



Exploring the access to skills and finance for improving livelihoods of indigenous peoples in plain lands of northern Bangladesh:

Seventeen Case studies



Integrated development programme for indigenous peoples of plain lands in BD

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September 2017

Published by

**Integrated Development Programme (IDP)
BRAC**

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Date of Publication : September 2017

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Foreword

Bangladesh has a rich variety of indigenous communities with one being outstandingly prominent-the Bangalis. The rest of the indigenous communities, a little more 70 in number demonstrates a rich spectrum of cultural diversity and richness. The indigenous communities together constitute less than two percent of the total population of Bangladesh. In true democracy and inclusive development, this numerical insignificance should not in any way marginalizing, but to be proudly celebrated, harnessed and strengthened as a force that adds to the diversity and richness of the mosaic that is Bangladesh.

Unfortunately, our policies have more often failed to vigorously promote the indigenous communities in many different ways. Over the years, people of the indigenous communities experienced a strong sense of social, political and economic exclusion, a lack of recognition as well as fear and insecurity, loss of cultural identity and social oppression. Mainstream development efforts have mostly ignored their concerns.

Considering this issue, BRAC has been implementing an integrated project, titled “Integrated Development Programme for Indigenous Peoples of Plain Lands of the Northern part of Bangladesh” since 2012 to empower and improve their livelihood opportunities, leadership capacity, cultural practices and advocacy support in an integrated approach. This publication aims to explore the BRAC development initiatives for betterment of indigenous peoples livelihoods and changing briefing on indigenous issues for dissemination and referral use within and outside BRAC. This initiative, promoting BRAC’s concept of inclusive development, is a remarkable reference of how the programmes reach even the most marginalized communities in the society.

One of the cardinal principles for peaceful coexistence is respect for diversity of belief, practices and changing livelihoods of indigenous peoples in plain lands. Knowledge and understanding are critical here; I am pleased to know that the action research team of IDP has conducted these case stories on the Integrated Development Programme for Indigenous Peoples in Plain Lands of Bangladesh. The findings of the case stories are particularly significant as it explores the indigenous people’s livelihoods and impact of the project.

This is an important contribution to enhance the knowledge of plain lands indigenous people livelihoods and resources and I hope it will help in the formulation of new programmes and development strategies for the indigenous peoples in Bangladesh.

Anna Minj
Director of CEP, IDP and GJD
BRAC

Acknowledgements

The research team is grateful to Ms. Anna Minj, Director, Community Empowerment Programme (CEP), Integrated Development Programme (IDP) and Gender Justice and Diversity (GJD) Programme and Mr. Shyam Sundar Saha, Head of Integrated Development Programme (IDP), BRAC for their support. Special thanks to Mr. Albericus Khalko, Senior Manager, IDP-IP, BRAC for providing continuous support. We would also like to thanks the field management of IDP-IP project and the action research team of IDP, who assisted in data collection, processing and drafting. We would like to sincerely thank Mr. G.H. Rabbani editor, RED for editing support carefully. Tafhim, Deputy Manager of Material Development, IDP deserves special thanks for final proofing and formatting of the report. The research team is also indebted to the study respondents for providing time and valuable information for case story writing. Thanks to all the people associated with this research for their support, suggestions and assistance.

Integrated Development Programme (IDP) is supported by the Strategic Partnership Agreement (SPA) fund and BRAC's core fund and also funds from donor agencies and organisations. IDP received wide support and cooperation from all programmes of BRAC, particularly from the field staff and the people of the IDP programme without whose sincere support and patronage no action research could be conducted smoothly. We acknowledge the contribution of Dr. Talim Hossain, Assistant Professor, Department of Social Science and Humanties, Independent University of Bangladesh (IUB) who has reviewed the draft with his constructive insights and valuable comments. The effort will be considered successful when it will be referred and used within and beyond BRAC contributing towards the development of indigenous peoples in Bangladesh.

Action Research Team
IDP

Abstract

The study presents an illustration of seventeen indigenous peoples who, having been given selected opportunities by the integrated development programmes for indigenous peoples (IDP-IP) project, developed their capabilities to improve their economic condition following “self-help” principles. The broad objective of the study is to explore the factors which acted as a driving force for the initiative and reasoning in changing the economic condition against a very adverse set difficult situation of the indigenous peoples. To collect the relevant information, the case study approach was followed. In selecting the cases, those activities were given priority, which were mainly started after completing income generating activities (IGA) training, though a few are continuing activities. Detailed descriptive information of each case on the background of their involvement with IDP-IP project as well as BRAC, training in technical skill, credit management, income generating activities and situational changes in life were collected using a detailed checklist. The study findings reveal that IDP-IP has provided IGA training with financial and technical support on various skills and trades, e.g. cattle rearing and fattening, duck rearing, machine tools box, saloon, tailoring, driving, carpentry, electric house wiring and garments for the youth indigenous peoples in poverty alleviation and created employment opportunities. All of these have contributed to earn more money to pay their regular family expenses and also possible to improve their economic condition, when appropriate opportunities with skills were made accessible to them at locally. The study suggests that special efforts like, need based IGA training with market linkage and value chain, non-collateral loans access as well as collective approach and advocacy would be required to improve the livelihood of indigenous (Adivasi's) people's living in plain lands especially in the northern part of Bangladesh.

Key words: Skills, IDP, IGA, Livelihood, Indigenous Peoples

Acronyms

Agri.	Agriculture
BBS	Bangladesh Bureau of Statistics
CEP	Community Empowerment Programme
GO	Government Organization
GJD	Gender Justice and Diversity
IDP	Integrated Development Programme
IDP-IP	Integrated Development Programme for indigenous peoples
IUB	Independent University, Bangladesh
IGA	Income Generating Activities
MSS	Master of social science
MF	Microfinance
NGO	Non-government Organization
Non-agri.	Non-Agriculture
PO	Programme Organization
RED	Research and Evaluation Division
SPA	Strategic Partnership Agreement
SSC	Secondary School Certificate

Introduction

The indigenous peoples of Bangladesh refer to native ethnic minorities living in southeastern, northwestern, north-central and northeastern regions of the country. These regions include the Chittagong Hill Tracts, *Sylhet* Division, *Rajshahi* Division and *Mymensingh* District. The total population of indigenous ethnic minorities in Bangladesh has been estimated to be over 2 million in 2010. They are diverse ethnic communities including Australoid, Tibeto-Burman and Sino-Tibetan races. Many indigenous tribes of Bangladesh are Buddhists and Hindus by faith while the remaining few are Christians and animists (BBS, 2011). Bangladesh is a country of different nations and cultures. Indigenous peoples with their distinct cultures different livelihoods and different ways of living have enriched the cultural diversity of the country. But like many other countries in the world, indigenous peoples in Bangladesh are still disproportionately represented, they are found to be the poorest and most vulnerable sections of the society and they have an entire history of discrimination and marginalization. In such a situation, their 'development along with their ethnic and cultural identity' has often been tough or almost impossible. Traditionally, land-based farming is the main source of income for indigenous peoples. But economic exploitation and land grabbing have severely narrowed their livelihood options. The situation in some areas such as in North Bengal is so grim that even stopping land grabbing cannot ensure minimum livelihood opportunities for them. This can only stop if indigenous peoples regain their lost land from illegal occupants. Alternative livelihood options like off-land activities are not feasible either as requisite occupational skill level and education levels among indigenous communities are often very poor. For higher education, this rate is even lower. This situation is further aggravated when the issues such as violation of human rights and health hazards become a constant reality in their daily life (Islam MA *et al.* 2016).

Some development agencies such as NGOs are trying to address the struggling socio-economic and political condition of indigenous peoples. But their intervention is so limited in scope and sectoral perspective that taking these initiatives do little to address multi-sectoral and multi-dimensional economic activities 'livelihoods'. The rationale for BRAC's engagement with indigenous issues is grounded in BRAC's mandated areas of development work as well as the development needs of indigenous peoples. Different programmes of BRAC already have different focus to work on indigenous peoples' issues and the area they live in. BRAC's experience on indigenous issues and its current structure all over the country have great potentials for developing an effective interface to

play a leading role on the issue. While strategising its own development objectives, BRAC contributes in attaining the national policy commitments such as MDGs through its focused programmes on more vulnerable section of the peoples, such as the ultra poor and indigenous peoples (Minj A 2015).

