family</li> </ul>
<b>Skill Development</b>	<ul style="list-style-type: none"> <li>- Unemployed youths and adolescents</li> <li>- Women from vulnerable families</li> <li>- Street and working children</li> <li>- Extreme poor</li> </ul>
<b>Extension Service</b>	<ul style="list-style-type: none"> <li>- Small, marginal, and landless farmers</li> <li>- Big farmers (Piloting of new technology or new variety. Plot demonstration etc.)</li> </ul>
<b>Employment Support Service</b>	<ul style="list-style-type: none"> <li>- Unemployed youth and adults (Male/female)</li> </ul>

#### **6.4 Core strategies**

Livelihood sector program implementation will follow a four-stroke strategy, which includes Community Capacity Building, Institutional Capacity Building, Advocacy and Service Delivery.

##### **6.4.1: Community Capacity Building:**

###### **a. Awareness raising:**

Community awareness is the key to implement any of the community lead program implementation. In the context of service provision, DAM will give importance to create demand by the community themselves rather generated by the outsider for the communities which will contribute to decentralized system at local level to resource mobilization , make decision-making and establish ownership of the community. Increase entitlement and access to the basic services could be increased by organizing people at the grassroots, facilitated people's voice under a people's organization platform and link them with other appropriate network. DAM will utilized its people's organization known as Ganokendra to center all the livelihood development initiative so as to facilitate community capacity building.

###### **b. Community Participation**

The core implementation process of livelihood development sector would be through a highly participatory process which creates an opportunity for all men and women to participate in the existing intervention for micro finance, agricultural diversification, skills development and disaster risk reduction intervention as per their prerequisite. Livelihood sector will also facilitate community participation in getting access to other safety net option of government and other agencies.

##### **6.4.2. Institutional Capacity Building**

###### **a. Strengthening Organizational Bondage**

Livelihood sector will support the institutional capacity building of the grassroots groups and Ganokendras. Institutional Capacity building would be the core strategy of DAM for developing knowledge and skill of grassroots groups and Ganokendras through weekly meeting, exposure visit and on-the-job support to explore internal potentials of the individual members and build their confidence level to lead implementation of livelihood intervention and their organizational management/decision making.

###### **b. Human Resource Development of the duty bearers**

The strategy for integration of various human resources could help to contribute for greater implication in the Grassroots group and Ganokendras such as, small group leader, chairperson, cashier in discharging their duties as outlined in the group management and GK rules and regulations.

#### **6.4.3. Advocacy:**

Advocacy intervention of Livelihood development sector will be facilitating grass roots organization or Ganokendras to get access in the existing safety net program initiated by the government and other agencies. Livelihood sector will the vulnerable groups to raise their voice for getting legitimate access to disaster response during pre and post disaster situation. Mobilize to receive appropriate assistance for livelihood restoration due to affect of climate change and environmental degradation.

#### **6.4.4. Delivery of Services**

All the thematic areas identified for DAM perspective and operational plan of livelihood, health, and social justice, closely related with the adequate supply of quality services in these five sectors of social development. The following should be the important and considering factors in supply of these services:

- Most affected and vulnerable areas in respect of supply of these items of services.
- Most vulnerable people affected in terms of supply of services of this items of services.
- Provide necessary details related to the supply of this thematic item. For example; in respect of livelihood the vulnerable people should have access to financial and technical services along with job placement support.
- Referral to services not to be directly provided by the organization/ institution etc.
- Coalition building with the agencies those who provide similar types of services to avoid duplication and fill up the gaps.
- Build up solid foundations for sustainable and continuous advocacy, communication and social mobilization activities.
- Increased level of institutional capacity and political and societal commitments related to the particular service area.

#### ***Activities to be performed related to the target groups***

- Aware the target group about the problem, improved knowledge, attitude and practices.
- Increase engagement and involvement of communities and households in analysis, planning and implementation of activities.
- Increased quality and, client oriented approach among services providers.

