Livelihood and Market Assessment Report for Prottasha Project

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Cover photos (counterclockwise):

(1) A betel leaf garden was set up through reintegration support from IOM in Cox's Bazar. © IOM 2018/Turja Tanmoy SAHA

(2) A beneficiary received livelihood support (goats for rearing) in Cox's Bazar. © IOM 2019/Turja Tanmoy SAHA

(3) To improve economic self-sufficiency, reintegration support (poultry) was provided to a returning migrant in Jhinaidah. © IOM 2017/Lutful KABIR

(4) A migrant returned to economic self-sufficiency through a fish retail business. © IOM 2018/Turja Tanmoy SAHA

(5) A young adult engaged in fish cultivation for economic resilience in the host community. © IOM 2019/Turja Tanmoy SAHA

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This document has been prepared on behalf of the Prottasha project.

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ACRONYMS AND ABBREVIATIONS

BBS	Bangladesh Bureau of Statistics
BMET	Bureau of Manpower Employment and Training
BSCIC	Bangladesh Small and Cottage Industries Corporation
FGD	focus group discussion
HIES	Households Income and Expenditure Survey
KII	key informant interview
NGO	non-governmental organization
SME	small and medium enterprise

EXECUTIVE SUMMARY

IOM, with financial support from the European Union and in partnership with BRAC, is implementing the project Bangladesh: Sustainable Reintegration and Improved Migration Governance, or the Prottasha project. The overall objective of this four-year project is to contribute to the sustainable reintegration of returnees and the progressive achievement of Sustainable Development Goal (SDG) Target 10.7 to facilitate orderly, safe, regular and responsible migration and mobility of people, including through the implementation of planned and well-managed policies.

One of the key objectives of the project is to provide sustainable reintegration of irregular migrants returning to Bangladesh from European Union countries (reintegration component). Reintegration has social, psychosocial and economic dimensions. Economic reintegration includes, among others, individualized, collective and community-based economic reintegration support to ensure improved livelihood and income opportunities for the beneficiaries. Through community-based economic support, the project aims to establish 10 community enterprises with the aim to improve the economic situation of the returnees and contribute to the economic conditions of the host communities, ensuring social cohesion and sustainable reintegration within and among the communities. An integrated approach to reintegration has been followed to identify appropriate business and other livelihood opportunities for individual assistance and for community enterprises that are aligned with the skills, experience, background and aspirations of the returnees, taking into consideration the profitability and sustainability factors that would complement and supplement returnees' existing livelihoods.

First, an analysis of beneficiary profile data was carried out to understand the returnees' economic situation, assets, skills, vulnerabilities and other factors. Then, a secondary study of the economic activities was done to develop understanding about the employment and business opportunities available in all 10 districts.

To develop a deeper understanding of the employment and business opportunities of the target locations, an in-depth quantitative study was done. The study applied the following criteria to initially identify employment and business opportunities that were appropriate for the target beneficiaries: (a) economic opportunities that are aligned with the skills, experiences and interests of the target beneficiaries; and (b) economic opportunities that will complement and supplement rather than substitute target beneficiaries' existing livelihoods.

A scoring tool called the five-dimension matrix (please see the scoring matrix in Annex 7.2) was applied as a methodological framework to identify the most appropriate businesses/economic opportunities for each project location. Each dimension of the matrix was given a score from 0 to 5 based on pre-developed benchmarking criteria, which incorporated both opportunities and risks.

Scores were given based on the collected data and were weighted (Table 2). A final score of all the weighted scores of the dimensions was derived. This final score was compared with all the potential businesses identified in each region. This exercise helped logically filter and finalize businesses for the 10 districts that were identified during the secondary study. Based on the analysis, a summary table has been developed, which lists the identified opportunities in each district for both individual assistance and community businesses. Table 1 shows the proposed five businesses identified for community enterprises from a list of 17 potential business opportunities.

Table 1. List of options for community enterprises

Agriculture	Industrial	Service and trade
• Livestock • Poultry • Fishery	• Textile/Apparel	• Restaurant

These five businesses were proposed for community enterprises due to moderate to high profitability chances, high market demand, available support services, access to market, and involvement opportunity for the beneficiary and the community. The amount of investment required to start the business and the level of complexity of business management were also considered while selecting these businesses.

A detailed list of most suitable and prioritized economic and job opportunities for individual economic assistance has been identified for each administrative location of the project. A summarized list considering the types (on-farm and off-farm) of economic activities covering 15 different options and their prioritized rankings is given in Table 2. This would help in the implementation of economic assistance component of the Prottasha project for the target beneficiaries.

Table 2: List of on-farm and off-farm economic opportunities

On-farm activities		Off-farm activities	
Activity	**Rank**	**Activity**	**Rank**
Milking cow	1	Small retail shop/Grocery	1
Beef fattening	2	Construction/Tile work	2
Goat rearing	3	Light engineering workshop	3
Fisheries	4	Bike/Auto van rental/Driving	4
Agriculture/Vegetables	5	Petty trade (cloth)	5
Poultry	6	Stock business	6
Feed/Fodder cultivation	7	Thread production	7
		Handloom	8

Based on the identification of the key business opportunities and job opportunities for each geographical location, a detailed guidance document is developed to support the economic assistance activities in the field.

1

Introduction

Through reintegration support from IOM in Cox's Bazar, returned migrants set up a betel leaf garden. © IOM 2018/Turja Tanmoy SAHA

Bangladesh has a long history of migration. Following Bangladesh's independence in 1971, the lack of employment in the domestic market and the demand for workers in the Middle East and other Asian countries increased mass migration from Bangladesh. As these stints – often on temporary contracts – created a path to higher economic and social status, then onwards overseas migration has become a dream for many. Moreover, in Bangladesh, the lack of job opportunities, the lack of awareness of safe migration, inefficient centralized migration processes and the high cost of migration are all contributing factors to many migrants choosing dangerous, irregular migration channels. Comparatively, the families of migrants tend to be wealthier than the families of non-migrants; hence, migrant work was a marker of success. Over time the trend of migration increased; however, the conditions for regular pathways have not improved significantly.

According to the Bureau of Manpower Employment and Training (BMET), from 1976 to 2018, a total of 12.19 million Bangladeshis migrated overseas for employment. It does not necessarily mean that at the moment a total of 12.2 million Bangladeshis are working abroad. Bangladeshi workers mainly engage in short-term contract employment; and thus, they have to return on completion of their contracts. There is no mechanism in place to record data on returnee migrants and hence it is not possible to have an estimate about the number of migrants currently working abroad. According to the Refugee and Migratory Movements Research Unit (RMMRU) and the Swiss Agency for Development and Cooperation 2018 panel data on 20 districts, among the migrant households, 21 per cent were returnee migrants and 79 per cent were current migrants.[1]

The BMET data informs that a total of 734,181 Bangladeshi workers migrated to different countries of the world including the Gulf, other Arab and South-East Asian countries in 2018. In the same year, emigration decreased by 27 per cent in comparison to the previous year. In 2017, the total number of workers who went abroad from Bangladesh stood at 1,008,525.

The countries in the Middle East are some of the most popular destinations for temporary migration from Bangladesh. However, temporary migration to this region is decreasing mainly due to the Arab spring; lower demand for unskilled workers; restriction on recruitment of Bangladeshi workers in different Gulf and South-East Asian countries; and political turmoil in Iraq, the Syrian Arab Republic and Lebanon. As the opportunities in these countries are declining, Bangladeshi people are investing more to migrate to European countries. According to the 2018 BMET data, since 1976 about 10,092 Bangladeshi people have migrated to the United Kingdom and 55,518 Bangladeshi have migrated to Italy.[2] A recent visit by a European Union delegation to Bangladesh stipulated the number of Bangladeshi migrants in different European Union countries at nearly 250,000 (baseline report). Bangladesh is one of the top 30 countries of origin of irregular migrants in European Union countries – according to Eurostat 2008–2016 data, 104,575 Bangladeshis were detained and found to be irregular migrants in these countries.

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1   Refugee and Migratory Movements Research Unit, *Labour Migration from Bangladesh 2018: Achievements and Challenges* (Dhaka, 2018).

2   Source: www.bmet.gov.bd/.

IOM, with financial support from the European Union and in partnership with BRAC, is implementing the project Bangladesh: Sustainable Reintegration and Improved Migration Governance, also known as Prottasha. This four-year project has three primary components: reintegration of migrants; improving migration governance; and raising awareness of safe migration, reintegration and remittance management. The overall objective of the project is to contribute to the sustainable reintegration of returnees and the progressive achievement of Sustainable Development Goal (SDG) Target 10.7 to facilitate orderly, safe, regular and responsible migration and mobility of people, including through the implementation of planned and well-managed policies.

Under the reintegration component of Prottasha, returning migrants, their families and their communities will receive economic reintegration support, which includes individual tailored financial services including debt mediation services, small business development and job placement, as well as the establishment of 10 community enterprises in selected areas. For an evidence-based, tailored reintegration support (both individual and community), it was important to conduct a livelihood study to understand the economic opportunities available in the selected project locations.

1.1. Purpose of the study

As the project is targeting the economic reintegration of returnees through individual assistance and community enterprise support, this study was conducted to support the project implementation partners in selecting the most suitable trades and businesses for the project beneficiaries. It would also support planning and strategizing the individual and community enterprise implementation activities of the project.

The purpose of this study was to understand and shortlist the current trade and business opportunities available in the project locations/districts. The objective of identifying and shortlisting potential opportunities was to learn which of the selected businesses would have the most potential for high growth and can successfully contribute for the inclusion of project beneficiary and their households in the target districts.

Data was collected through interviews and discussions with specific target business entrepreneurs, NGOs and government representatives in selective numbers from the 10 target districts (project administrative locations). The field staff of BRAC was involved in the data collection as part of the capacity-building requirement, aligning with the objective of the project. Data collection was focused on the "identification and benchmark questionnaire" developed by the consultant based on pre-defined criteria focusing on the socioeconomic information of the returnees to assess their needs and interest in identifying livelihood options.

1.2. Objectives of the study

The specific objective of the study was to understand and shortlist the current trade and business opportunities available in the district as well as the target community/district level.

The specific objectives of this study are as follows:

- To develop understanding of the beneficiaries' economic status and livelihood, skills set and current employment status, income and expenditure, among others;

- To understand key trade and business opportunities available in the target districts for sustainable reintegration of project beneficiaries;

- To identify and shortlist economic opportunities available in the project locations with the aim of establishing a sustainable reintegration of returnees from European Union countries.

2

Methodology

IOM empowers female returnees through reintegration assistance (e.g. a grocery shop in the community). © IOM 2018/Turja Tanmoy SAHA

The study was focused on identifying and shortlisting key trade and business opportunities available in project locations which were suitable for the successful reintegration of the beneficiaries. To meet these objectives, an in-depth structured study was concluded.

To identify the demand for current trade and business opportunities with the aim of durable economic reintegration of the returnees, it is important to understand which income group they belong to and their economic status. An analysis of beneficiaries' profiles was done to understand the returnees' economic situations, assets, skills, vulnerabilities and other factors. The project beneficiaries' profiles, which were previously collected by the partner non-governmental organization, were used for this analysis. To develop understanding about the employment and business opportunities available in all 10 districts, a secondary study of the economic activities was done (using the Bangladesh Bureau of Statistics (BBS) databases and the Small and Medium Enterprise Foundation's business cluster report).