The development strategy of BRAC prioritizes the available assets of poor, organizes them for reduction of social discrimination and exploitation and identifies the potential opportunities for sustainable development. It is possible to leverage the existing structure and strength of Integrated Development Programme (IDP) BRAC which structurally involves all other BRAC programme to design and deliver intervention strategies can help people realize major challenges associated with the livelihood of indigenous peoples. This will in turn, contributes to BRAC's mission to empower people and communities in cases of poverty, illiteracy, illness and social injustice. This project presents an outline of an intervention strategy dedicated towards addressing some of the key challenges faced by indigenous peoples, particularly those living in the plain land areas of Bangladesh. The aim of this project is to empower them through an integrated approach. The project has implemented a number of different development initiatives in *Naogaon*, *Joypurhat* and *Dinajpur* districts of the northern part of Bangladesh since 2012. These initiatives are enterprise development and IGAs training, cultural revival and promotion of leadership among the indigenous community, advocacy as well as other emergency support for better livelihoods of the indigenous peoples (Islam MA *et al.* 2013).

The study presents an illustration of seventeen indigenous peoples who, having been given selected opportunities by the IDP-IP project, developed their capabilities to improve their economic condition following "self-help" principles. The broad objective of the study is to explore the factors which acted as a driving force for the initiative and rationale of these indigenous peoples in changing their economic condition against a very adverse set difficult situation.

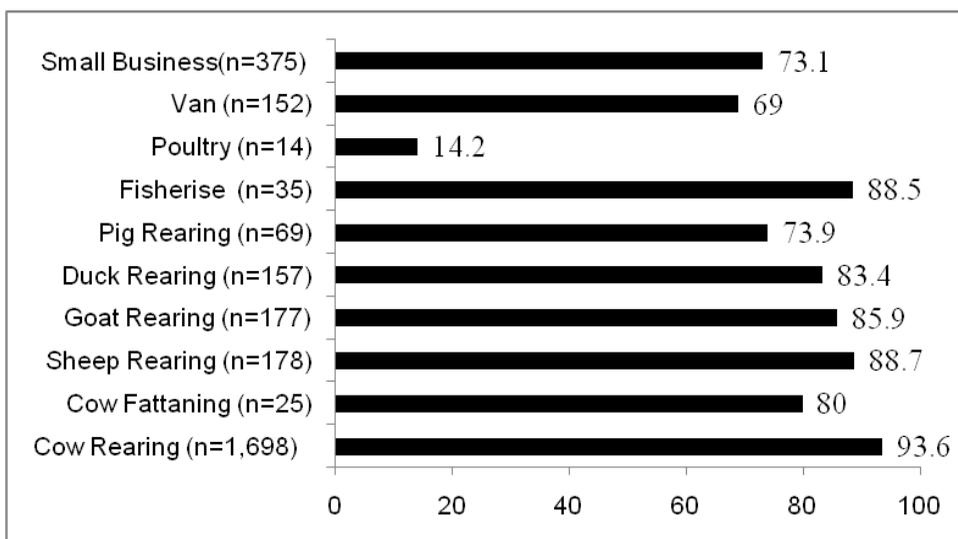
Methodology and Case selection

The seventeen indigenous peoples have been purposively selected out of 2,880 cases those who have received training on various IGA with financial support from the IDP-IP project. Each of these indigenous peoples is engaged a number of income generating activities such as cattle rearing and fattening, sheep rearing, duck rearing, machine tools box, homestead gardening, saloon, tailoring, driving, carpentry, electric house wiring, garments and small trading

(Figure.1). It should be noted that, the study had also used the project MIS data for sample selection as well as better analysis.

In selecting the cases, those activities were given priority, which were mainly started after completing IGA training, though a few are continuing activities. To collect the relevant information the case study approach has been followed. Detailed descriptive information of each case on the background of their involvement with IDP-IP project as well as BRAC, training in technical skill, credit management, income generating activities and situational changes in life were collected using a detailed checklist. The information was collected by IDP Action Research team in December 2016. To analyze the qualitative data, we have looked a 3-dimentional change, e.g. respondent household background, situational change and impact of IGA in their livelihood. Case study data was analyzed by taking following steps; data familiarization, data reduction and data display.

Figure 1: Percentage of actively functional IGA (%)



Data source: MIS of IDP-IP project

Findings of Case Studies and Interpretation

The findings section begins with the results from the case study data followed by narrative briefing case by case and finally we have tried to interpret the impact of IGA training and financial support and changes of indigenous peoples livelihood.

CASE 1



PIONEER CLUB and POWER TILLER

Background

Sujon Nicolas Hembrom (27) was born in *Santal Adivasi* group at *Kuchugari* village of *Bagjana* Union under *Pacbibi* Upazila¹ in the District of *Joypurhat*. His father is a day laborer. He has two brother and sisters. His father owns only 10 decimals of land. They had not any cultivating land. After passing secondary school certificate (SSC) examination, he didn't get admitted into any College due to poverty. Then he took training on welding from *Novera* Technical Institute in *Dinajpur* and started his career as an Assistant Mechanics in a workshop. After gathering experience from his previous work for 9 years, he felt to start a workshop for his ownership but it was very difficult to fulfill his dream because he needed at least Tk. 70,000 (Seventy thousand) for starting a new workshop and it was very difficult for him. One day his owner offered him to buy his workshop because he would move his business into another area. Then he bought this workshop and started his new business. However, he couldn't take big order from customer due to shortage of materials like big welding machine. So, he made only small materials of steel and he couldn't make and repair big & large materials because he had not any big welding machine. Therefore, he could not able to earn enough money to meet his family all expenses. He thought that he has to buy a new large welding machine but funding was a big problem for him. One day he came to know about BRAC's IDP-IP project is

¹ Upazila (Su-district): **Upazila** formerly called thana is a geographical region in Bangladesh used for administrative or other purposes. They function as sub-units of districts. The **Upazilas** are the second lowest tier of regional administration in Bangladesh

providing the interest free loan for the new and ongoing entrepreneur development especially youth *Adivasi*'s. Then he communicates with respective staff of BRAC and shared his wish with them officially. Having been listened his thinking, IDP-IP project official asked him to contact with BRAC *Panchbibi* Office with an application. Then, he went to the *Panchbibi* office and submitted all respective documents to that office. After few days, he took a loan Tk. 80,000 (Eighty Thousand Taka) as interest free from BRAC's IDP-IP project in April, 2016. Then, he bought a large and new welding machine by Tk. 70,000 (Seventy Thousand Taka) and also bought some tools by the rest of money.

More income started and situational change in life:

This new welding machine moved his life from worker to an owner and earner. Now he is earning around Tk. 8000 per month and can bear all expenses of his family. He is bearing all of education cost of his younger brother who is a college student. He is also running his family with wife, mother, father and his younger brother. He is saving Tk. 1,000 per month in a *Missionary Somity*.

He feels, *"I was a laborer past, now I am an owner of a workshop and also welding machine. I used to go to Hilly (A Land Port Area) for welding purposes but now, many people come to me for Welding purposes and two persons are working at my workshop"*. His future plan is to set up a lath machinery because no large lath workshop in this area. Around six *lac* taka is needed for starting the lath machinery business. So, he started to save some money in a Bank and an also *Missionary Somity* for fulfilling his dream. His total savings is Tk. 25,000 till December, 2016.