#### ***Activities at the national context***

- (i) Partnership development with GO/NGO at the national level who are experienced in the particular field to improve both the demand and supply side of the particular problem areas of services.
- (ii) Inform journalists, editors about the progress in the area of services and provide them with fact sheets and regular update about field.
- (iii) Process and change indicators in recording and reporting factors at all levels.
- (iv) On-going assistance, support and supervision through focal points at all levels.

**Other relevant activities**

- i. Development of regular M&E system, demonstration of experiences and best practices, identification of gaps etc.
- ii. Regular reporting system to the higher authorities about the progress of delivery of services.
- iii. One review mission per year by external consultants.
- iv. Conduct impact study by the independent consultants.
- v. Identification of strengths and weaknesses of the particular service field of DAM.
- vi. Implementation of core strategies for livelihood development can be summarized in the following matrix:

Core Strategy	Interventions			
	FS	Skills	Extensions	ESS
Community Capacity Building (CCB)	<ul style="list-style-type: none"> <li>• Demand driven Savings &amp; Credit product with flexibility</li> <li>• Financial safety net options (like, insurance/death benefit, crop insurance, cattle insurance)</li> <li>• DRR credit schemes.</li> <li>• SME Development</li> <li>• Rural Housing</li> </ul>	<ul style="list-style-type: none"> <li>• Marketable and employable skills training</li> <li>• “Life Skills” training</li> <li>• Training on new Technology/HYV (Short duration and resistant variety)</li> <li>• Business Orientation</li> </ul>	<ul style="list-style-type: none"> <li>• Promotion of off farm agriculture (livestock, poultry, fisheries etc.)</li> <li>• Adaptation of new Technology/HYV (Short duration and resistant variety)</li> <li>• Homestead gardening</li> <li>• Plantation</li> <li>• Agri and Agro based SME development</li> </ul>	<ul style="list-style-type: none"> <li>• Job placement service both in and abroad.</li> <li>• Create employment opportunities (Self and wage) through SME</li> </ul>
Institutional Capacity Building (ICB)	<ul style="list-style-type: none"> <li>• Develop credit product for lending credit to the CBO/CRC/GK/ CLC</li> </ul>	<ul style="list-style-type: none"> <li>• Management skills development of CBO/CRC/GK/ CLC</li> </ul>	<ul style="list-style-type: none"> <li>• Facilitate CRC/GK/ CLC to adapt new Technology/HYV</li> <li>• Facilitate CRC/GK/ CLC and local UP about Integrated pest management (IPM)</li> <li>• Facilitate CRC/GK/ CLC/CBOs about establish market linkage</li> </ul>	<ul style="list-style-type: none"> <li>• Job placement of unemployed women group and youth in group SME.</li> </ul>
	• For inclusion in	• Linkage with	• Advocacy with	• Advocacy

Core Strategy	Interventions			
	FS	Skills	Extensions	ESS
Advocacy	safety net program <ul style="list-style-type: none"> <li>Inclusion in the insurance service for the poor</li> </ul>	the service provider and the beneficiaries	PKSF, Bangladesh Bank, INGOs and Donor agencies for financing on new agricultural diversification product.	with PKSF and Donor agencies to get financial assistance for overseas employment
Services	<ul style="list-style-type: none"> <li>Savings mobilization</li> <li>Multipurpose savings and credit service with safety net options</li> <li>Credit support for SME development</li> <li>DRR credit support</li> <li>Rural Housing</li> </ul>	<ul style="list-style-type: none"> <li>Awareness raising</li> <li>Business orientation</li> <li>Promotion of market linkage of local products</li> <li>Marketable and employable skills training</li> <li>“Life Skills” training</li> <li>Training on new Technology/HYV (Short duration and resistant variety)</li> </ul>	<ul style="list-style-type: none"> <li>Promotion of off farm agriculture (livestock, poultry, fisheries etc.)</li> <li>Adaptation of new Technology/HYV (Short duration and resistant variety)</li> <li>Homestead gardening</li> <li>Plantation</li> <li>Agri and Agro based SME development</li> </ul>	<ul style="list-style-type: none"> <li>Job placement service both in and abroad.</li> <li>Create employment opportunities (Self and wage) through SME</li> </ul>