Table 3. Overall study objectives and methodologies

Livelihood profile/Baseline data	Secondary assessment	Detailed assessment methodologies and recommendations

(a) To understand the beneficiary's economic status in the following areas: (i) demographic profile; (ii) economic profile; (iii) household income-generating assets; (iv) household expenditure; (v) skills; and (vi) debt profile
 	
(b) To identify beneficiaries' economic preferences to help design individual interventions for beneficiaries
 	
(c) To identify an opportunity for designing the modality for community enterprise implementation
	To identify the following:
	
	(a) Profitable and sustainable economic opportunities
	
	(b) Adequate support services
	
	(c) Opportunities that are aligned with the skills, experiences and interests of the target beneficiaries
	
	(d) Income opportunities that will complement and supplement beneficiaries' existing livelihoods
	
	(e) Training and job opportunities available and suitable for the beneficiaries
		Methodologies:
		
		(a) FGDs and KIIs with representatives from chambers of commerce/*banik samity*, entrepreneurs, NGOs and other support organizations
		
		(b) Five-dimension matrix
		
		Recommendation:
		
		(a) Identify and prioritize the economic and livelihood opportunities suitable for the economic reintegration of returnees:
		
		  (i) Opportunities for community enterprises
		
		  (ii) Opportunities for individual businesses
		
		  (iii) Training, jobs and other similar opportunities

To develop a deeper understanding of the employment and business opportunities of the target locations, an in-depth quantitative study was conducted. The study applied the following criteria to initially identify employment and business opportunities that were appropriate for the target beneficiaries: (a) economic opportunities that are aligned with the skills, experiences and interests of the target beneficiaries; (b) economic opportunities that will complement and supplement, instead of substitute, target beneficiaries' existing livelihoods. The following tools were used to collect the data for market assessment:

- Focus group discussions (FGDs) with selected stakeholders including beneficiaries, entrepreneurs, market management committees, associations and chambers;

- Key informant interviews (KIIs) with entrepreneurs and youth development officers;

- Discussions with implementing PNGOs and other NGOs implementing livelihood projects;

- Compilation of assessment findings and analysis based on data received from the secondary information; FGDs with market management committees, associations, chambers and beneficiaries; KIIs with entrepreneurs and youth development officers.

A five-dimension matrix (see Annex 7.2 for more details) was applied as a methodological framework to analyse the survey data and identify the most appropriate businesses for each project location. The five dimensions are: system efficiency; product quality and specifications; business environment and support service; employment and engagement; and growth potential. Each dimension was given a score from 0 to 5 based on pre-developed benchmarking criteria, which incorporated both opportunities and risk.

Scores were given based on the collected data and were weighted as per the areas of baseline data (Table 2). A final score of all the weighted scores of the dimensions was then derived. This final score was compared with all the potential businesses identified in each region. This exercise helped in logically filtering and finalizing business sectors for the 10 districts that were identified during the secondary study. Based on the analysis, a summary table has been developed, which lists the identified opportunities in each district.

BRAC was involved in the data collection process, during which it developed some understanding about the opportunities available in the target locations. This would also help in selecting the right business for the beneficiary during the implementation of activities for economic assistance.

2.1. Survey site, sample size and sampling method

The survey was conducted in 10 administrative locations/districts (Table 4) of the Prottasha project. The consulting team visited pre-selected locations (including the districts and subdistricts) by BRAC and conducted structured qualitative interviews and FGDs with returnees, officials/members of the chambers of commerce/*banik samity*,[3] *upazila* youth development officers, NGOs and others.

In order to understand the economic profile of a sample beneficiary, all the beneficiaries' profiles were analysed. The project collected a total of 243 profile data (n=243) during the study period. Through a structured questionnaire, information was collected at the baseline.

To obtain primary information, 10 FGDs with around 120 beneficiaries, 11 FGDs with officials and members of chambers of commerce/*banik samity*, and 3 KIIs with *upazila* government units including youth development officers were done. Fifteen (15) KIIs with local NGO staff who have experience in implementing livelihood projects in the project working areas was done to understand the overall income-generating activity (IGA)/job scenario locally. Annex 7.3 presents the data collection methods, the locations of KIIs and FGDs, and the number of respondents.

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3   A *banik samity* is an association of rural businesspersons. It is smaller than a chamber of commerce.

2.2. Survey procedure and data collection tools

The study deployed 3 teams, with 6 enumerators (5 males and 1 female) per team; each team comprised a senior member to carry out a survey. The senior members were between 30 and 45 years old. All of them had more than 10 years of working experience in the field of livelihood/economic development projects and earned a master's/bachelor's degree. Each team spent 10 to 12 days in the field to conduct FGDs and KIIs. A supervisor for each team led the data collection and supervised and cleaned the data at the end of each FGD or KII. A project manager monitored the data collection process and ensured common understanding among the team members about the data collection tools and processes; he or she also supported day-to-day problem-solving through regular communication with the team.

A research assistant was involved in data entry and analysis. The project manager, the team leader and research assistants were involved in data collection in selected regions. The field team was instructed to carry out the survey following these steps:

(1) Select a field site and schedule as per discussion with BRAC.

(2) Conduct the FGD with selected beneficiaries (selected by BRAC).

(3) Conduct the FGD with the members of the chamber of commerce/*banik samity*.

(4) Conduct the KII with the local representatives including the youth development officers.

(5) Conduct the KII with NGOs implementing the livelihood projects.

(6) After each FGD and KII, prepare a report immediately to capture all the important data.

See the data collection tools for FGDs and KIIs in Annex 7.1.

2.3. Data analysis methodology

After collecting primary data from different sources, the data was used for determining the scores of the business opportunities as well as for ranking them. It was also used to develop a list of preferred options for individual or community businesses that would create jobs relevant to the beneficiaries of the selected location. Data from multiple sources was used to validate the opportunities for community business and individual economic reintegration.

The business and employment opportunities were scored based on five criteria – system efficiency, product quality and specifications, business environment and support, employment and engagement, and growth potential. These criteria are part of the methodological five-dimension matrix framework. Such matrix framework helped to identify opportunities and constraints/risks in the local economic options and to finalize the best opportunities for the returnees.

(1) System efficiency: In general, economic efficiency describes the way in which a given target is achieved and the costs that are related to this process. It has two aspects: production and allocation.

(a) Production efficiency describes the ratio between costs and benefits (or inputs and outputs) of certain production activities about specified targets. The efficiency of production is measured by performance less costs and less wastes with more units.

(b) Allocation efficiency is characterized by the degree as to which supply meets consumer demand and a tendency for market prices to go towards long-term marginal costs (means costs per unit).

(2) Product quality and specifications: Markets today are changing and fast growing, and competition is becoming increasingly fierce. The enterprises intending to stay in the market need to make sure that their products and services meet the requirements and conditions of the continuously changing market demand. What counts is the end product that the consumer receives and the level of satisfaction that it creates.

(3) Business environment and support: Every value chain and every enterprise operate in a business environment consisting of mainly two dimensions:

(a) Immediate environment: The immediate environment is determined by the market conditions, existing regulations, and administrative procedures and interventions carried out by public service providers or development agencies – all of which directly interact with the enterprise and affect its performance.

(b) Wider environment: The wider environment does not directly interact with enterprises but certainly has a great influence on their ability to compete in markets. The wider environment would include, for instance, monetary and fiscal policies that determine the stability of prices and the availability of low-interest credits.

(4) Employment and engagement: As there is high potential that some of the beneficiaries will look for jobs instead of business opportunities, the opportunity to create employment is another criterion for selecting sectors. There are two possibilities: some of the sectors might need lots of resources, which is not possible to be arranged by project beneficiaries but might have high potential for beneficiaries from the employment perspective. For example, setting up a new factory would require capital and technical expertise, where project beneficiaries might benefit and fit as investors or partners or employees.

(5) Growth potential: Since the objective of the project is to support returning migrants from the European Union countries, we have proposed to include growth potential to understand the following:

(a) How does the business opportunities fit within the district's overall business growth?

(b) Has this business shown steady growth for the past three years?

(c)   What are the potential opportunities for employment generation?

(d)   Is the business aligned with the aspirations of the beneficiaries?

Benchmarking tools: A benchmarking scoring tool (0–5 point scale) (Annex 7.2) has been developed for each of the five broad-level dimensions. The scoring scale has diverse criteria for each dimension, which include both opportunities and risks associated with the dimension. A low score means a risk consideration, which is an integral part of the benchmarking scoring tool, while a high score represents an opportunity. The tool was effective in analysing the collected data and putting qualitative scores to identify and select economic opportunities.

Scores were weighted based on the weight of each dimension in the five-dimension matrix (Annex 7.2). A final score was derived based on the weighted score of each dimension. This final score was compared with all the potential businesses identified in each region and the top 5 were identified for individual assistance/community business infrastructure.

2.4. Limitations and challenges in data collection and the actual sample size

There were a total of 243 beneficiaries in the beneficiaries profile data. However, some profiles were not complete with all data. Profiles from only 3 districts had a detailed breakdown of family members (number of males/females, sons/daughters and dependants). Profiles from 2 districts had no information about the main economic activities of the households and returnees. Dhaka, Cumilla and Khulna districts did not have the complete information about all the beneficiaries. For example, out of 243 respondents' data, information about the skills sets of only 97 beneficiaries was updated. Due to these information gaps, some analysis could not be done as per initial plan. It is also important to mention that the profile data was collected from the beneficiaries just after return or within months of return, and no additional data on beneficiary profiles was collected during this study. The employment and income data does not reflect current reality.

Returnees from Europe are sporadically living in 31 districts (source: baseline data) in total, like Pabna, Sunamganj, Chandpur, Barishal, Bogura and another 16 districts. The secondary study was mainly focused on data collection from selected 10 administrative districts. The FGDs with the chambers of commerce or *banik samity* were also focused on the 10 administrative districts due to time and resource constrains and considering the lack of major differences among the 31 districts in terms of socioeconomic variables, which might result in similarities between the surveyed 10 districts (carried out under this study) and other non-surveyed 21 districts.

A further drawback of the survey is that it does not have a statistically usable female/male proportion. The study could reach few women, and most of them were from Dhaka. This happened, as most of the returnees from Europe were male.

2.5. Ethical consideration

Informed oral consents had been obtained from the respondents prior to the interview. For this purpose, every study participant was informed about the title and the purpose of the study, the expected study duration, the expected number of participants and the participants' responsibilities. All respondents were informed that the participation was voluntary and that they could withdraw from the study at any time without giving any reason and without fear; and confidentiality of the information was assured. The names and contact details of the investigators were also provided at the beginning of the conversations. No question-item was expected to harm the respondents, their families, friends or community members. The questionnaire was constructed so as to be respectful to the emotional and social integrity of the respondents, their families, friends or community members.

The information provided by the respondents was not to be used for purposes other than the study. Names of the respondents were not asked for recording without the permission of the respondents. Particular care is taken during the presentation of the research findings so that the information presented is sufficiently aggregated to ensure that no individual can be identified.

3

Beneficiary economic profile

Agricultural equipment as livelihood support was also provided to ensure economic self-sufficiency. © IOM 2018/Turja Tanmoy SAHA

The purpose of beneficiary profiling was to understand the economic background of the returnees. The team collected the following information: (a) demographic profile; (b) economic profile; (c) household income-generating assets; (d) household expenditure; (e) skills; and (f) debt profile.

While analysing and interpreting the collected data from the survey carried out by this study, it was necessary to keep the focus on the objectives being set for the survey. The data was observed, connected and interpreted under the intention of exploring and identifying target group livelihood/socioeconomic conditions, debt profile, household income-generating assets, monthly household expenditure, housing profile, and relevant skills and experiences. By analysing different data from various perspectives, it has been possible to answer certain questions the project is seeking to answer.

3.1. Demographic profile

The Prottasha project provided a total of 243 beneficiary profiles to the consultant. Figure 1 shows the distribution of beneficiaries in different districts.