CASE 2

PIONEER CLUB and POWER TILLER

Background

Some young of Adivasi peoples established a youth club named Pioneer Club at Maldoho village of Daudpur union under Nawabgonj Upazila of Dinajpur district. These Adivasi's young realized that they needed to establish a club for organizing cultural programme because many Adivasi youth were going to destroy themselves by consuming alcoholic drink. In this regards, they established this club by the active youth participation of 29 boys and girls in 2012. They are mainly organized cultural and sports programme at community level like football, Cricket and Kabady matches. After some days, they started to save a small amount into their account. They used to save Tk. 50 per person per month into their savings account. This little amount of savings was not avail to continue their activities, especially enterprise related activities. Because most of club members is pulling Rickshaw/Van, labour seller and small business. They have no own cultivated land for crop cultivation. Many youth were also sell their labour in advance with low price. Then, they decided to start a enterprise or business owned by the Club. So that the benefits could be kept at Club's fund for future activities. But the initial stage finance was a big problem because most of the members of club were low income Adivasi peoples. Having been failed to manage fund from themselves they contacted with BRAC's IDP-IP project office and expressed to their concern for financial support for making an enterprise. After that, IDP-IP project provied to them Tk.1,24,000 for purchasing a power tiller in 2013.

Savings started to the club's fund

After getting the power tiller, they started to rent the power tiller for ploughing land. The power tiller was used to plough only member's land of club and within their own communities at the initial stage. After some day they were very popular among the Adivasi communities and they decided to plough others land those are interested. However, the members would get first priority to rent the power tiller. The power tiller is used in two seasons in a year for ploughing land. They have been earning average Tk. 25,000– 30,000 per year. During the past three years they earned and able to save a handsome amount like Tk. 80,000 with regularly paid installment of loan.

Impact to the Club and its member

Two types of impact has been observed from this enterprise business. Firstly, youth club has a good amount of fund like Tk. 80,000 saved in the club's account and secondly, the *Adivasi* community are getting power tiller access to plough their land in timely. They have lent Tk. 50,000 with low interest to some members and they are getting Tk. 4,000 per month as interest from them which has enhanced their club capital. When they had no power tiller then they couldn't plough their land in timely and now they can do easily, its one kind of empowerment of *Adivasi* communities.

They have a plan to register their club by the Cooperative Department of Bangladesh in future. So that they can get some facilities from government which could be contributed to changes their *Adivasi* communities livelihoods. They have also a dream to buy a tractor with carrying body which could be used for both purpose ploughing land and carrying goods as rental basis. If they would be able to buy it so they could earn more money compared to now and they can use this fund for increasing their savings individual as well as overall club. When, their savings will reach at big amount then they can open a fund for meeting their crisis as emergency moment. President of the club says, *"Money is needed to organize any event but we are not facing this financial problem now, because, we are getting money from our power tiller. It is very important to us". This is only possible for them by getting help of the BRAC's IDP-IP project.*

Background

Prosanto Lakra, 30 was born in a poor *Adivasi* family at *Romanpara* village of *Vaduria* union under *Nowabgonj* Upazila of *Dinajpur* district. His father was a poor farmer with one acre of cultivating land only. After passing SSC examination, he was unable to continue his study because of poverty. So he took a job in a tailoring shop as an assistant. He served there nearly a six-year and gathered a lot of experience about tailoring. Leaving the tailoring shop, he started working as an independent tailor shop with an old sewing machine in 2012. Many customers were coming to him for making dress and he was also earning a lot. But his machine was old and sometimes it stopped

working because of worse condition. So, it disturbed frequently for running his tailoring business and also hampering his income. He was unable to buy a new one because of poverty. One day, he came to know from a relative that BRAC's IDP-IP project was providing assets to needy and poor *Adivasi* peoples for enhancing their earning source. After hearing this news, he contacted with the respective project official and told him about his suffering and requested to give a sewing machine. Seeing his enthusiasm and interest on changing his life style by tailoring IDP-IP project provided him a new sewing machine as a grant support



Started for making more cloths and earning a handsome amount

After getting the new machine, he started his working with a new vision and energy. Many customers are coming to his shop for making their dress and he is earning a good amount in each month. However, it was very difficult to him for running his tailoring business alone. So, he appointed an assistant as contract basis. Now he earns average per month Tk.14,000 to15,000 and he gives salary Tk. 5,000 per month for the assistant of tailoring shop. He tells, *“When I had one troubled sewing machine then I couldn’t serve the customer on time and also didn’t run my family. Now I have two machines and I am only depending on my tailoring business. No need to involve in other incoming source like day laboring”*. He makes all types of cloth items for men and women except suit.

Situational Change in Life

When he had an old sewing machine and he couldn’t able to serve the customer demand on time. So, he failed to earn money for running his four members of family. His mother reached at old stage of age now and his wife is also a home maker while only daughter is aged five. Now his customer is increasing day by day and he can fulfill the customer’s demand. Similarly, he appointed an assistant and this assistant also earning for bearing his family expenses. He does not only create his income source but also created an employment opportunities for an unemployed *Adivasi* youth. However, three years ago, he borrowed money from his friends or relatives in every month but now he did not do.

According to his words, *“Before getting this machine from BRAC, I borrowed money from my friends in every month but now, I have enough money for running my family and I can lend to others. It is a great change in my life. My family expenditure has increased but it is not burden for me because I am earning enough”*. All tailors opened a *Somity* like community based organization to meet their crisis. Now, a total Tk.15,000 savings for his in the *Somity*. In last year, he took 45 decimals land as mortgage by investing Tk. 70,000. He said that *once time I couldn’t spend Tk. 30 for myself in daily but now I am buying foods more than Tk. 30 for my daughter which is only possible to extend the hand of IDP-IP project for betterment of my livelihoods”*. As he is too busy with his working and his sewing machine is old fashion so he is planning to buy a modern garments sewing machine for running his business as sustainable nature.

CASE 4



AMOL ORAON TIRKEY on MILK TRADER

Background

Amal Tirky was born in a poor family in *Adivasi Orao* Community. He is now 40 years old and living at *Deanpur* village of *Hatur* union under *Mohadevpur* Upazila in *Naogaon* district. He got 20 decimal lands from his parental property while 10 decimal is homestead and rest 10 decimal is cultivating land. He was running his five members family in hardship. His two children go to school while another one is too young. He was a day laborer and running his family by working as day laborer. He was also involved in various works for extra income. But he couldn't bear all of cost of his family. He took loan from his neighbors in interest and without interest while he wouldn't sell his labour in

rainy season. He failed to pay his loan within due time so he was passing critical time. Once he participated in an *Uthan Boitak* (Meeting arranged in village) organized by BRAC's IDP-IP project.

There, he knew diverse opportunities of income generating activities which may change the life of *Adivasi* people. From that motivation he found himself as a milk collector that will give him daily income. To fulfill his dream he asked for financial support to start the business.

Income Generating Activities

BRAC's IDP-IP project gave him Tk.12,000 (Twelve thousand) for doing a business in 2013. By getting this money he thought to do a small business like Milk business (buying and selling cow milk). He shared his thinking with his family members and BRAC official and all inspired him to do the business. He bought milk business logistics, e.g. Bicycle, Bucket and Pot etc. and rest of money kept for buying milk. In the first month, he earned only Tk.4,000 from his milk business. Later, his income was increased Tk. 12,000 per month. In earlier, he visited entire village for collecting cow milk and he requested the cow owner for selling milk to him. According to his statement, he worked hard in earlier for establishing his business. *He told the cow owner that he was a new comer in this business and he was also a neighbor so he would get the first priority for buying their cow milk.* Within one year of starting his business, he bought two cows and also got a calf from one of them.

Situational Change in Life

He was working hard for running his family but he couldn't manage because of low cost labour price. He also borrowed money from his relatives with interest and without interest. But this odds situation has been changed within one year of starting his milk business. He couldn't earn Tk. 5,000 per month but now, he is earning Tk.12,000 per month. This earning is sufficient for running his family. Now he has not any loan. He is also saved Tk.400 per week in *Borendro Unnoyon Fund (A savings fund for villagers in Rajshahi region)*. He bought a Cow with Tk. 31,000 (Thirty one thousand) and also bought a young cow with Tk. 19,000. After one year, his cow gave birth a calf and he is also getting some money by selling milk from this cow. He expresses his feelings, *"I worked hard for running my family but I couldn't do but, now, It is fixed that I earn 400-500 taka per day. Now I have no Chinta (tension) for my family"*.