### 6.5 Stakeholders, Partnership and Roles

Core Strategy	Financial Service (FS)	Technical & Non-Technical Skill Development (Skill)	Extension service (ES)	Employment Support Service (ESS)
Community Capacity Building (CCB)	<ul style="list-style-type: none"> <li>Micro finance Group members including -               <ul style="list-style-type: none"> <li>Poor (functional landless), asset less</li> <li>Ultra poor</li> <li>Vulnerable women</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Micro finance Group members Local</li> <li>Unemployed youths and adolescents group</li> <li>vulnerable Women Group</li> <li>Street and working children group</li> </ul>	<ul style="list-style-type: none"> <li>Small/Marginal Farmer Group</li> <li>Big farmers</li> <li>Small Traders/entrepreneur s</li> <li>Women group</li> <li>IPM club</li> <li>CBOs/VOs (group SME)</li> </ul>	<ul style="list-style-type: none"> <li>Unemployed youth group</li> <li>People with disability</li> <li>Vulnerable women group</li> <li>Addiction Cured people</li> </ul>

Core Strategy	Financial Service (FS)	Technical & Non-Technical Skill Development (Skill)	Extension service (ES)	Employment Support Service (ESS)
	<ul style="list-style-type: none"> <li>group</li> <li>• Unemployed youth</li> <li>• Small Traders/entrepreneur</li> <li>• People with disability</li> </ul>	<ul style="list-style-type: none"> <li>• Small Traders/entrepreneur group</li> <li>• People with disability</li> <li>• Adolescents group</li> <li>• People living in distress conditions (extreme poor)</li> <li>• Addiction Cured people</li> <li>• Individual Trainers</li> <li>• CBOs</li> <li>• VOs</li> </ul>		
Institutional capacity Building (ICB)	<ul style="list-style-type: none"> <li>• Micro finance Sub sector</li> <li>• Local /partner NGOs</li> <li>• CRC</li> <li>• GK</li> <li>• CLC</li> </ul>	<ul style="list-style-type: none"> <li>• Micro finance Sub sector</li> <li>• Labor/Hawkers/day labors/ unions</li> <li>• CRC /GK/CLC</li> <li>• TTC /TTIs,</li> <li>• Vocational Institutes</li> <li>• Training centers of DAM</li> <li>• Other Training Centers at Upazila and District Level</li> <li>• Addiction Curing Centers</li> </ul>	<ul style="list-style-type: none"> <li>• Micro finance Sub sector</li> <li>• ES sub-sector</li> <li>• CRC /GK /CLC</li> <li>• Union parisad</li> <li>• Local NGOS/ Clubs</li> </ul>	<ul style="list-style-type: none"> <li>• ESS Sub sector</li> </ul>