Figure 1. Distribution of respondents by district
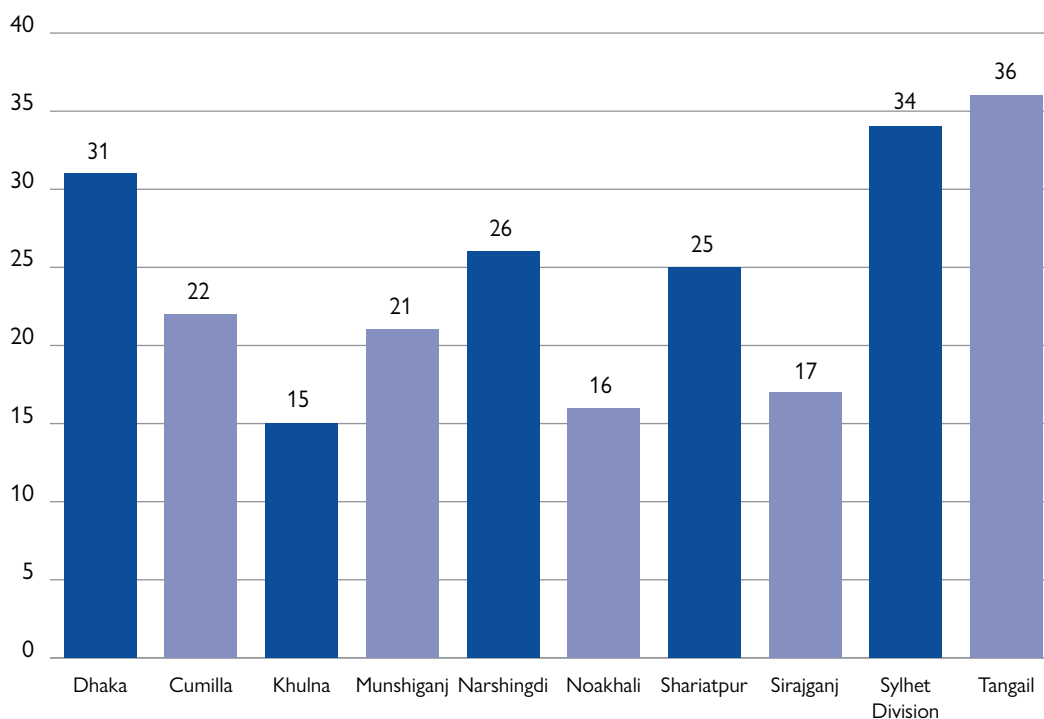
Table 4 shows the administrative districts and beneficiary coverage areas in each district. It is important to mention that the returnees are limited in number and spread all over the country.

Table 4. Administrative locations of the project

Administrative district	Coverage areas/Other districts
Dhaka	Gazipur, Jamalpur, Manikganj
Narshingdi	Kishoreganj
Shariatpur	Faridpur, Rajbari, Gopalganj
Khulna	Barishal, Satkhira, Jashore
Cumilla	Chandpur, Brahmanbaria
Sirajganj	Bogura, Pabna, Gaibandha, Lalmonirhat, Chapainawabganj
Sylhet	Habiganj, Sunamganj, Moulvibazar

Figure 2 shows the age groups of beneficiaries. The returnees are between 19 and 57 years of age. Majority of the respondents (46%) are aged between 31 and 40 years. This age group is followed by 21–30 years and 41–50 years; both of these groups consist of 24 per cent of the total respondents.

Figure 2. Breakdown of respondents by age
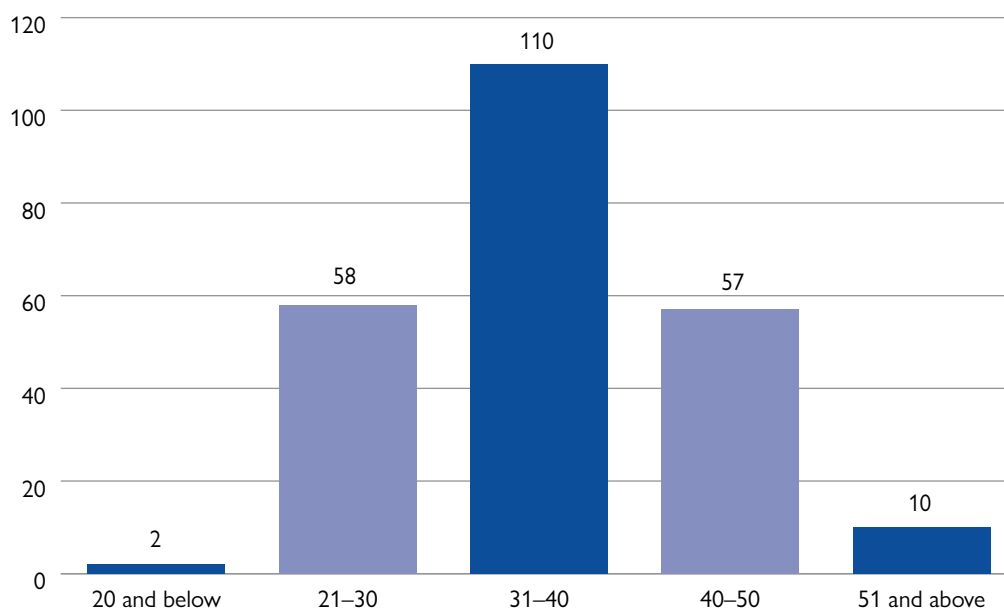
Among the 243 respondents, the majority (180) of the respondents are married, 61 respondents are unmarried and 2 of them are either divorced or separated. By sex, 240 are males and 3 are females. There are 5.61 family/household members on average and 1.34 persons earning members per household on average.

3.2. Education

Out of 240 beneficiaries, 58 per cent did not pass the Secondary School Certificate (SSC) exam (Figure 3). Around 22 per cent of them obtained the SSC and only 9 per cent completed graduate and postgraduate studies. Around 2 per cent of the respondents have no formal educational qualifications.

Figure 3. Education background of respondents
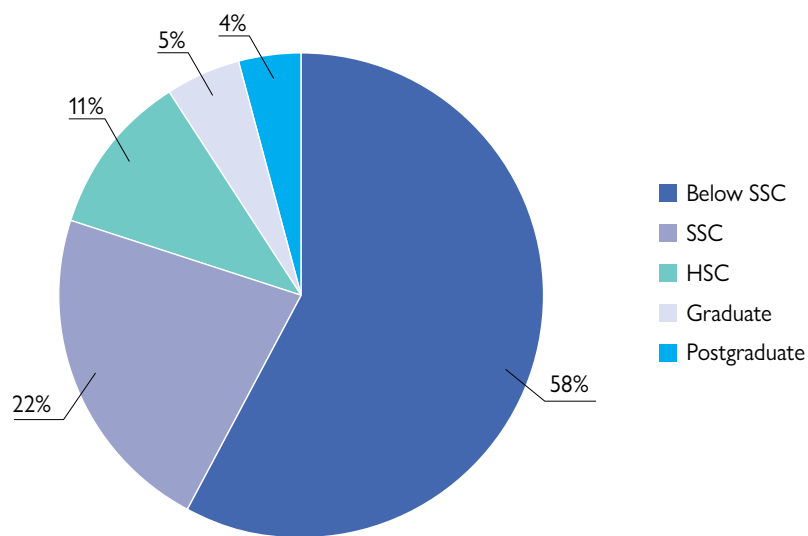
3.3. Employment

Around 55 per cent of the 204 respondents are unemployed after they got back from abroad. After returning, migrants often face difficulties in finding employment despite having enhanced skills and experiences. There is no mechanism to help them assess and certify the skills they acquired abroad and find opportunities.

The unemployment rate among the beneficiaries before their migration to Europe was 12.7 per cent.

Around 17 per cent of the respondents are involved in agricultural activities like livestock rearing, poultry firm, crop production and fisheries, among others. Fifteen per cent of them are employed as carpenters, construction workers, day labourers, drivers, electricians, industry workers, hawkers, garment workers, messengers, oil pump attendants, plumbers, professionals, shepherds, welders and salespersons.

Figure 4. Employment of respondents before and after migration
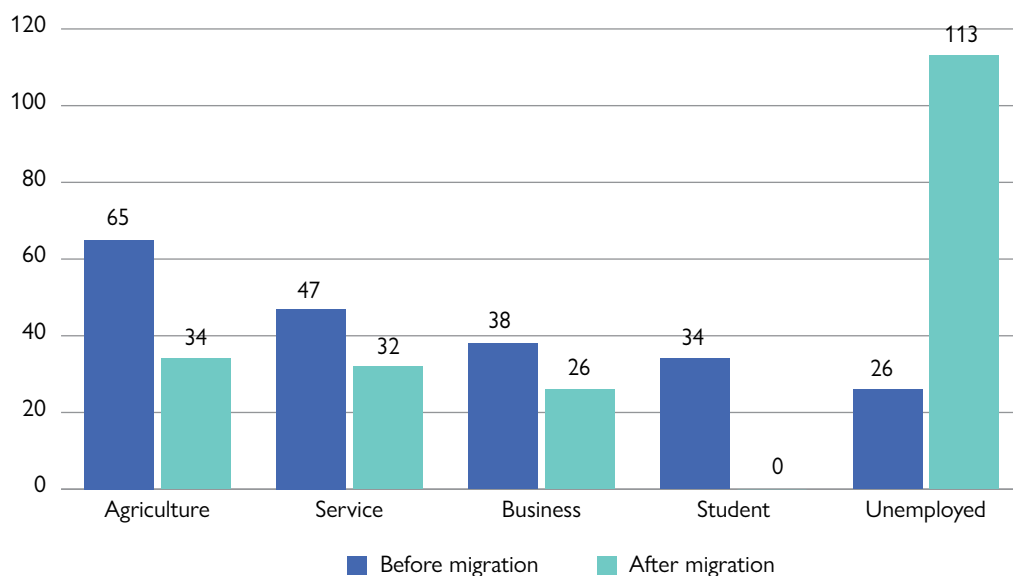
According to the 2011 Bangladesh population and housing census, 30 per cent of the population is involved in skilled agriculture, forestry and fisheries. In the survey for the Prottasha project, agriculture, services and business emerged as the sectors of employment of respondents. Figure 5 shows the employment of respondents by district.

Figure 5. Employment of respondents by disurict
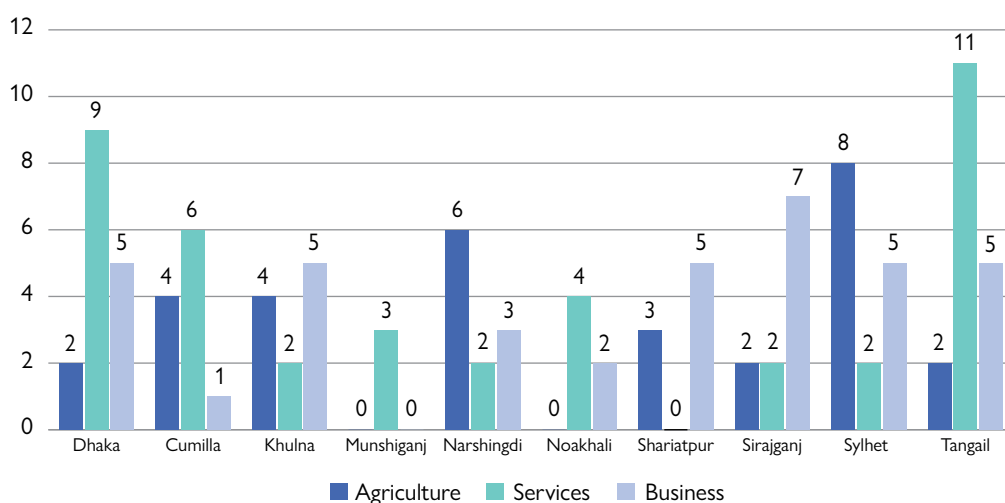
Tangail has the most service professionals of all the districts. On the other hand, business profession is highest in Sirajganj and agriculture is highest in Sylhet. According to the beneficiaries' profile data, the respondents from Munshiganj are involved in services only. On the other hand, the beneficiaries from Noakhali are not involved in agricultural work and the beneficiaries from Shariatpur are not involved in any service-related activities.