He also tells us, *"I couldn't earn Tk.5,000 in the past but now, I spend Tk. 5,000 per month for my family"*. He is cultivating vegetables like coli-flower in his own land. He is also buying all of goods like seeds, fertilizer and other materials for bearing all of cost for coli flower cultivation. Now, he also gets some money from his vegetable cultivation. Now, his total capital around Tk.50,000 (Fifty thousand) and his future plan is to educate their children for their happy life.

CASE 5



JOTIN LINDA on COW FATTENING

Background

Jotin Linda, 50 is a day laborer who has no any formal education. His wife is also a home maker. They have three children while two is son and another one is daughter. He was leading his five members of family with hardship. His elder daughter is a student of honors 3rd year while son is an examinee of Secondary education and another younger is studying class five. He also cultivates paddy by taking land as share cropping. He needs Tk.5,000 only food purpose for his family in a month and amount is also needs for two children education purpose in each month. So, that he was very hardship to meet that type of family expenses as all. In 2013, he came to know that BRAC IDP-IP project is supporting the poor and vulnerable *Adivasi*. So, he communicated with respective project staff to reach that services or opportunities.

Income Generating Activities

In 2013, he was being supported as a grant Tk. 12,000 from BRAC's IDP-IP for purchasing a cow. After one and half years rearing the cow, he sold it valued at Tk. 95,000 (Ninety five thousand). Then he bought again three cows valued at Tk. 68,000. He kept the rest of money for mitigate the expense of his children education. After rearing these with 1.4 years, he sold one ox with Tk.100,000 while another was sold it valued at Tk. 95,000. Another cow also gave birth a calf. Then he also bought two oxen while Price of one ox is Tk. 42,000 and another one is Tk. 35,000. He took one *bigha* (32 decimals) land it valued at Tk.

50,000 and kept rest of money for his children education. He is also bearing his family expenses from this amount. He is very praiseworthy to BRAC's IDP-IP project and expressed his feelings, *"I had no any cow in the past, now I am an owner of four cows"*. He loves his cow very much and takes care at properly.

Situational Change in Life

He was leading his family with hardship by selling labour and his children faced many obstacles for continuing their study. His elder daughter who is an honors 4th year student stayed at home and attended her class from home, so she missed her classes frequently due to long distance. But, when *Jotin Linda* got a huge amount of money by selling his ox then he kept her daughter at college hostel. His son who is an examinee of Secondary School Certificate had not any bicycle and now he got it and used to go his school and also went his private tutor regularly. He said, *"Now I am bearing all of educational cost of my children. It has a big achievement because my three children are studying though I am a farmer and also a day laborer. My father and grandfather were also farmer and land owner but they didn't see and count a huge amount like two Lac taka. But I have seen this amount of money"*.

He also told us that many farmers who cultivating a lot of land but they don't get a huge amount like one *Lac* or two *lacs* but He is getting this amount. Though he is a farmer and day laborer but he is not facing any trouble for bearing his children's educational cost. Though he earns Tk. 5,000-6,000 per month but he is getting more than one *lac* taka within one and half year by selling ox. So, his total monthly income would be on average Tk.15,000-20,000. He said that his three cousins also started to rear cow by seeing his benefit. He always give speech at about his success and BRAC's IDP-IP project support for motivating other *Adivasi* peoples to get start cow rearing and fattening project.



Background

Chani Soren (44 years) is a landless woman who lives in her parental house with her husband. Both are earning by selling their labors in daily basis and they earned nearly Tk. 5,500 per month. They have three children while elder daughter is married and others are going to school. Now they have a 4-member family. She is an ultra poor household in her village because of poverty and also not having any land. Three years ago, she got three days long training from BRAC IDP on livestock rearing as a selected participants for being an ultra poor member. After the training, she got 5-sheep from the project for rearing. Now she has seven sheep and she also sold 10 sheep in last three years.

Income Generating Activities

From last three years, she has been starting sheep rearing. Now she is rearing a total of 13 sheep. Meanwhile, she has already a total of seven sheep valued it Tk. 25,000. And then she bought a young cow valued it Tk. 18,000 for rearing purpose. Her cow gave birth a calf in three months ago and now she earns Tk. 40 to 50 per day by selling milk. Within one and half year her Sheep have been enhanced to 12. She also got some vegetable seeds and cultivated guard and *Pui Shak* (*Green Leaves*) besides her homestead and she also earns some extra money by selling vegetables. She got a latrine set from BRAC's IDP-IP project and installed it. Now she has a hygienic sanitary latrine which has increased her family social status. She says "all of these achievements only possible for BRAC's IDP-IP project".

Situational Change in Life

She couldn't save and spent money for their treatment purposes in early stage of life because of day laborer. As an *Adivasi* woman, she also faced to rear her sheep in the Bangale's Land but she had been able to overcome this all obstacles by taking help from BRAC support. Now she can able to save some money as a savings into a local *Somity*. Prior to BRAC IDP support, she lived in small hut but now she built a Tin Shed house. She also spent Tk.17,000 for husband treatment purpose. Now her husband is fully cured and able to earn as day laborer. *She tells us, "If BRAC didn't give me sheep so I would never spent Tk. 17,000 for my husband treatment purposes"*. She also gave Tk.15,000 to her son in law as gift. She said that if money from selling sheep is counted so their total income would be Tk. 7,500-8,000 per month. Her future plan is to build a home. As she has no own cultivated land so her first target is to buy a land for her children's future. So, she has been saving some money in BRAC and also a local *Somity*.

CASE 7



BISWANATH KISHPOTTA on DUCK REARING

Background

Biswanath Kispatta (40) years old living with his three members of family at *Subornapur* village of *Krishnapur* Union in *Patnitola* Upazila under district of *Naogaon*. His wife is a house wife and a Son who is a student of ten graders while his daughter was married to a small trader. He didn't continue his study because of his father's poverty. His father was a poor farmer with one acre land. After passing away of his father this land was divided into six siblings of them. So, he received only ten decimal of homestead and also a pond of ten decimal. He ran his family by his income as day laborer. But he faced very difficulties for

running his four members of family for money shortage. He was too poor that he couldn't manage three nutritious foods for his family.

Engaged in Income Generating Activities as duck rearing

One day he was informed that one of his neighbor would be given a sewing machine by BRAC. So he contacted with a BRAC official and told that he wanted to do something for duck rearing but he had no fund and skill. After three months (in 2014), BRAC official came to his residence and asked him for participating in a training programme organized by BRAC. Then he went to *Upazila Parishad* and attended a training programme on duck and chicken rearing for a 3-day. After training, he got 230 ducklings from the BRAC's IDP-IP project for rearing. After taking duck in his home, he started to rear them. After four months rearing, these duck started to give egg. In first month, he got Tk. 17,000 by selling egg. By selling egg with four months he made a large house for keeping duck. He buys food for duck valued it Tk. 300 daily. After one year, he increased number of duck in his farm. He made a duck farm by spending one lac taka. He made a large house for duck rearing. Every day, he needs a 10-kg rice for duck as food in early morning. After feeding them, he takes them in nearer open small river and pond. He keeps his duck in the river from morning to afternoon. He and his wife also involved to rear duck.

Situational Change in Life

Three years ago, he was a day laborer and he couldn't manage enough foods for his four members of family. But now, he is an economically solvent and he appointed a person for working in his duck farm. Within three years of starting his duck rearing, he took 30 decimal lands with Tk. 50,000 as mortgage. He is cultivating various vegetable in homestead. He gets Tk. 900- 1000 on average by selling egg in every day. His total monthly income is Tk. 20,000-22,000 from his duck farm by selling egg. He also sold 120 ducks valued Tk. 45,000 and bought three decimal lands valued Tk.90,000. He managed rest of money from his monthly income.