Core Strategy	Financial Service (FS)	Technical & Non-Technical Skill Development (Skill)	Extension service (ES)	Employment Support Service (ESS)
Advocacy	<ul style="list-style-type: none"> <li>• PKSF</li> <li>• Ministry of Finance</li> <li>• Bangladesh Bank</li> <li>• Other national and Private Banks</li> <li>• INGOs</li> <li>• Donors</li> </ul>	<ul style="list-style-type: none"> <li>• INGOs</li> <li>• Donors</li> <li>• Ministry of Education</li> <li>• Ministry of Trade and Commerce</li> <li>• Ministry of Labor</li> <li>• Technical Education Board</li> <li>• Bureau of Manpower, Employment and Training (BMET)</li> <li>• Private owned Training Institutes</li> </ul>	<ul style="list-style-type: none"> <li>• Ministry of Agriculture</li> <li>• Agriculture Development Institutes (BARI, BRRRI, BARC etc)</li> <li>• Ministry of Fisheries and Livestock</li> <li>• Argil equipment and material marketing organizations</li> <li>• INGOs</li> <li>• Donors</li> </ul>	<ul style="list-style-type: none"> <li>• Private organizations</li> <li>• LG</li> <li>• Garments and Textile industries</li> <li>• BGMEA, BKMEA</li> <li>• Bureau of Manpower, Employment and Training (BMET)</li> <li>• Ministry of Labor</li> <li>• NNGOs</li> <li>• INGOs</li> <li>• Donors</li> </ul>
Service	<ul style="list-style-type: none"> <li>• Micro finance Group members</li> <li>• Unemployed youths and adolescents</li> <li>• Women from vulnerable families</li> <li>• Small/Marginal Farmers</li> <li>• Small Traders/entrepreneur s</li> <li>• Addiction Cured people</li> <li>• People with disability</li> <li>• SME Groups</li> </ul>	<ul style="list-style-type: none"> <li>• Unemployed youths and adolescents group</li> <li>• vulnerable Women Group</li> <li>• Street and working children group</li> <li>• Small Traders/ entrepreneur group</li> <li>• People with disability</li> <li>• Adolescents group</li> <li>• People living in distress conditions (extreme poor)</li> <li>• Addiction Cured people</li> <li>• Youth Interested for overseas employment</li> <li>• Technical / Vocational/ skill development /Training organizations/cent ers</li> </ul>	<ul style="list-style-type: none"> <li>- Small/Marginal Farmer</li> <li>- Big farmers</li> <li>- Small Traders/ entrepreneur s</li> <li>- CRC /GK /CLC</li> <li>- Local NGOS/ Clubs</li> </ul>	<ul style="list-style-type: none"> <li>- Unemployed youth group</li> <li>- People with disability</li> <li>- Vulnerable women group</li> <li>- Addiction Cured people</li> <li>- overseas employment</li> </ul>

## 7.0 Operational Strategy

### 7.1 Outreach and Coverage

During the implementation of the strategy, DAM's livelihood sector will imply three strategies as follows-

- Diversity of the geographical coverage for risk minimization.
- Target more remote, poverty intensive and least served areas, and
- Integration with other DAM's project program.

#### 7.1.1 Diversity of the geographical coverage for risk minimization:

Diversify the geographical location: As the microfinance project is a lending project with repayment target so diversify the geographical location is very important. Other wise due to disaster or any natural calamity, the whole repayment may be at risk. For example, if a cyclone hit in the coastal belt and no repayment made by the members, the whole project will be suffered. So, spreading the program in diversified area through the geographical triangulation so as to minimize the risk, such as the coastal belt, the river basin, plan land, monga area, hill tracts, new industrial area and haor area.

Future geographical coverage has shown in the following matrix-mentioning name of districts according to geographical priority.

Coastal Region	Barguna, Patuakhali, Barisal, Satkhira and Bagerhat districts
Char/Haor regions	Jamalpur, Netrakona, Sunamgonj, Narsingdi and Gaibandha districts
Hill zone	Rangamati, Bandarban and Khagrachari districts
Urban area	Dhaka, Chittagong, Narayangonj, Mymensingh and Gazipur districts
South-West zone	Jessore, Jhenaidah districts

#### 7.1.2 Integration with other DAM's Projects/ Programs:

DAM has variety of innovative projects targeting different group of population. The livelihood sector will also support the appropriate segment of people eligible for the livelihood sector programming through integration of micro finance, skills development and agriculture component with health, human rights & social justice, education and child development projects.

### 7.2 Intersectoral Coordination

Inter-sectoral Co-ordination of an organization is likely to lead to more effectiveness of the organized knowledge, mutual learning, and exchange of resources. Furthermore, inter-sectoral co-ordination and increase ownership, reduce difference and strengthen organization integrity, cost efficiency and mutual thrust.

#### 7.2.1 Inter Sectoral Coordination:

Co-ordination becomes relevant whenever the decisions of two or more units (actors, policy network etc.) are interdependent. DAM as an organization has huge internal resources. To implement the sectoral strategy and to achieve goals which cannot be achieved alone the intersectoral coordination would be an added advantage. This includes the cooperation with Training and Materials Division, Research Division, Admin and HR Division and Finance and

Accounts Division. The intersectoral coordination will be also very essential, such as the coordination with the Human Rights and Social Justice, Education and Health Sectors.