However, the unemployment rate is high in the age group of 31–40. Around 45 per cent of the returnees from this age group are unemployed. It is also important to mention that the beneficiaries' profile data was obtained from the beneficiaries just after their return or within less than three months of return. The employment and economic activity data of the beneficiaries does not reflect the current reality, as no additional data has been collected about the beneficiaries' current activities during this study.

Figure 6. Education qualifications of unemployed returnees
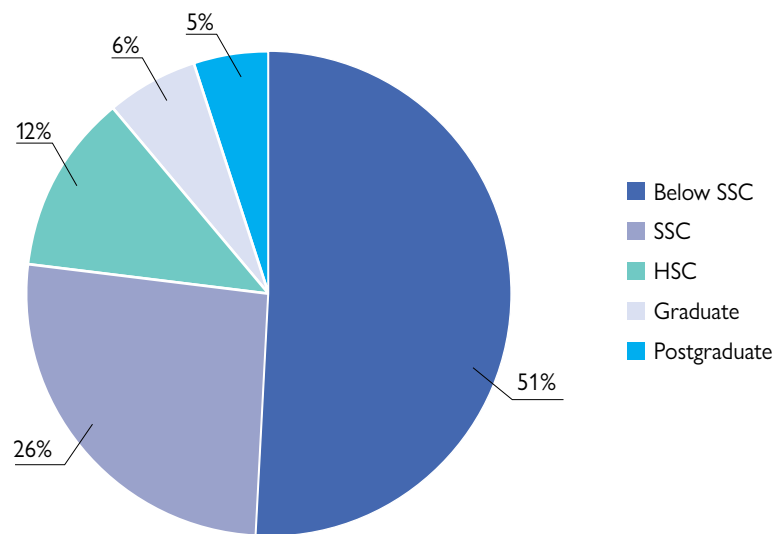
The education qualifications of unemployed returnees are similar to the overall education qualifications among all beneficiaries. Thus, from the figure above, it can be concluded that there is no positive correlation between unemployment and education qualifications.

Figure 7. Unemployment of returnees by age
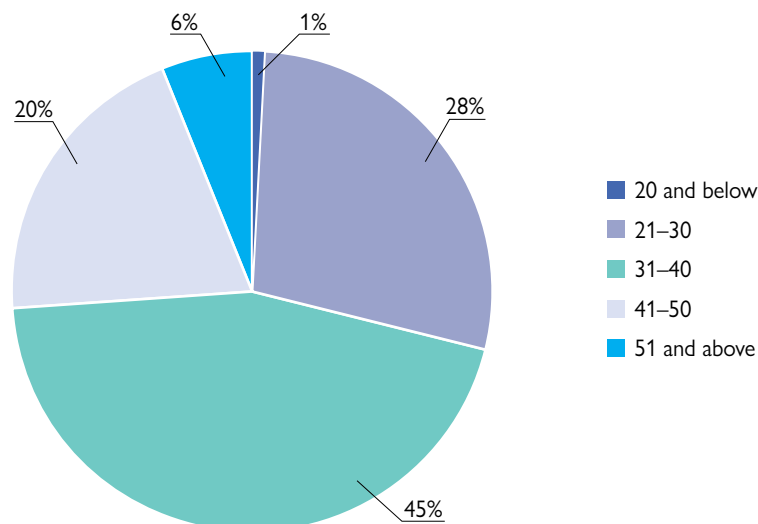
3.4. Household income and expenditure

The average monthly income of the respondents is BDT 14,344, with the highest income being BDT 80,000 and the lowest being BDT 3,000 per month. Of the 224 respondents, 120 respondents' average monthly household income is within the range of BDT 0–12,000, 54 respondents' household monthly income on average ranges from BDT 12,001 to BDT 20,000 and 50 respondents' household monthly income exceeds BDT 20,000 on average.

Figure 8. Average monthly household income of respondents

Legend:
- BDT 0–12,000
- BDT 12,001–20,000
- BDT 20,001 and higher
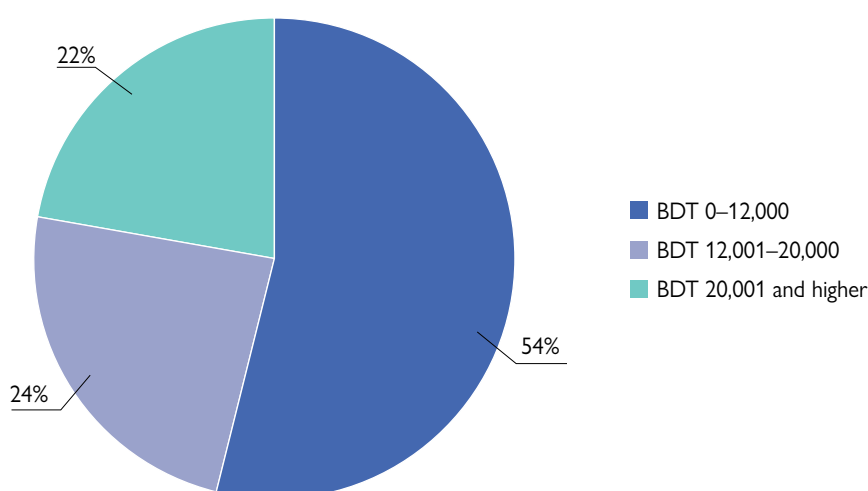
BDT According to the Households Income and Expenditure Survey (HIES) 2010, the average monthly household income at the national level is BDT 15,945; in rural areas, it is BDT 13,353; and in urban areas, income is BDT 22,565. It is noteworthy that the average income of the beneficiaries is almost equivalent to the 2010 HIES rural areas income data of Bangladesh.

For illustrative purposes of the study and based on the 2010 HIES income trends, three income categories have been developed: low income, which is within the range of BDT 0–12,000 per month; middle income, which ranges from BDT 12,001 to BDT 20,000 per month; and high income, which is BDT 20,001 and higher per month. Around 36 per cent of the baseline beneficiaries fall in the low income group, whereas 37 per cent are middle-income earners and 24 per cent belong to the high income group.

Table 5. Income distribution of returnees by district

Income segment	Income range	District										
		Dhaka	Narshingdi	Munshiganj	Sylhet	Sirajganj	Noakhali	Cumilla	Khulna	Tangail	Shariatpur	Average
Low income	BDT 0–12,000	16.13%	30.77%	64.28%	34.28%	47.06%	25%	18.18%	58.33%	55.56%	11.76%	36.14%
Middle income	BDT 12,001–20,000	61.29%	42.30%	21.43%	14.28%	29.41%	31.25%	54.54%	33.33%	25.00%	58.82%	37.17%
High income	BDT 20,001 and higher	22.58%	26.92%	14.28%	34.28%	17.65%	43.75%	27.27%	8.33%	13.89%	29.41%	23.84%

In a recent Power and Participation Research Centre (PPRC) Governance and Economy Survey 2015, the national bottom income category represents 54 per cent, the middle income category accounts for 24 per cent and the high income category is 22 per cent of the total population. The average income of returnees in the low income category, except for those in Munshiganj and Khulna districts, is better than the national average.

The average monthly expenditure of a returnee household is BDT 19,507, which represents a huge gap (BDT 5,163) between income and expenditure. This deficit in the income creates dependency on formal or informal debt and increases economic vulnerability. The average household expenditures are BDT 15,715 at the national level, BDT 14,156 in rural areas and BDT 19,697 in urban areas. This shows higher expenditure than the national average expenditure of the project beneficiaries.

3.5. Skills

Around 18 per cent of the respondents (n=97) have driving skills, which is the highest; this is followed by electrical, poultry farming, cattle rearing and cooking skills. The beneficiaries have some other skills such as in agriculture, carpentry, computer, fish farming, handicraft, masonry, light engineering, garments production and plant nursery. Although around 17 per cent of the respondents are involved in agricultural activities, around 35 per cent of them have at least one agricultural skill like cattle rearing, poultry farming, fish farming or core agricultural activities.

Figure 9. Skills of returnees
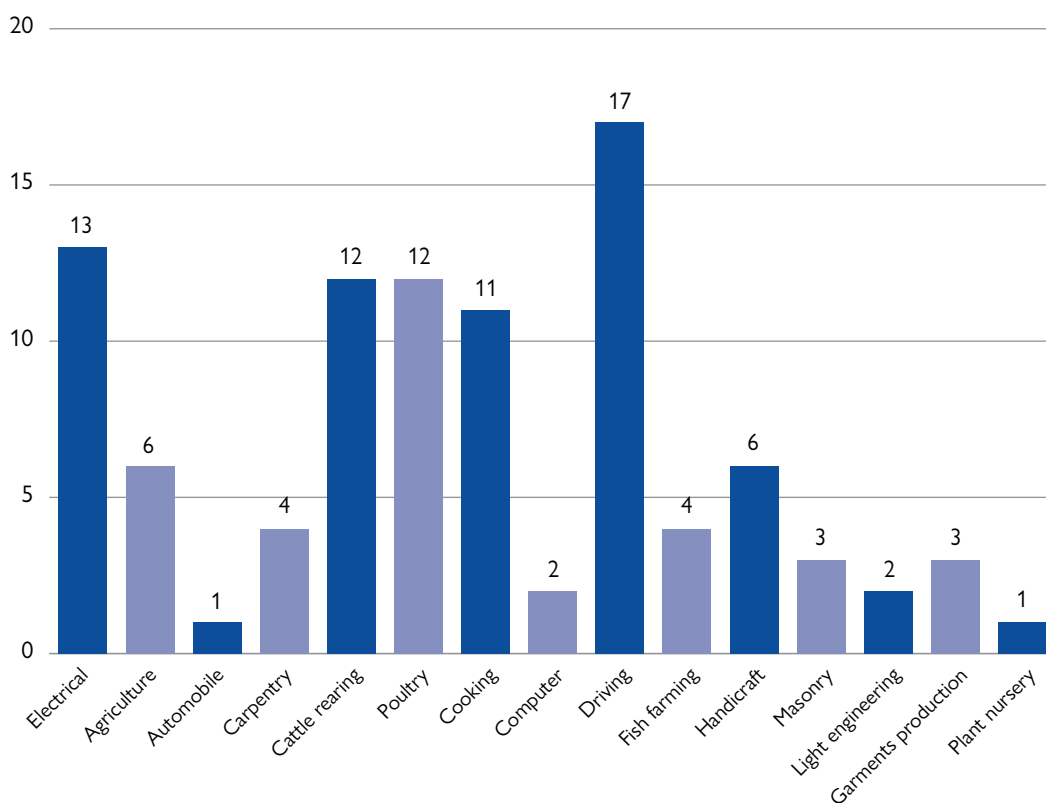
It is important to mention that the sample size was 97 respondents, which means there is no data available from the profile of 146 respondents. To understand the skills profile of the respondents, collecting more rigorous information on the skills sets of returnees was needed.

3.6. Household productive assets

Out of 243 respondents, 78 reported having household productive assets. Agricultural land, livestock, motorcycles, rickshaws, vans and agricultural equipment are considered productive assets, as these assets could be utilized for livelihood or income generation. Cows and agricultural land are the most common assets of the returnees. Among the 78 respondents, 50 per cent have cows for dairy purposes, while 49 per cent have agricultural land. Of the respondents, 18 per cent have vehicles such as motorcycles, rickshaws and vans, and 20 per cent also have chickens and ducks. Almost 50 per cent of the respondents have at least one type of agricultural asset like agricultural land, livestock and agricultural tools.