He expresses, "I worked as a day laborer in the past, if i continued so i couldn't do this property like land. I have done this only for rearing duck". I also spent Tk. 50,000 for my daughter's marriage ceremony and also provided Tk. 50,000 to my Son in law for doing a business. He also provided Tk. 50,000 for his son's job purposes. He also bought three decimal lands with Tk.60,000. He has been leading his family in well and managing all of task with satisfactory. Now he has not any financial scarcity and he also can buy good food for his family. His

future plan is to establish a cow and fisheries farm. He has already contracted a sign with a pond owner for taking his pond for five years as leased. He also appoints a man for monthly basis for six months because he increases his duck for six months. Now he has two duck firm but one is not running. He has a plan to run his second firm within four months. He will work at his firm for the salary of Tk. 6,000 per month. He is planning to buy 800 ducks for his second firm. He didn't get electricity yet though he applied for it. He expects that he would be able to run his large duck firm when he will get electricity.

He tells, "If others unemployed person starts duck rearing like me so they would earn a lot and they will be benefited rather than other works".



CASE 8

Background

Bartila Soren who lives with her husband and three children at *Maldoho* village of *Daudpur* Union in *Nowabgonj* Upazila of *Dinajpur* district. She is a day laborer while her husband *Albrekush Hembroam* is Van Puller as well as also a day labour. They earn around Tk. 5,000 – 6,000 by selling their labor per month. They have eight decimal of homestead lands with a Tin Shed house. They used to manage their every day expenditure from their daily labor selling. In 2013, BRAC IDP gave her a small ox with the market price of Tk. 10,600. After two years they sold the ox and got Tk. 39,000 and they also bought a cow again and also took a cultivating land as *Bondhok* (Mortgage). She also received some assets from BRAC like various seeds.

Income generating Activities

After receiving the ox from BRAC they started to rear the ox with carefully. After raring two years the ox, She sold it with Tk.39,000. After selling the ox, she bought a cow with the market price of Tk.15,000 again and also took ten (10) decimals of cultivating land as *Bondhok* (mortgage) for Tk. 10,000. In last year, they cultivated paddy on her land and got 13 *mounds* paddy from two times of cultivation in a year. Her cow give birth a Calf and now she sells half litter of milk daily and earns Tk. 30. She also bought two pairs of pigeons and now they have 12 pigeons, 3 hens and 3 ducks. She works in a Union *parishad* project on contract basis with six month duration. She is getting Tk.6,000 per month if she works in 30 days in a month. Her husband also works a day laborer and carries goods by his Van with rental system. So, Their total income is Tk.7,000- 9,000 per month including (Labour selling and milk selling). She has been saving money at Christian Commission for the Development of Bangladesh (CCDB) and now her total savings is Tk. 12,000.

Situational Change in life

Their income was too little that they couldn't save money and also couldn't buy any asset. But after getting an ox from BRAC and involving with cow rearing they have got handsome money. They owned 10 decimal of cultivating lands and two cows at now. They also try to save money at a local saving organization. According to her words, *"I had not any cultivating land. Now I have bought ten decimal lands. And I also have two cows"*. Her elder son is a nine grader while another is five and also younger starts to study at class one. Now she is leading a happy life with her family. She wants to see her daughter as a government official in future. She shall be hardly tried to educate her daughter because she has a capability to bear her daughter education expenses. She wishes to build a boundary wall around her home within one year. She has a future plan to start a grocery shop at her house because she informed that there is no any grocery shop at her village. If she stars a grocery shop so she could earn some money and she doesn't need to work as day laborer. *She confidently tells, "How days I will work as a day laborer. I feel unhappy with 12 months working as day laborer. I should start an income generating activities like small shop. I will start a shop at my house very soon"*.

She wishes that she will help BRAC because it creates a good opportunity for many poor women like her.

CASE 9



SUNIL HASDA on BEEF FATTENING

Background

Sunil Hasda is a 34 years old man from *Padompur* village under *Nawabganj* Upazila *Dinajpur* district. He completed class six and couldn't go further due to lack of money of his father. He married *Shonali Hembrom* almost 10 years ago. His family nature is hand to mouth in his family. They have a school going son who is studying at class two now. Sunil is a cow seller for a long time. He buys cow from one market and sell it when price raise high. For the lack of enough capital he could not be able to invest more money in the business. His wife *shonali* have a chest pain and heart diseases, but he could be able to manage her proper treatment. However, he thought to maximize his profit. But for this he needed healthy cash money in hand.

IGA related Activities

Watching Sunil's interest in business and enthusiasm in cow rearing, BRAC IDP-IP office decided to provide him financial support to start his beef fattening business. After that he received of Tk. 80,000 as an interest free loan from IDP-IP project in 2016. With that money he bought two cows which cost was Tk. 70,000. He also spent Tk.10,000 for its food and medicines purpose. After one year, he sold the two cows valued at Tk. 120,000.

(iii) Situational change in life

With the profit money of cow beef fattening, he bought ornament (ear-ring of gold) for his wife, tin fence for his home boundary, *Shonali* got good treatment and also bought another two cows for the next four months. Sunil and his wife are very excited with the result of beef fattening farm outcome. *“If only two cows can bring the profit of Tk. 40,000 after four months of investment, then big scale of cow rearing must bring much more profits for me”* said Sunil. He also said *“I know how to rear cow and bring outcome from it, all I need is support and positive motivation”*. Sunil and *Shonali* both take care of their cattle. They feed their cattle thrice a day. Sunil said he got no training except the revolving money. Following his last success of beef fattening Sunil is now interested in more. Sunil is a visionary; he wishes to rear cattle in more commercial way.

He wishes to build cow Shed to start his cow farm. For this he needs aid from BRAC. He said, he is capable to repay the loan. He stated only problem that there is no electricity in that village which is problem during summer. But yet he dreams to start his business he is well known to.



Background

Sukesh pahan is a 27 years old young man, lives in *kumardoho* village in *Mohadevpur* Upazila under *Naogaon* district. *Sukesh* completed class nine and couldn't continue his education due to poverty and his father was not able to send him school any more after class nine. There are four family members in his

family and among them none of them are in school going age. In his family he is the only income earner. He is involved with decorator business in *kalusohor* more adjacent to his village. They have seven decimal homestead lands and another 66 decimal agriculture lands which they have leased in from one of their neighbors. He earns around Tk.10,000 from his decorator business and also earns Tk.30,000-36,000 yearly from agriculture land.

IGA related information

It is earlier mentioned that *sukesh pahan* is now involved with decorator business, even before taking aid from BRAC, IDP. Before taking the loan *sukesh's* business was in very short scale. He couldn't hold any big orders from any client because of the lack of sufficient furniture he needed of his own. Prior receiving IDP revolving fund without interest of Tk. 100,000, he dealt his with business with only five tables and fifty chairs. Which was very much low in number to run a decorator business. He couldn't even afford Tk.10,000 order. If he had any orders that exceeds Tk.10,000 than he had to take help from another decorators. After he took the money or loan as interest free in last July 2016, he bought more chair, table, one generator. In total he has now 150 chairs and 30 tables, sound box and one generator. Now he can go for a function and can claim Tk.50,000. Now he can help other decorator business man with his own stuffs. Once he had to work all alone in his business, but now two man works under him when needed and pays Tk. 350 per person as daily basis. None of his family members are involved his business right now. *Sukesh* is kind man, he has a heart of helping others. Except the money he didn't get any technical or training support from BRAC in this regard. His profit from his business now rises up to more than Tk. 10,000 per month, but even some months ago his profit from this business was merely Tk. 5,000 each month.

Situational Change in life

Sukesh is hard working person, but he was not able to put his desired effort to expand his business to maximize his profit in order to gain solvency in his life. In this regard BRAC played a vital role to show a person in his way. Major change *Sukesh* got in his life that is the affordability to take bigger challenges to attend further big programme. Now he is not only the service provider, but also two mans wages each day if he got the deal. He is quite solvent now to run his family. He helps other helpless people in their need. In future he wishes to form a fund to continue his aid for the poor helpless people, especially poor students

those who can't continue their study due to lack of money. He expects that someday his business will grow up like his profit is rising.