### **7.2.2 Roles of various Divisions:**

**Training Division:** Training and Material Development (T&MD) Division of Dhaka Ahsania Mission (DAM) has been facilitating awareness, education, and capacity building services in various forms to achieve a sustainable development of community people. It has high experience team consisted the experts in all programming aspects. This team can be useful in providing supports in reviewing the existing training for the staff, beneficiaries and incorporate new topics in the training curriculum. Through the implementation of the strategy, the livelihood sector can also share their experiences to enrich the training division based on field findings and best practices.

**Research Division:** The Research Division has established to provide research support to projects and programmes through pre-project situation analysis, needs assessment for specific intervention projects, baseline studies, evaluation and impact analysis. This division can help in conduction research on the best practices, lessons learned and in-depth field studies. The livelihood sector can also support the research division in finding the new areas for research and supply the case studies and facts either positive or negative.

**Admin and HR Division:** The objective of HR Division is to support, facilitate, and strengthen various activities under taken by the mission as the means of fulfilling its all round objective, Moreover, its specific objective is to protect the mission's integrity by providing polices necessary logistic supports. This division has directly linkage with the implementation of the strategy in providing the appropriate logistic support and recruiting, appropriate human resource to implement the sectoral strategy. The HR can review the new recruitment strategy, and the need of HR and their qualification. Match the requirement with revision of job descriptions and reporting relationship.

**Finance and Accounts Division:** Finance and Accounts Division is responsible for maintaining proper Books of Account and preparation of Financial Statements for the users. It provides information to ensure transparency and accountability. For this, it has to prepare Financial Statements as per International Accounting Standard and the rules and regulation prevailing in Bangladesh. This division can support the appropriate system introduction in achieving the objective of this strategy. They should also support the cost minimization, audit of the fund and skills development of the finance staff in implementing the strategy.

**Resource Mobilization Division:** Resource Mobilization and Development Division has been working to strengthen DAM's institutional capacity; assess current and future funding needs; undertake grant market research and explore funding opportunities in government ministries, donor agencies, corporate and private sector institutions. This division would support to find out new resources, developing innovative projects for the sector and identify new donors and funding.

**Rights and Justice Sector:** Rights of the poor in our country are constantly violated. They are being exploited and deprived; they have no idea about their rights and entitlements or whereabouts of the resources. Livelihood sector will work with the most vulnerable segment of the population. So, their awareness raising, establishing their rights in family, society and political spears and also ensuring the social justice, strong coordination between the rights and justice sector is essential. Intersectoral coordination meeting at the local level would be established.

**Health Sector:** The poor and marginalized families are also victim of lack of health knowledge, lack of access to health services and their capacity to avail the health facilities. The coordination between Health and Livelihoods Sectors will facilitate more access to

health knowledge and services both in with in DAM programming and also in the local health services. Livelihood sector will work closely with health sector to ensure health support to the target population and groups.

### **7.3 Quality Assurance, Knowledge Management and Documentation of lessons**

#### **7.3.1 Quality Assurance**

In the livelihood strategy development planning process, DAM incorporated different Quality assurance measures for verifying and determining whether program or services meet or exceed expected outcome. To ensure that standards of quality are being met, a systematic monitoring and evaluation of the various aspects of a project, service, or facility of livelihood development sector will be done in different phase by the strategy implementation team and Central Monitoring and MIS Unit of DAM. It will follow a process-driven approach with specific steps to help, define and attain goals. This process will consider design, development, and service.

#### **7.3.2. Human Resource Management**

For better implementation of strategic plan of livelihood development sector, DAM considers deployment of qualified and experienced staff for effective project implementation and management which can be done through HR division following HR policy of DAM. To provide efficient HRM support to each sector, HR division will form a separate team for each division within HRD. Staff recruitments will be carried out according to the required job requirements, qualifications and experiences. Job descriptions will be prepared against each major position to guide the concerned staff for effective performances. Institutionalized process of Induction, orientation, training and exposures to in-house and external resources will remain same as the planned and organized process for staff development. At the time of deployment, experienced staff of DAM will get preference and also when a project will be phased out due to funding limitations the experienced staff will be mostly retained and deployed for other projects and programs. Assessment of individual staff performances will be carried out by the concerned supervisors according to the guidance of HR division. The findings of such assessment will be utilized for planning staff development activities and steps.