Figure 10. Household productive assets of returnees
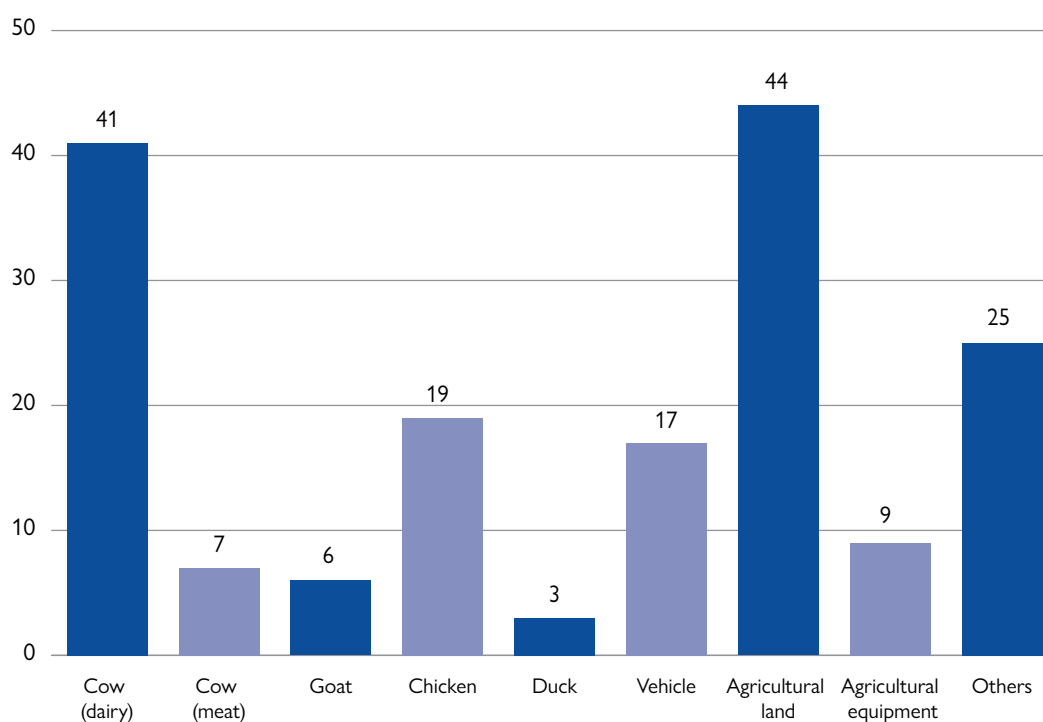
The household productive assets of returnees by district are shown in Table 6.

Table 6. Household productive assets by district

Asset	Dhaka	Cumilla	Khulna	Munshiganj	Narshingdi	Noakhali	Shariatpur	Sirajganj	Sylhet	Tangail	Total
Cow (dairy)	2			1	7		4	7	15	5	41
Cow (meat)	1		5		1						7
Goat					2		1	1		2	6
Chicken	1		2		2	5	6	2		1	19
Duck	1							1		1	3
Vehicle		2			2		3	4	5	1	17
Agri land	6		7		21			9		1	44
Agri equipment							5		2	2	9
Others	1			1	7	6	2	8			25

As mentioned earlier, as the beneficiaries' profile was collected from the beneficiaries just after return or within less than three months of return, this asset data does not reflect the current reality and it is not ideal to conclude anything from this data.

3.7. Debt profile

Out of 243 beneficiaries, 58 per cent stated they had loans, while 26 per cent stated they did not and 16 per cent did not respond (see Figure 11). The average size of the loan is BDT 436,235 per household. Eighty per cent of the beneficiaries who have loans are from the low and medium income segments.

The sources of loans are mainly relatives, and these loans are mostly based on informal terms and payment schedule is based on the financial conditions of the beneficiary. Other sources of loans are banks, NGOs and local money lenders. Figure 12 shows the sources of beneficiaries' loans.

Figure 11. Household debt profile
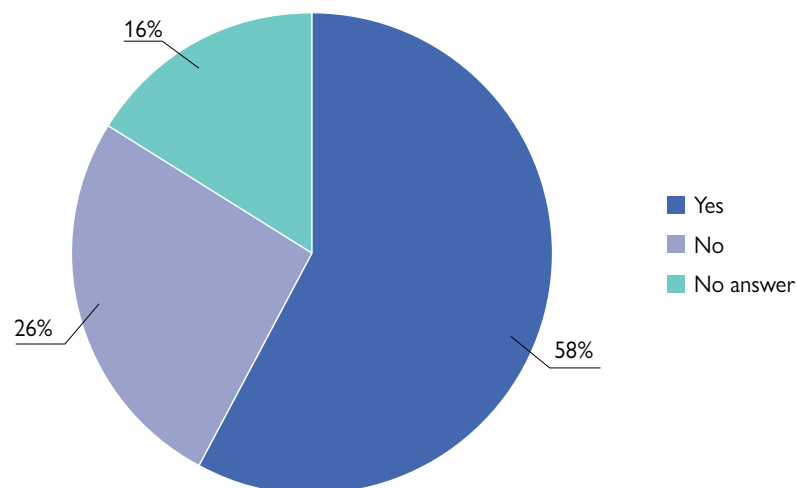
Figure 12. Sources of loans
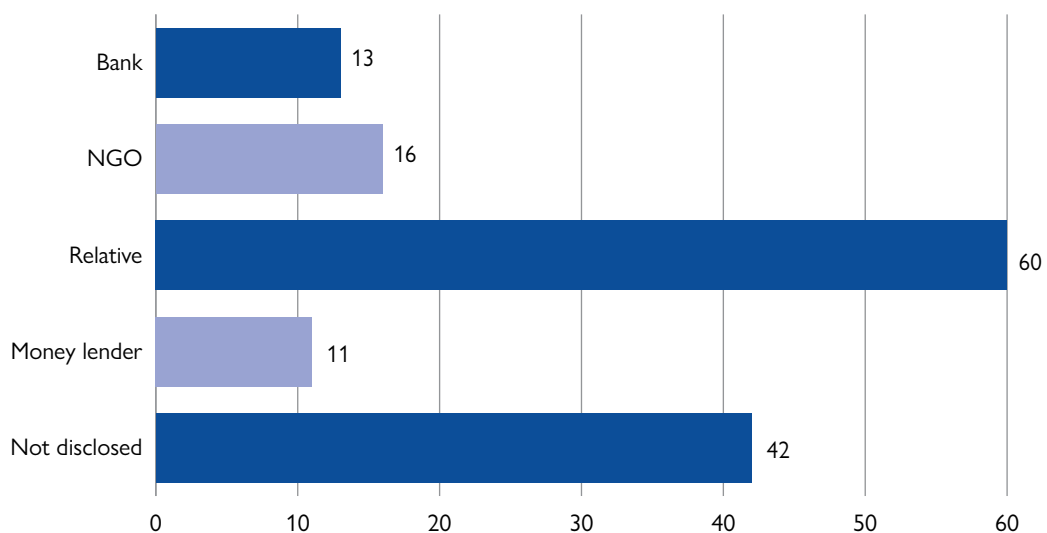
4

To improve economic self-sufficiency, reintegration support (poultry) was provided to a returning migrant in Jhinaidah. © IOM 2017/Lutful KABIR

District economic profile

The objective of the district economic profiling was to identify the businesses and jobs opportunities available in the 10 districts selected. To achieve this objective, the following was explored from secondary sources: (a) the major economic activities of the selected districts; (b) the types of on-farm and off-farm activities available; and (c) the major income sources of the households in these districts. Secondary data sources like the BBS district data, the HIES data of the BBS, and the small and medium enterprise (SME) cluster data of the SME Foundation were analysed. Table 7 summarizes the business/SME clusters deemed promising in the 10 selected districts of the Prottasha project.

Table 7. Small and medium enterprise clusters in project districts

Dhaka	Cumilla	Khulna	Shariatpur	Munshiganj	Sirajganj	Tangail	Sylhet	Narshingdi	Noakhali
Education service	Sawmill	Bakery	Pottery	Textile/Apparel	Textile/Apparel	Rice mill	Slik	Textile/Apparel	Fisheries
Electronic accessories	Pottery	Fish processing	Fisheries	Fishing net	Dairy	Textile/Apparel	Stone collection	Dyeing and printing	Agro processing
Textile/Apparel	Textile/Apparel	Leather	Poultry	Beef fattening	Agro processing	Education service	Tea	Poultry	Food processing
Leather	Light engineering	Light engineering		Agro processing	Silk processing	Dairy products/ sweets	Tourism		Poultry
Shoemaking	Poultry			Poultry	Fisheries				
Light engineering									
Plastic goods									

Besides the highlighted SME clusters in Table 7, a brief description of the IGAs and economic activities of each district is presented in the following sections of this chapter.

4.1. Dhaka

According to the BBS 2015 data, the economy of rural Dhaka area is agro based, while the Dhaka urban area is industry based. The services sector has the highest contribution to the income and livelihood of people. In addition, the services sector plays a vital role, thanks to activities such as trading, financial services, transportation services, construction and private services, among others.

Dhaka Division is also home to a large industrial sector. The industrial sector consists of the ceramics factories, beverage makers, press and publication, garments factories, footwear manufacturers, jute mills, textile mills, printing and dyeing companies, transformer makers, automobile industry, biscuit and bread manufacturing companies, pharmaceutical companies, cosmetics industry, soap factories, rice mills, flour mills, ice factories, ball pen industry, polythene industry, sawmills, brick field makers, cold storage companies, welding companies, plant nursery and many more manufacturers. In the district, 10.65 per cent of the land is used for farming of crops and vegetables and as space for fish cultivation. Besides crops, livestock and poultry are the subsidiary sources of household income of the district. Non-farm economic activities are mostly trade and small-scale manufacturing, which are also very significant in Dhaka Division.

Figure 13. Main sources of income – Dhaka

Legend:
- Agriculture
- Non-agricultural labour
- Industry
- Commerce
- Transport and communication
- Services
- Rent and remittances
- Others
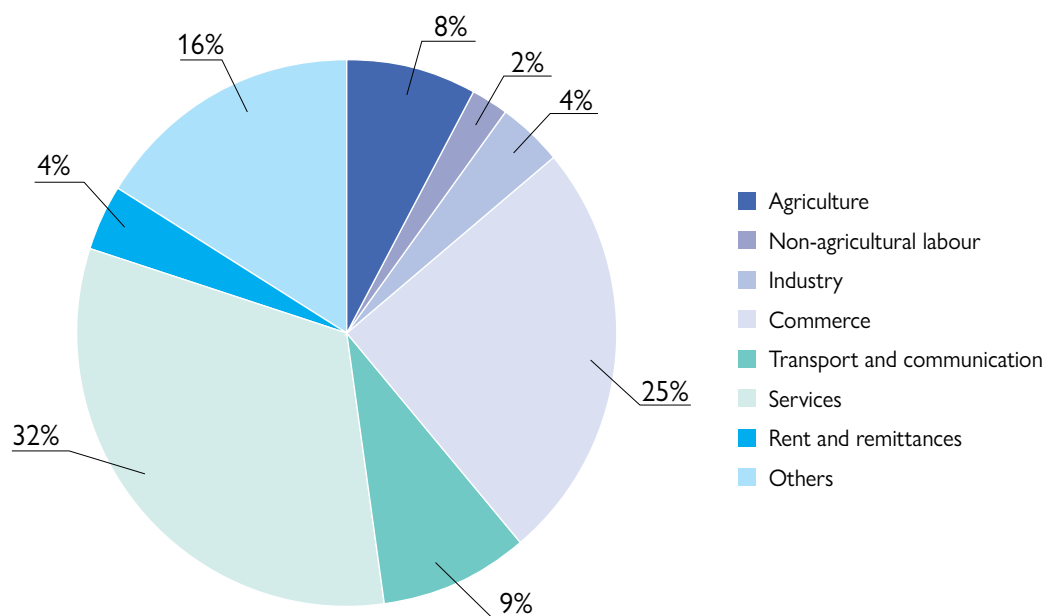
4.2. Cumilla

According to the BBS 2015 data by district, the economy of Cumilla is mainly agro based. Of the total 917,743 holdings,[4] 60.59 per cent are for farms that produce a variety of crops: local and high-yield value (HYV) paddy, wheat, jute and sugarcane account for 83.14 per cent, 0.74 per cent, 0.52 per cent and 0.07 per cent of the total gross cropped area, respectively. Various fruits like banana, jackfruit, guava, coconut and others are also grown. Different species of fish are abundant in this district, both cultivated in big *dighees* (bigger ponds) and ponds, as well as caught from rivers, tributaries and creeks. Besides crops, animal husbandry is another source of household income.