Decorator business is a seasonal business. It's not always profitable as it bring the profit in season time. But yet it is good for the young entrepreneur like *Sukesh*. BRAC should keep regular supervision to know whether the initiative taken by *Sukesh* is its right way.



Background

Nironjan kerketta (32) is a young man lives in *Buzurmamudpur* village in *Patnitola* Upazila under *Naogaon* district. He is studying HSC at Open University Bangladesh. They have a 2-member family member and he is the only income earner of his family. Except him, there is no school going children among his family members. *Nironjan* is a saloon keeper; he works as a barber there. Monthly he earns nearly of Tk. 9,000-10,000. And his monthly family expenses only Tk.6,000 per month. He lives on three decimal lands in *Buzrumamudpur*.

IGA related Activities

Niranjan has been working as barber from nearly 8-9 years. Before BRAC bought him complete tools he used to sit under a tree with a stool/bench and continued and run his hairdresser. But in this modern time *Nironjan's* arrangements were not sufficient to provide the necessary service to the customer. For this reason his earnings were very low in prior years from 2013. Considering *Niranjan's* condition, BRAC motivated at the courtyard session or meeting. So that he could run his hairdresser shop in most proper way. In the middle of 2013 *Niranjan* was provided hairdresser tools of almost Tk.8,000 and he bought two chairs, one fan and all other required hair cut related scissors. He rented a small shop in nearby by market. After the formation of his new shop, his customer increased. His income increased as well. His shop opens at 9 am at morning and some time it remains open even at the mid night. Excluding all his expenses in shop he could hold the profit of nearly Tk.10,000 per month now. He received only the money support from BRAC, but no other technical or training regarding his profession.

Situational change in life

Niranjan was in a struggling time with his profession and could hardly found a way out. BRAC's aid shows him a way to get out of this problem. After he formed his shop in market, his customer and income both increased. With his savings money he leased in 33 decimal agriculture lands, which also support him a lot. He opened a DPS account in *Marcentile* Bank Ltd. in *Patnitola* Upazila, where he deposits monthly Tk.500. He appointed another two staff as coworker in his shop, so that don't go away without dressed their hair.

Niranjan's hairdresser shop is running well, but the decoration of his shop is that kind of lucrative. He wishes to furnish it with modern accessories. He said "*it would be better if BRAC aided some more to make his shop well decorated*" *Nironjon* is hopeful that some day he will fill desire and will own a modern hair dresser shop.



CASE 12

MILON KISPOTTA as a new entrepreneur

Background

Milon Kispotta is a 30 years old young passionate man from *Rupapur* village of *Panchbibi* Upazila under *Joypurhat* district. He completed his masters of social science (MSS) in economics from national university, Bangladesh there are eight members in his family, among them only two members are income earner now. One nephew is a primary school going student. From his very childhood he was very keen in study, in this regard he didn't stop his study in the middle time like the many other indigenous boys. He kept his study on even in bad days. After his MSS he tried to get any job both in GO and NGO, but he could not able get this opportunity. In this regards, he was involved with private tuition and coaching practice in his village. He was involved with a local library in his village. Everything was good, but his family was in trouble to run the family expenditure. They have few amount of land with three decimal homesteads and other 17 decimal of cultivable lands, they have fruit garden on their 17 decimal lands. *Milon* wish to do something alone, so that he can do that in his own. Initially he formed a portable stationary shop in front of his local high school, where he used to sell education materials for school students, e.g. *khata*, pen and school accessories from 2014.

Income generating activities

Milon started his stationary business and also *bKash* flexi load business for with a few capital or money. He is a popular person as well as a good young *Adivasi* leader in his village, so that his business was in a good position, but he thinks that he can do far better in type of business at locally. However, lack of enough money was a great problem to expand his business. He was than looking for extra fund. He discussed about this issue with the IDP-IP officials of BRAC regarding his problem. Initially he demanded Tk. 35,000 to continue his business, but BRAC allocated for him Tk. 25,8000 for that purpose to start a new entrepreneurship in March, 2016 as revolving fund without interest. Using the money he rented a shop in *Ratanpur* bazaar nearby *Rupapur* village, decorated it properly. *Milon* thought that not only the stationary but cosmetics would be a good item for his shop. His shop is now running well. He earns nearly Tk. 30,000 per month from his shop. Within this short time he renovates his parent's house with attached bathroom as his parents are old enough. He is repaying the loan installment of Tk. 7,200 from September-2016. *Milon* said there is no problem in repayment of loan money. He always now passes a busy time in his shop. According to *Milon* "*it's a blessing that I got timely aid from BRAC and I start my formal business.*"

While opening the shop *Milon* first time thought that he will start with photocopy and stationeries shop at this nearest place of shop. After the consultation with IDP staff he changed his thought and moved to stationary and stationeries shop. His decision proves right and he is doing very well. *Milon* said that *he won't stop after this. He wishes to expand his business in bigger place and also wish to open some other business along with his current business.*

Situational Change in life

Milon was an unemployed educated boy some years ago. His motivation and well wish established him as a young entrepreneur in his community. There is no frustration in his life anymore. Being an honest man everyone loves him, specially the school going students. They often come to his shop for their necessary accessories. His parents are also happy because now they don't have depends on agriculture, which they have very few amount. Now, *Milon* can speak with bold voice "*Dada, I am satisfied with my current business condition, I will do better in future too.*"



LAXMIRAM'S SHOP

Background

Laxmiram Murmu (42) is a peddler from *Dakshin Golabari* village of *Nawabganj* Upazila under *Dinajpur* district. He lives with his wife *Bharoti kisko* and other three children in village. All his children are school going. His elder daughter studying in class six and the other two sons are in primary level. In his family he is the only income earner. Still he has no own land, as his father lives and the property yet to be divided among his other brothers and himself. He started his business from 2000 with pottery in van. Prior his involvement with vendor business he was a day laborer, worked in other places and earned a very little to bear the expenses of his family.

Income generating activities

Laxmiram is a hard working person, but he was not able to maximize his earnings with his day labor income. In 2000 he thought he should do something new and different. Following the idea he started peddler business at community level with van. But there was a problem regarding pottery business. As this pottery are mainly made of mud, while carrying in his van those goods often broke into pieces. He could rarely profit Tk.100-150 a day which was not sufficient for his daily expenditure. But even in this condition *Laxmiram* was not able to shift from his business or to do something better than this. Lack of money was a barrier behind this, as like the many others he and his family were in a great suffering. Time flies, in 2013 one programme organizer (PO) from IDP-IP advised him to bring change in his position in business, but *Laxmiram* had no

idea what to do instead IDP-IP support. IDP-IP officials decided to help with some input support. They asked *Laxmiram* to change his pottery business, and in exchange he should start with plastic, aluminums and silver coated utensils in van. Project gave him financial support like Tk. 9,800 to purchase utensils. After that he started a new journey Tk. 5,000 per month. His family started to get out of prior condition which was problematic. *Laxmiram* never spent all his earnings for family. He tried for some savings, so that he can do something more. After two years he balanced some money and opened a small grocery shop just beside of his residence. He says that “*My daughter and my wife can run this shop even in my absence at home*”. From his shop profit earn is Tk.1,500-2,000 per month, which seems extra income for them. *Laximrum* is happy with the situational change but the lack of sufficient capital he could not make his IGA more profitable. He said, nearby villagers know him now as ‘ferri-wala’ of varieties item. He falls in problem when customer wants more items like ceramic cup, plate and glass. He is trying to manage this type of item including with other staff that he sell.