#### **7.3.3. Monitoring**

Livelihood development sector will follow the existing program/project monitoring system of DAM which was reviewed in recent times for better quality assurance of sectoral perspective plan. DAM has a central Monitoring and MIS unit (CMU) under direct supervision of Executive Director. It is consisted with a number of experienced personnel in each field. Central Monitoring Unit will help different project/program management of livelihood development sector through providing necessary information (the progress of implementation and major problems/constraints faced) at any point of time during the course of implementation to keep the project/program in right track of implementation.

For ensuring quality of implementation of program/projects, which would be designed/ developed according to livelihood development strategy, a monitoring framework would be established where specific quantitative and qualitative aspects would be covered for monitoring the progress. At the time of each project formulation, LFA matrix would be established as a basis for quality and quantitative monitoring. DAM would apply three channels of monitoring in its most livelihood projects/programs. These are a) internal monitoring by CMU of DAM, b) Monitoring from program/project staff and c) Occasional DAM and donors joint monitoring. All these monitoring would provide information on the progress of activities implemented and its contribution towards achieving outputs and objectives. Necessary tools and techniques are developed for collecting quantitative and qualitative data. Participatory tools and techniques are also applied for monitoring. Along

with those three another types of monitoring, named result/outcome oriented Community based participatory monitoring will also practice experimentally in few projects.

#### **7.3.4. Knowledge Management**

Livelihood sectoral strategy incorporated Knowledge Management as a basis of transferring knowledge and experience from one to another as well as getting hold of knowledge, new innovations, good practices and lessons learnt through research, documentation and dissemination. To strengthen and institutionalize Knowledge Management in the organization, commitment to horizontal and vertical flow of information across the organization is considered as the cornerstone. Dissemination of knowledge is an important aspect of Knowledge Management of Livelihood sector. Dissemination will allow people to know what the livelihood sector of organization has in stockpile that can be accessed and used. Central Management Information System (CMIS) of DAM will play a key role to undertake the series of processes and actions involved in capturing raw data, processing it into usable information, and disseminating it to users in the form needed. Website of DAM will also be a wider platform of disseminating information under Knowledge Management as intranet as a podium for disseminating information and expressing views and ideas in all over the world. DAM publications through Materials development units of TMD will also play a significant role for documentation and dissemination of new innovations, good practices and lessons learnt of livelihood sector in a wider perspective. All these interventions will gear towards introducing an effective and strong knowledge management base in DAM.

#### **7.3.5. Documentation**

This livelihood development strategy plan will give outmost emphasis on documentation of the projects during implementation, monitoring and evaluation process. The specific steps will be followed for documentation:

- Collection of lessons learned will be inbuilt in the reporting system.
- Share lessons learned with the cross-sectoral team and different level of stakeholders.
- Documented lessons learned and best practices in different form of documentation process. i.e., in the text form, pictorial form, live documentation forms as appropriate.
- Publication case studies, success story and magnificent changes in print and electronic media including "Mission Barta", monthly e-bulletin, web site etc.
- Share changes information at CLC/CRC/GK.

#### **7.4 Cross Cutting Issues**

In this strategic paper, several important cross-cutting themes have emerged to maximize potential program synergies and keep the program focus as consistent analytical criteria and to shape programmatic interventions. All interventions will be designed and implemented in livelihood sector with due consideration to the issues of environmental protection and preservation, gender, person with disability, issue of excluded groups, ethnic minority and DRR for sustainable development of the communities.

##### **7.4.1. Environment and Climate Change**

Bangladesh is one of the worst affected countries that are facing the early impacts of climate change, because it is low-lying, located on the Bay of Bengal in the delta of the Ganges, Brahmaputra and Meghna. Its national economy strongly depends on agriculture and natural resources that are sensitive to climate change and sea level rise. These changes are already having major impacts on the economy and lives and livelihoods of millions of poor people. Climate change is affecting the country in many ways, reduced fresh water availability, surface drainage congestion, sea level rise, increased drought, floods and coastal storms.