Non-farm activities are also very prominent in Cumilla District such as manufacturing, wholesale and retail trade, hotels and restaurants, transport, storage, and community/ social and personal services. The major agricultural crops of Cumilla District are paddy, jute, wheat, mustard seed, sugarcane, onion, garlic, potato, sweet potato, chilly and ground nut.

Figure 14. Main sources of income – Cumilla
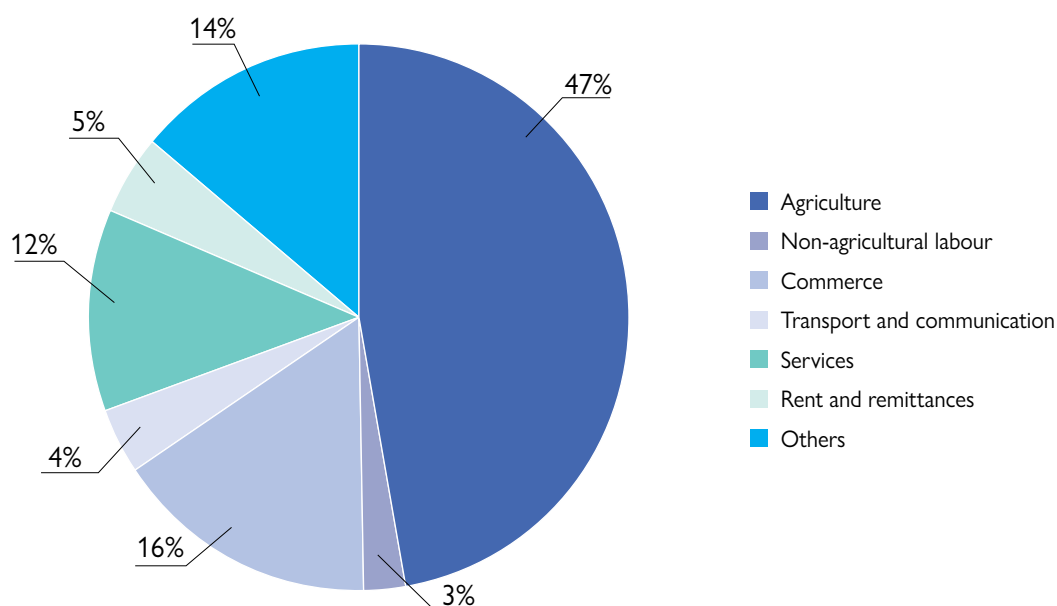
The main sources of income of this district are agriculture, 47.31 per cent; non-agricultural labour, 2.54 per cent; commerce, 15.78 per cent; transport and communication, 4.05 per cent; services, 11.80 per cent; rent and remittances, 4.83 per cent; and others, 13.69 per cent (which includes industry, 1.25%; construction, 1.48%; and religious services, 0.35%; among others).

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4   A holding is a government-authorized ownership of a registered land area.

4.3. Khulna

Khulna is the third largest economic centre in Bangladesh. It is situated north of the Port of Mongla and has various heavy and light industries. The major sectors are jute, chemicals, fish and seafood packaging, food processing, sugar mills, power generation and shipbuilding. KCCI directly controls important aspects of trade and commerce through its Licensed Measurers' Department (LMD) and the Certification, Attestation and Publicity Departments of this area. The region has an export processing zone (EPZ), which has attracted substantial foreign investment. According to the BBS 2015 data, the economy of Khulna is predominantly agricultural. But its economy is also dependent on the Sundarbans and Mongla ports. According to the current agriculture census, the district has 503,000 holdings in total, of which 41.31 per cent are for farms that produce different varieties of crops, vegetables, spices, pulses, oilseeds, sugarcane and others. Fish of different varieties abound in the district, caught from rivers, tributaries, channels and creeks, and even from paddy fields during the rainy season. Besides crops, livestock and fisheries are main sources of household income.

There are plenty of jute mills in Khulna, which play a vital role in the economy. The status of non-agricultural activities is low in the district. Non-farm activities are manufacturing, wholesale and retail trade, hotel and restaurant business, transport, storage, community, and social and personal services.

Figure 15. Major sources of income – Khulna
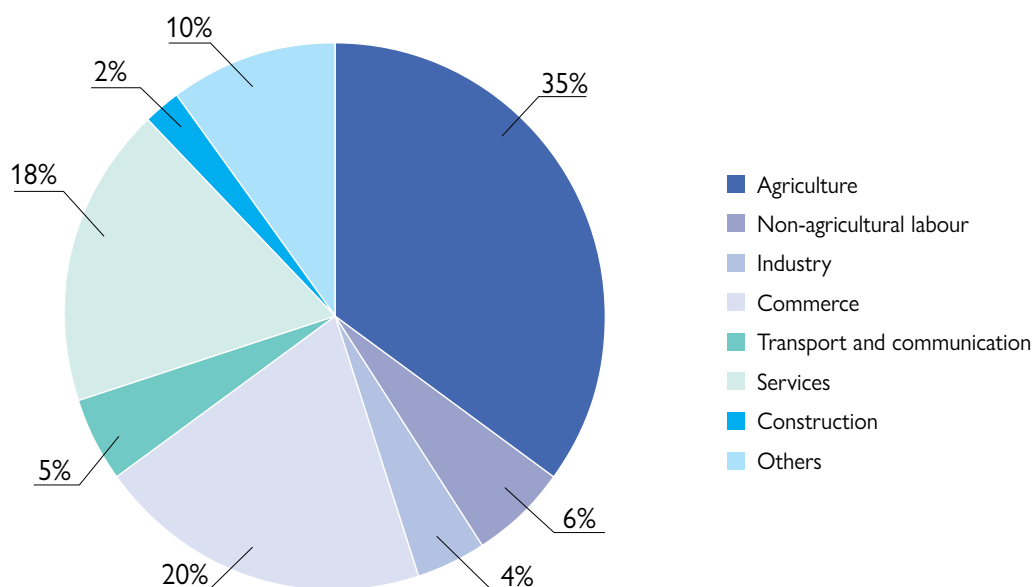
The main sources of income of this district are agriculture, 34.90 per cent; non-agricultural labour, 6.22 per cent; industry, 3.51 per cent; commerce, 19.60 per cent; transport and communication, 5.17 per cent; services, 18.27 per cent; construction, 1.99 per cent; and others, 10.34 per cent (which includes religious services, 0.21%; and rent and remittances, 0.78%).

4.4. Munshiganj

According to the BBS district data, the rural economy of Munshiganj consists predominantly of agriculture. Farm holdings produce varieties of crops, namely local and HYV rice, jute, wheat, vegetables, spices, cash crops, pulses and others. Munshiganj District is known for the production of potatoes and pumpkins. Livestock farming is another source of income for the people. Most of the milk that produces varieties of sweets in Dhaka City is supplied from Munshiganj District.

Figure 16. Main sources of income – Munshiganj
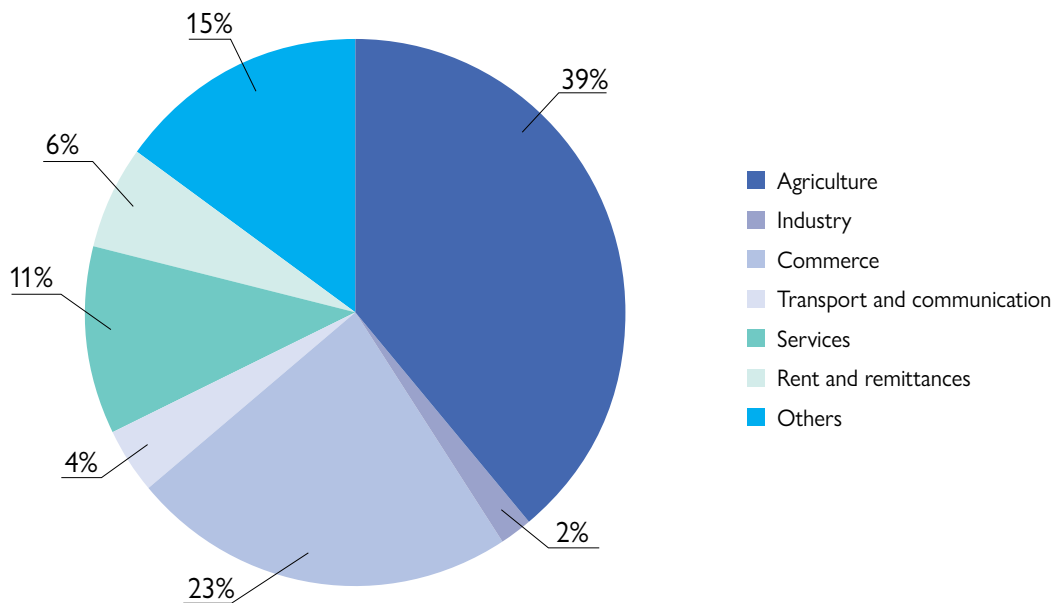
Munshiganj is also home to some industry companies such as oil and flour mills, cold storage, cement, textile and rice mills, which are established around Mirkadim Port. Five cement factories in Bangladesh are located in this district. Bangladesh Small and Cottage Industries Corporation (BSCIC) Munshiganj is also home to a large number of small cottage industries including textile, chemical, printing and packaging, among others. The main non-farming activities in the district are fishing net production, fish processing, food processing, pottery, sweet shops and others. A plastic industrial park has also been established recently in Munshiganj.

4.5. Narshingdi

According to the 2015 district data of the BBS, the economy of Narshingdi is of mixed type with agriculture and non-agriculture sources of income. Of the total 414,892 holdings, 212,498 holdings (51.22%) are agricultural farms that produce varieties of crops, vegetables, jute, spices and fruits. The fisheries sector in Narshingdi is growing, due to its proximity to Dhaka as well as the favourable soil quality and available support services. Narshingdi is famous for vegetables and bananas. Besides crops, livestock and fisheries are the main sources of household income. Different types of vegetables are grown here. Most of the vegetables available in Dhaka City are from Narshingdi.