Situational change in life

Though *Laxmiram* is still fighting for his family livelihood, but yet he is satisfied with the current business and livelihood conditions. He said that, situation could have been worse if BRAC don’t come forward to help him. He is thankful to the largest organization of the world for its aid and motivation. Now a day he doesn’t need to go for money to other people. His children are going to school and he can feed properly his family members three times in a day. After school time his daughter helps his mother in shop. *Laxmiram* expects that with the help of BRAC with more capital and also with the assistance of his family members he would stand more strongly in future.



KOLPONA GOZAR

Background

Kolpona Gozar (36) is an uneducated woman of *Natsal* village of *Mohadevpur* Upazila under *Naogaon* district. She has a total of five members in her family. Among them two of her sons are in the age of school going, but they are not going to school after completing class-5 level and they were not interested to attend school anymore. A four member of her family is income earner. They are mainly involved with agriculture day labor, though they have very small amount of cultivable land which they have leased in from one of their neighbor. Her family's monthly income is near about Tk. 6,000 where they spent Tk. 5,500 to meet their family expenses. Now they are living in a small hut with two decimal homestead lands.

Income Generating Activities

As it is well known that indigenous peoples are very much hard working, *Kolpona Gozar* is no exception here. Almost all her family members are involved in income earnings. Her two sons are not too much of aged and they earn a very little, usually *Kolpona's* husband took the main responsibility. Under this condition her family not running in a good condition as they expect. They were looking for some alternative income, which can contribute in her family and could bring some profit. Knowing her vulnerable situation BRAC, IDP took a decision to help in a different way which could be much helpful her and their family. IDP-IP project provided to her a small amount of financial support like Tk. 12,000 to buy a cow in June 2014. However, *Kolpona* added also Tk. 2,000 with

that money to buy a good quality cow. Within a short period, the cow became pregnant and gifted her calf ox. After certain time, she sold that ox of Tk. 40,000. By the sold money she leased in 16 decimal cultivable lands. She also sold milk of Tk. 150 every day for the six month period. She leased another cow in the same time after of June 2014.

Situational change in life

Kolpona is very much happy that her initiatives and help from BRAC bear fruits in a very short time. Her cow again gives birth few days ago. She and her family members all are involved to look after their cows. *Kolpona* now believe that she could also do something good for her family. She wishes to continue this in future too. She says “situation never changed in a day”. She will fight for this, and believe some day she get the success she wants.



Background

Kashinath Kerketta (35) is a *Ferri-wala* from *Saldanga* village from *Patnitola* Upazila of *Naogaon* district. His education level is only class five and couldn't go further with education due to lack of financial solvency. He has a 4-member family and one child (10 years) is going to school and now studying at class four in a nearby government primary school. He remains as the only income earner of his family. He is involved with a small business like selling onion, ginger, garlic etc in nearby market or hat. He also sells his products through van pulling at

community level. His monthly income is now Tk. 6000, where as the expenditure is nearly Tk. 3,000-4,000 per month. He has no land of his own either homestead or cultivable. He lives in his mother's land with his mother.

Income Generating Activities

Kashinath has been selling ginger, garlic, onion, oil and salt at the local *hat* or *bazaar* day specially, since last four years. Before starting this business he was engaged with betel leaf business, but it was very poor profitable business. So, that he was always short in money before starting present business. But he earns sound money by the present business and very smoothly meets his family expenses.

He took a small amount of money, Tk. 8,000 as aid from IDP and he has been continuing the business since June, 2013 as *ferri-wala* at the local *hat* and *bazaar*. He is the only one who is now involved with his business from his family. Except the money he didn't get any kind of support on the small business from the IDP. But IDP officials keep in touch regular with him to know about his current business as well as family well being.

Situational change in life

Kashinath's income increased after being involved with this business. He leased 17 decimal lands by his business profit and savings money. Production from the land like crops is ensuring their almost year long feeding for his whole family. Last season he got 600 KG rice or paddy from this land. He also bought a battery run van to smoothly operate his business. He is also a member of an *Adivasi Somity* and every month he saves at least Tk. 100 to this *Somity*.

Though *Kashinath's* earns in regular basis, but yet he wants to earn more. For that he needed more money. If a good amount of money is provided to him as loan from the IDP-IP project, then he could open a store and could expand his business. *Kashinath* dreams that someday he will have his own shop; he will buy land for his own house to live. He is very much thankful to BRAC and IDP-IP project to provide this opportunity.

**HELENA MARDI****Background**

Helena Mardi is a 40 years old woman, lives in *Goanpur* village in *Patnitola* Upazila under *Naoagon* district. He resides with her family including two daughters and husband in her village. Her two daughters are going school at now. She did not receive any formal education. Her husband is only one income earns for her family as a day laborer both in agriculture and non-agriculture. As a daily wager he earns daily Tk. 200, if works are available. His monthly expenditure is near about Tk.4,000 and only he has two decimal lands as domestic purpose to build their houses.

Income Generating Activities

Helena is not a fully working woman. She works only when cultivation season comes twice in a year. Her life was so problematic since her childhood. She had struggled from her childhoods to her husband's family also. She never thought to way out from their hardship. Except the hard day labor they had nothing to either. She participated in a courtyard meeting and followed the IDP programme activities and she participated a livestock training which conducted by IDP-IP. After training, she took Tk. 8,000 grant support from the project. With that money Helena bought one cow for rearing. After a few months the cow became pregnant and after some months and gave birth of a healthy ox. After the calf birth Helena started selling milk. It brings her some money in daily basis. This helps her lot in tough days. That ox was growing fast. *Helena's* blessed cow is pregnant again. She is hoping for a good and healthy calf again.

Situational Change in life

As it is stated that Helena and her family was passing an odd time, with the very low income it was tough to maintain the family expenditure. But having a cow from BRAC shows them a ray of hope. Her first calf (ox) has already sold in market valued Tk. 50,000. Along with the ox another cow is growing up. Helena believes that her cow is a blessed one by the God regarding her poverty. Now she can easily say that she can have hard cash if she wishes so. She feels happy when she sees her assets growing well and still in a good condition. She even has some savings in other NGO *Somity*. She also believes that very soon she would be blessed by good fortunes that she already in touch with.

Helena is happy with what she has now. She thinks that her asset will soon be increased. She doesn't have to pay extra to feed her cows. She can gather that from the own locality. All that she needs from BRAC is proper guidance and regular supervision.



Background

Vupen Malo is a 40 years old man without any formal education lives in *Bajidpur, Atapur* at *Panchbibi* Upazila under *Joypurhat* district. He has a five members family and with only 10 decimal homestead lands. Two of her children are now going *Zerka* high school. He is only one income earner of his family. Before getting aid from BRAC's IDP-IP, *Vupen* worked as a helper of a carpenter nearby to his village. In his early life he was a day laborer in local area, but later on he started with a carpenter and learned about this occupation. His family

expenditure in nearly Tk.6,000-7,000 per month while he earns the amount of Tk. 7,000-8,000.

Income Generating Activities

Vupen Malo was passing a struggling life with his family. His daily wage earning had not sufficient. He thought that he could be started any new business, but he has not any capital or skill. He came to know about the BRAC's IDP-IP project through a courtyard meeting. He has empirical experience and skills on electronic mechanics. So that he got a grant support from the project to purchase machine tool box. Then he purchased a carpentry tools of Tk. 9,700 in last January 2016, with that tools he rented a small empty shop which was a go down like which is situated by road. There he starts a business of his own. He was determined to be established using his own skill in carpentry. He was lucky to rent a shop only with the monthly rent of Tk. 500. Initially his business was not as good as he was new to open a shop, but very soon this situation turned around and he started get orders of making furniture. Now he works on making dining tables, chair, sofa, show case, cottage and other necessary household furniture. From his shop he earns Tk. 7,000-8,000 per month excluding other expenses to run his shop. He wants that his children receive proper education. He never wish see them suffering in future for the lack of educational background and proper guidance. To run his business in more profitable way he took a good decision, and the decision was to buy tree instead of wood. He said *"If I buy tree than I could have some extra income through selling branches of that tree as fuel and it also costs less"*

Situational change in life

Vupen was a co-carpenter in his early carpentry life. Having the skill of same or in some case maximum he was not able to in initiate his own business only lack of few amount of money. Funding from IDP-IP helped him in crucial time. He is not a co-carpenter now. He can hire co-worker under him to work. He pays wages now, 2-3 man works for him now. He is now an entrepreneur instead of daily wager. Now, he is trying to accumulate some money, so that he can use this to build a new home and also trying to shift his furniture shop in the market, where he hopes that his sell would increase much in quantity and he will have significant orders. He can follow any design he said. But he also needs some modern instrument to make his furniture more lucrative, as maximum of his work is still manual.