An assessment report predicts that the sea level rise between 0.18 to 0.79 meters will lead to salinity intrusion affecting agriculture which provides livelihood for 60% population. According to the World Bank, Bangladesh's agriculture sector accounts for about 22 percent of gross domestic product (GDP), with another 33 percent of GDP is derived from the rural non-farm economy, which is also linked to agriculture. Bangladesh' agriculture at risk to climate change depends on the adaptations in the coastal and water resources sector. Key adaptations in agriculture would aim at changing agricultural practices to improving water efficiency and crop diversification. The development and introduction of new varieties and corresponding dissemination measures are important. The main strategy to address these problems should be to build people's capacity for preparedness, mobilizing entrepreneurial and economic resources, job creation & better employment of climate refugees and adopting coping mechanism to minimize and reduce losses. DAM has treated the climate change issues as campaign promises turned into the actions to build adaptation capability of the community.

#### **7.4.2. Inclusion of person with disability (PWD)**

Inclusive strategies aim to change the physical and social environment so that persons with disabilities can be an equal part of the community and have the same opportunity as other non-disabled members of the community. Approach respecting the full human rights of every person, and can actively participate in development process and activities, regardless of age, gender, disability, and state of health, ethnic origin or any other characteristic.

The result of a combination of principles and process:

- Inclusion: people with disabilities should be accepted as equal partners in development and included as full participants in all development activities
- Equity: people with disabilities should enjoy equitable access to the benefits resulting from development activities. In addition, development activities should promote non-discrimination and equal opportunities for persons with disabilities to participate in every facet of life – civil, political, economic, social and cultural
- Access: people with disabilities should enjoy access to the built environment, transportation, information and communications infrastructure, so that they can participate in all aspects of life and thus enjoy the full range of human rights(The World Bank)

#### **7.4.3. Gender**

DAM is committed to execute multi-faceted concept of gender equality, which implies equality of opportunities in the legal, political, social and economic dimensions as well as equality in personal relationships between men and women. It requires equal access to resources in terms of rights and equal engagement in all aspects of the economic activity. A gender mainstreaming policy has already been approved in DAM in terms of organization, management and program priorities. Gender issues have been addressed as a cross cutting themes across the sectors to act on specific recommendations.

At present the ratio of target groups in livelihood sector..... The neo and semi literate women members of Ganokendra have been offered collateral free small loans for IGA as part of economic self reliance and women empowerment strategy of DAM.

Besides, DAM will join networks and networking for advocating gender mainstreaming campaign in all the spheres of public and private enterprises and national life including budget allocations.

#### **7.4.4. Disaster Risk Reduction (DRR)**

One key challenge today is how to mainstream disaster risk management with development policy. DAM makes such an agenda more possible by providing baseline data on risk, which then can be used to track the influence of development priorities.

Following are the suggested livelihood sector programmatic interventions to address the key problems of disaster risk

- Provide life skill education to the vulnerable groups to cope up with climate change and food in-security problems
- Provide financial support for climate-resilient agriculture
- Form farmer groups for raising their vegetable beds, maintaining the soil's moisture by covering the seed beds with straw
- Support for modifying their cropping patterns
- Introduce a specialized life skill and literacy education short courses for the displaced and seasonally migrated people
- Facilitate a process to establish linkages of target people to other sources of training facilities, other service facilities and job placements
- Provide support for credit product of DRR
- Introduce distant learning through community radio
- Offer market oriented vocational skills training
- Offer alternative livelihood opportunities for climate refuges
- Linking to other agencies who works in the same areas and issues
- Offer disaster preparedness education course

### **8.0 Way Forward**

The implementation of this strategy will be in two phases. The initial phase will be for three years from 2009 to 2011. After the initial phase and review of the strategy the next phase up to 2015 will be developed. This strategic paper will be a living document and will be monitored and reviewed in every 6 months by the program division and suggest for necessary adjustment annually. All new sector programs will be reviewed according to the new strategy.

END OF DOCUMENT