Figure 17. Main sources of income – Narshingdi

- Agriculture
- Non-agricultural labour
- Industry
- Commerce
- Transport and communication
- Services
- Rent and remittances
- Others
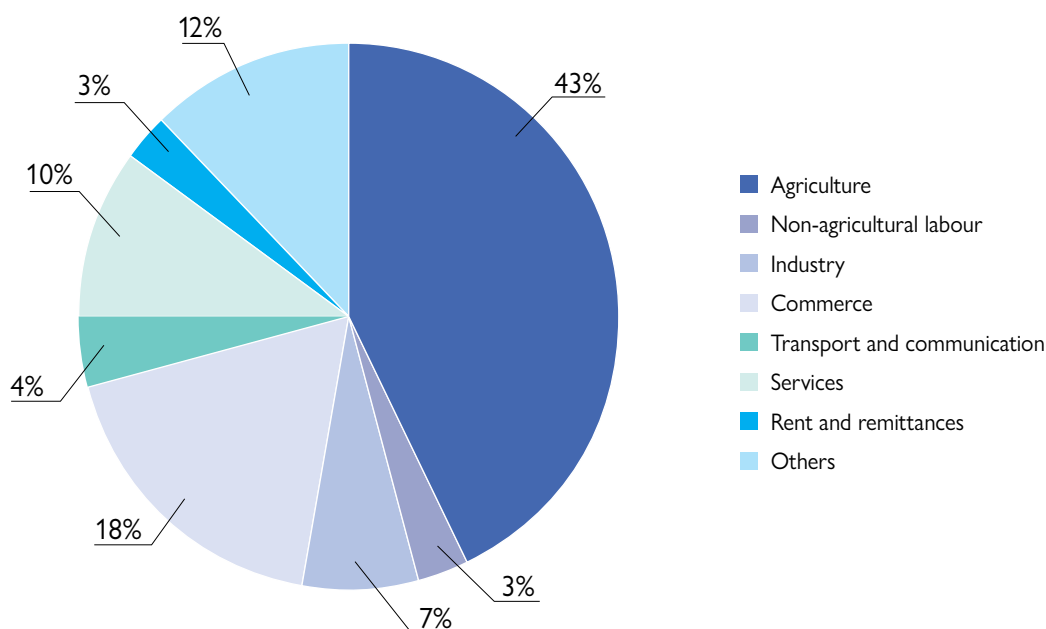
According to the BBS district data, 176,983 persons are engaged in different types of non-farm activities. Female participation in non-farm activities is very low. They constitute about 8.85 per cent as opposed to 91.15 per cent males. Wholesale and retail trade emerges as the single largest activity with 34,752 establishments (57.0%) and 70,551 persons engaged (39.9%) in those establishments.

4.6. Noakhali

The economy of Noakhali consists predominately of agriculture according to the BBS district data. Of a total of 544,943 holdings in the district, 65.37 per cent are farms that produce varieties of crops and vegetables.

Agriculture plays a vital role in the regional economy. Forty per cent of the regional GDP comes from agriculture, with 80 per cent of the population employed in the sector. Employment in the fisheries sector – being labour intensive – is also dominant for the extreme poor and the poor. Most of the poor sector is involved in crop production during the winter and in fishing, either for themselves or as labour sold to the *mohajan*.[5]

Fish of different varieties abound in this district, which enjoys the advantages of marine fishing. Annually, 15–20 per cent of labour is involved in this sector (boating, fishing, dry fish processing, net and boat making and repairing, and transporting fish). Moreover, varieties of fish are caught from rivers, tributary channels and creeks, and even from paddy fields during the rainy season.

Figure 18. Main sources of income – Noakhali

- Agriculture
- Commerce
- Transport and communication
- Services
- Rent and remittances
- Others
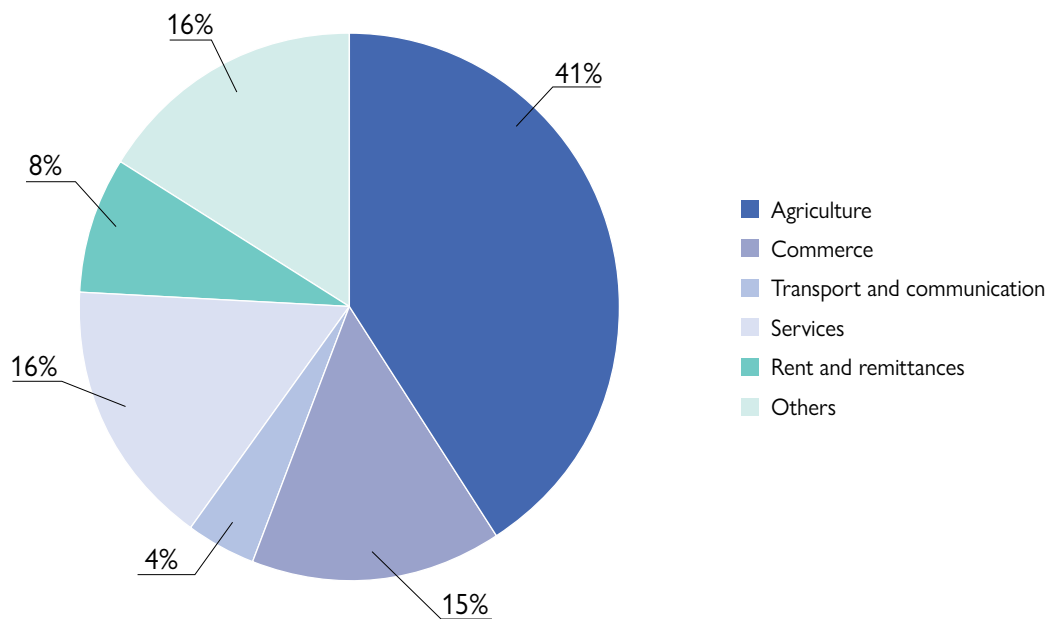
5   A *mohajan* is an informal money lender.

4.7. Shariatpur

According to the BBS data for 2015, the economy of Shariatpur District is predominantly agricultural. The occupation breakdown is as follows: agriculture, 61.66 per cent; non-agricultural labour, 2.64 per cent; commerce, 14.34 per cent; transport and communication, 2.41 per cent; services, 6.41 per cent; rent and remittances, 2.71 per cent; and others, 9.83 per cent (which includes industry, 0.91%; construction, 1.13%; religious services, 0.28%). Of the total 225,523 holdings in the district, 65.89 per cent are agriculture farms that produce a variety of crops, the main ones being paddy, jute, wheat, sweet potato, onion, garlic, tomato. Fisheries, dairy and poultry are also important on-farm economic activities. The major manufacturing industries in Shariatpur are ice factories, sawmills, shoe factories, oil mills and rice mills.

Non-farm activities also play a vital role in this district's economic development, which includes a substantial number of various occupations such as weavers, 88; goldsmiths, 341; blacksmiths, 324; potters, 90; tailors, 425; and welders, 47. In 2016, the Government designated a special economic zone in Shariatpur, which is expected to attract investment and create employment opportunities in the near future.

Figure 19. Major sources of income – Shariatpur

- Agriculture
- Commerce
- Non-agricultural labour
- Transport and communication
- Services
- Rent and remittances
- Others
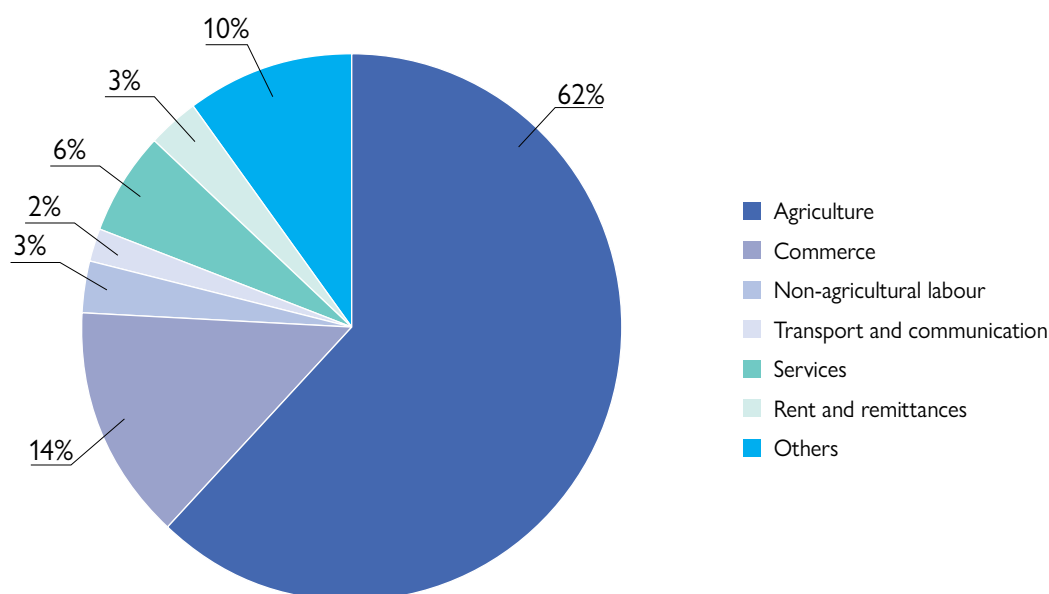
4.8. Sirajganj

According to the BBS data, the economy of Sirajganj is predominantly agricultural. Of a total of 656,830 holdings in the district, 52.11 per cent are farms that produce varieties of crops, namely local and HYV rice, wheat, jute, sugarcane, pulses, spices, vegetables and other minor crops. Varieties of fish are caught from rivers, beels and paddy fields during the rainy season. The most common fish varieties are ruhi, katla, mrigel, magur, sing, koi, puti, shoil, gozar and boal. All these fishes are economically valuable. Besides crops, livestock and poultry are other sources of household income in the district. There is also a high concentration of textile factories. The textile industry includes thread production, dyeing and fabric processing ranging from small-scale household-based factories to medium-sized factories. These factories use manual and semi-automatic machineries for textile-related production.

Milk Vita, the largest milk processing company in Bangladesh, is in Baghbari, Shahjadpur, Sirajganj District. Apart from milk processing in this factory, various types of dairy products such as ghee, butter, curd and ice cream are produced. About 80 per cent of the company's milk for processing is collected from the dairy farms and farmers in the different regions of Sirajganj. Due to this, dairy farming is one of the major economic activities in this district.

Figure 20. Major sources of income – Sirajganj

Legend:
- Agriculture
- Non-agricultural labour
- Industry
- Commerce
- Transport and communication
- Services
- Others
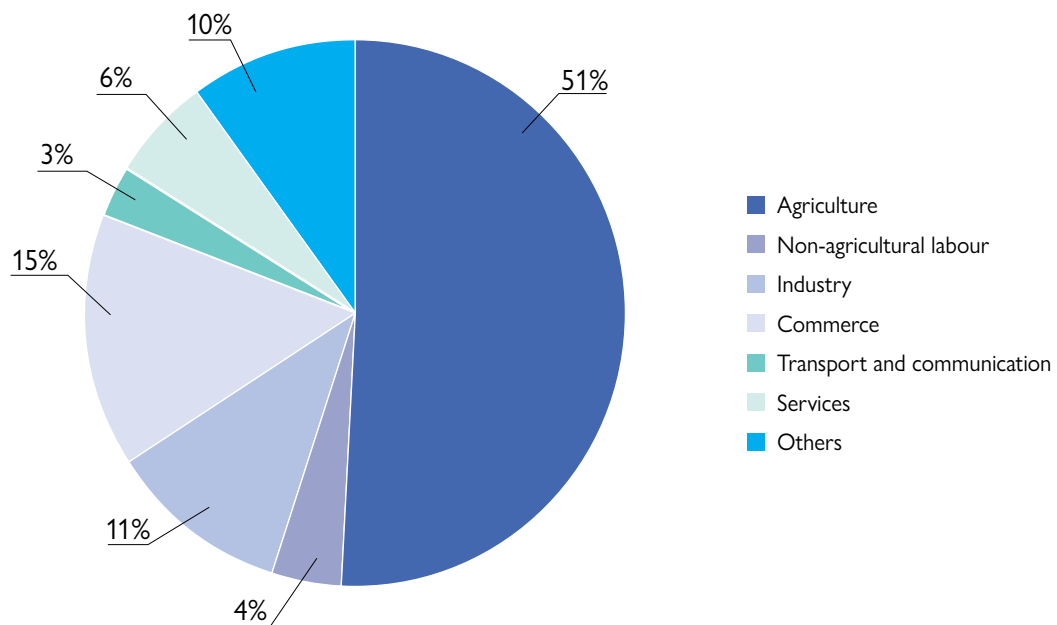
4.9. Sylhet

According to the BBS district data for 2015, the economy of Sylhet Division is the third largest in Bangladesh. The division is known as the agriculture capital of Bangladesh due to vast natural resources. Sylhet is also seen as the future economic engine of Bangladesh due to its broad economic prospects. It is home to the world's largest tea plantations, both in terms of area and production. At the same time, the district is known for its business boom and investment in luxurious hotels, and real estate. Sylhet is the largest oil- and gas-producing region in Bangladesh and it is also well known for its high-quality cane and agarwood.