Discussion and Conclusion

The study has made an attempt to illustrate how seventeen poor and extreme poor Adivasi's living in the northern part of Bangladesh, faced with acute poverty situation. Bangladesh is home of 70+ indigenous peoples with distinct and diverse culture, language, tradition, religion and history. The majority of the indigenous communities are among the most disadvantaged and socially excluded groups in Bangladesh. Development of Indigenous Peoples sector of BRAC's IDP-IP project aims to address the issues of rights and entitlements of the indigenous people for socio-economic empowerment in four Upazilas under three districts of northern part of Bangladesh (Kamal M, *et al*, 2005).

IDP-IP project covered 208 villages under 20 unions, 04 Upazila (sub-districts) of 3 districts totaling 40,000 (male 50%, female- 50%) direct beneficiaries. Key components include awareness raising and capacitating the grassroots level program participants on development issues, education, institutional development along with strengthening traditional social organizations, land retention and sustainable agriculture, livelihood promotion and food security, health, legal support and financial support etc.

During the project period the IDP has successfully arranged different skill training as part capacity building for the indigenous peoples. Besides, a total of 2,880 indigenous peoples received different types of IGA training with financial supports for employment creation and poverty deduction. They have engaged a number of income generating activities such as Cattle rearing and fattening, sheep rearing, duck rearing, mechanic like machine tools box, homestead gardening, saloon, tailoring, driving, carpentry, electric house wiring, garments and small trading. These services resulted in ensuring access into three meals per day, increased income, inputs support for enhancing production, starting small enterprises, depositing of savings and etc.

With appropriate training and financial support, the seventeen indigenous peoples improved their economic condition through an array of income generating occupations, such as cattle rearing and fattening, sheep rearing, duck rearing, mechanics- machine tools box, homestead gardening, saloon, tailoring, driving, carpentry, electric house wiring, garments and small trading. Most of the cases in the study are engaged in both farm and non-farm activities, because IDP-IP project provides these more both male and female indigenous peoples.

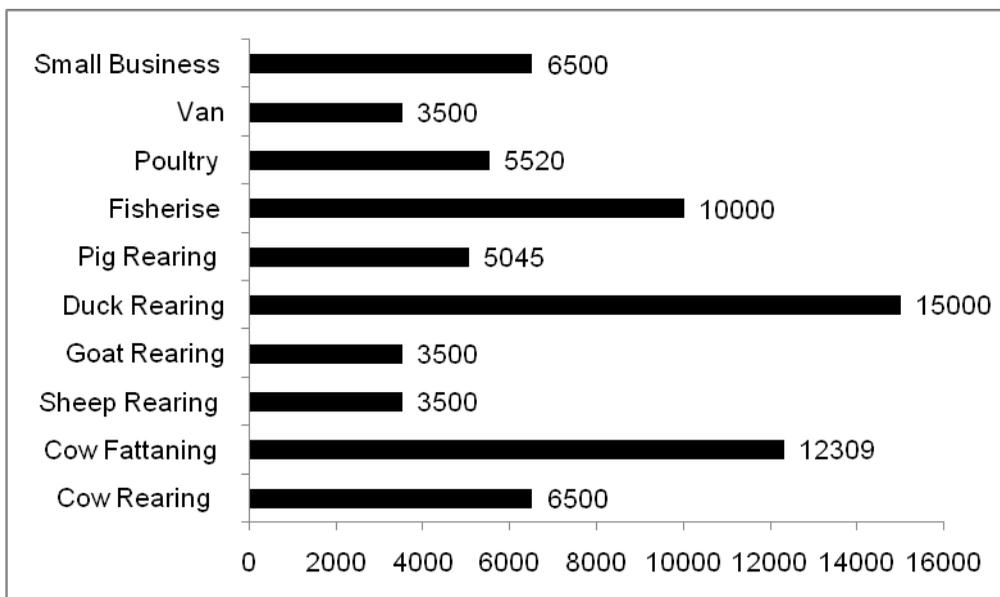
The involvement of indigenous peoples in income generating activities is not substantial in northern Bangladesh and this study like case studies endorses this. From the MIS data and case study finding reveals that cattle

rearing/fattening and duck rearing are the most profitable IGA for the *Adivasi* peoples where both female and male are actively involved with the IGA.

The study adequate reveals that financial support and training that are being provided by IDP-IP project do have significant impact on the disadvantaged people like indigenous peoples in plain lands areas, but up to a point. They help to develop certain intrinsic qualities in human character, which is very important, and they help to alleviate poverty to some extent.

In this situation importance of financial support with skill is unquestionable, however, it gives rise to two further questions: (i) is the amount of financial support sufficient to really make a dent on poverty which is so pervasive for indigenous peoples in Bangladesh; (ii) if the amount of financial support is increased to the recipients have the capability to properly utilize it? One has to look into the existing socio-economic realities of the plain lands indigenous peoples for the answers. It is quite obvious that the subject persons are not capable of utilizing the financial support or credit amount, if substantially increased. They are mostly illiterate, short of able-bodied helping hands, lack of market linkage and have no trusted relatives. They will, therefore, remain more or less at the same economic level achieved through credit skill training programmes.

Figure 2. Average monthly income by IGA (in tk.)



This situation, however, does not fully conform with the BRAC's IDP-IP project objective of poverty alleviation improved livelihoods for poor and marginalized communities like Indigenous peoples. Therefore, some other mechanism may be thought of to expand the scope for further improvement of the economic condition of the plain lands *Adivasi* communities. One way of doing this may be modestly increase the amount of credit to enable the indigenous peoples to go for relatively bigger enterprises such as poultry farm, grocery shop, cattle rearing and fattening, duck rearing, mechanic, driving, carpentry, electric house wiring, garments and small trading. However, in view of the limited capability of the *Adivasi* group members (or an individual member) and BRAC itself will have to evolved, where IDP-IP project will limit itself to supervisory and advisory role, while it is not expected that all the group members will have the required entrepreneurial bend of mind and, therefore, the project participants of this experiment must, of necessity, have to be highly selective. Initially, this may be started on a pilot scale in two or three areas and if proved to be successful, it can be extended to other areas, based on set of criteria to be carefully developed in the pilot areas.

Recommendations

To ensure maximum impact of rural entrepreneurship programmes, the external support of credit and assistance must comprise skills and market opportunity. Lack of skills and market opportunities such as inadequate facilities of business, funding sources are some of the major barriers to indigenous people's participation in the rural enterprise or IGA. However, BRAC's IDP-IP project provide different skill training as a part capacity building of the indigenous peoples and also ensure financial assistance. Therefore, a total of 2,880 indigenous peoples received different types of IGA training with financial supports for employment creation and poverty deduction. As per research findings following initiatives would be taken for making sustainable employment opportunities of indigenous peoples at community level. Such as:

- Provide *Adivasi's* need based and feasible IGA training.
- Conduct refresher training for old IGA implementers, especially, cow and poultry rearing.
- Establish linkage with existing other financial intuitions, e.g. Micro-finance (MF), Bank to enhance capital of existing IGA implementers as entrepreneur.
- Provide training on IGA or business management training for increasing to the recipients has the capability to properly utilize of IGA or enterprise.
- Technical assistance would be required to make sustainable and profitable IGA, especially, poultry livestock rearing or farming.
- Market linkage for new entrepreneurs would be necessary to ensure that their products sell and profit margin.

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