Remittance is one of the biggest sources of income for many people of Sylhet. The district is one of the most popular tourist destinations in Bangladesh. It offers tourists a variety of options ranging from natural to commercial. Rivers and *haors*, such as Hakaluki Haor and Tanguar Haor, are among the main sources of fish varieties and paddies in Bangladesh. The area around Sylhet is a traditional tea growing area. Today, Bangladesh has 172 commercial tea estates, including many of the world's largest working plantations. Among them, Sylhet has over 150 tea gardens, including three of the largest tea plantations in the world, both in terms of area and production. In the area nearly 300,000 workers, of whom more than 75 per cent are women, are employed. The industry accounts for 3 per cent of global tea production and employs more than 4 million people. Non-farm economic activities have also a substantial contribution to the livelihood and economic development of the district.

Figure 21. Major sources of income – Sylhet

- Agriculture
- Non-agricultural labour
- Commerce
- Transport and communication
- Services
- Rent and remittances
- Others
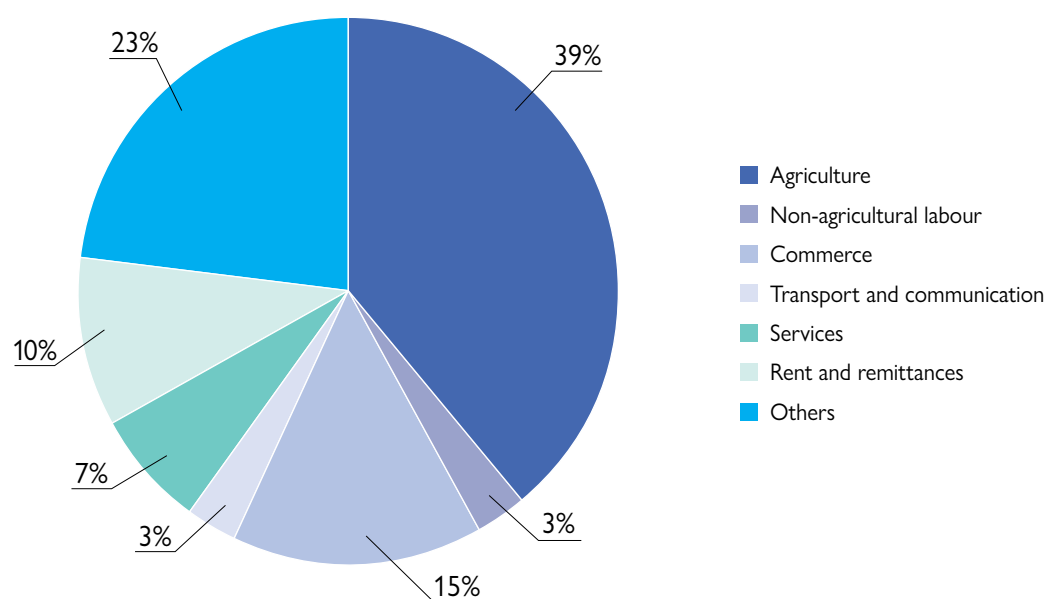
4.10. Tangail

According to the BBS district data for 2015, the economy of Tangail District is predominantly agricultural. Of the 801,637 total holdings of the district, 62.50 per cent are farms and the remaining 37.5 per cent are non-farms. Non-farm holdings largely depend on non-agricultural activities. Despite the growth of agricultural activities, non-farm holdings play an important role in the district. Besides crops, vegetables, fruits, livestock, poultry, forestry and fisheries are also prominent in Tangail and are important sources of household income.

Off-farm economic activities are also very significant in this district. Tangail is the home of the weavers of the world-famous Tangail saree. There are many industrial companies growing rapidly in the Gorai Industrial Area including Square Group, Nasir Glass Industries Ltd., Olympic Battery, North Bengal Cycle Industries and Tangail Cotton Mills. In addition, there are many garment and textile manufacturing companies in Gorai. Some industries are also located in BSCIC Tarotia within this district.

Figure 22. Main sources of income – Tangail

Legend:
- Agriculture
- Industry
- Commerce
- Transport and communication
- Services
- Rent and remittances
- Others
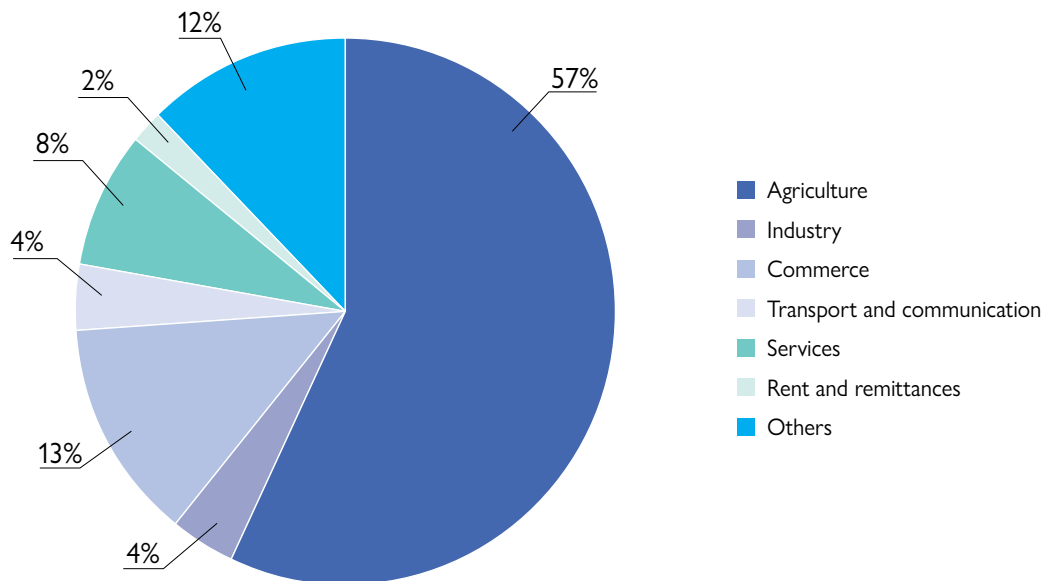
5

Market assessment findings

A young adult engaged in fish cultivation for economic resilience in the host community. © IOM 2019/Turja Tanmoy SAHA

The market assessment was carried out to find out the sectors, businesses and opportunities with the most potential for high growth and can successfully contribute to the sustainable economic reintegration of the project beneficiary households in 10 selected districts. The five-dimension matrix was used as a methodological framework to identify the most appropriate businesses for each district. By using benchmarking tools explained in the methodology section, opportunities were logically filtered and ranked for all 10 districts.

5.1. Opportunities identified for community enterprises

Most of the opportunities that received top ranking in multiple project locations are from the agriculture sector like livestock, poultry and fisheries, which are the most dominant business opportunities in the project working areas. Livestock, poultry and fisheries have been identified as the top three business opportunities in six districts; and textile/apparel, restaurant and fast food restaurant have been identified in four districts as the top business opportunities.

Table 8. Economic opportunities identified from focus group discussions in project districts

Rank	Dhaka	Cumilla	Khulna	Shariatpur	Munshiganj	Sirajganj	Tangail	Sylhet	Narshingdi	Noakhali
1	Textile/Apparel	Fisheries	Grocery confectionery	Livestock	Restaurant	Livestock	Livestock	Poultry	Automobile rental	Poultry
2	Livestock	Restaurant	Handicraft	Fisheries	Livestock	Fisheries	Textile/Apparel	Fisheries	Livestock	Fisheries
3	Poultry	Sawmill	Fisheries	Poultry	Shopping mall	Textile/Apparel	Poultry	Livestock	Poultry	Fast food/Restaurant
4	Fisheries	Poultry	Agriculture	Rice husking	Tailoring	Poultry	Fisheries	Stock business	Textile/Apparel	Vegetable production
5	Grocery confectionery	Grocery confectionery	Poultry	Grocery confectionery	Stock business	Clothes and tailoring	Stock business	Grocery confectionery	Vegetable/Banana production	ICT training and services
6	Agro feed processing	Clothes and tailoring	Fish processing	Agriculture	Garments/Textile	Stock business	Light engineering		ICT training and services	

Table 9 identifies and summarizes further opportunities (subsectors) within the prioritized business opportunities. The objective of this additional analysis is to identify potential opportunities to benefit local communities or the small businesses of beneficiaries by involving them in the value chain of the proposed community enterprise.

Table 9. Identified business opportunities and subsectors for community enterprises

Opportunity identified in rapid market assessment	Suitable type of assistance	Potential subsector
Livestock	Community enterprise/Individual assistance	1. Beef fattening 2. Dairy farm 3. Fodder cultivation 4. Input supply 5. Input processing
Poultry	Community enterprise/Individual assistance	1. Boiler farm 2. Layer farm 3. Input supply 4. Input processing
Fisheries	Community enterprise/Individual assistance	1. Culture/Farming 2. Input supply 3. Input processing
Textile/Apparel	Community enterprise	1. Leftover fabric business 2. Thread trade business 3. Apparel factory 4. Handloom 5. Cloth trading
Fast food, restaurant and confectionery	Community enterprise/Individual assistance	1. Fast food 2. Regular restaurant 3. Chinese and Thai restaurants 4. Catering
Others	Individual assistance	1. Automobile rental 2. Grocery shop 3. Sawmill 4. Handicraft

Notes: 1. Input supply refers to the distribution and sales of agricultural and livestock-related inputs such as feeds, fodder, seeds, tools, medicines, fertilizers and other products necessary for farming.

2. Input processing refers to the production of agriculture and livestock-related inputs such as feeds, fodder, seeds, tools, medicines, fertilizers and other products necessary for farming.

However, there are some opportunities highly ranked in the services and trade category such as automobile rental and restaurant. These businesses have high profitability but limited opportunity for growth and thus was not proposed for community enterprise assistance. Out of the 17 identified options, 5 businesses were proposed for community enterprise assistance, namely livestock, poultry, fisheries, textile/apparel and restaurant. These businesses were recommended for community enterprise assistance due to moderate to high profitability, high market demand, available support services, access to market, less exposure to product- or market-related risks, and high involvement opportunity for the beneficiary and the community. The amount of investment required to start the businesses and the level of complexity of business management were also considered during the selection of these businesses.

5.2. Economic opportunity for individual assistance

After analysing the data collected from the FGDs and KIIs from the selected 10 project locations and based on secondary economic information collected from several sources, a list of most suitable business opportunities for individual economic assistance was developed (Table 8). There are some additional vibrant off-farm activities identified in project locations, which are also suitable for project beneficiaries; among these are thread production, feed processing and ICT training and services.

Table 10. Small and medium enterprise clusters in project districts

On-farm activities		Off-farm activities	
Activity	**Rank**	**Activity**	**Rank**
Milking cow	1	Small retail shop/Grocery	1
Beef fattening	2	Construction/Tile work	2
Goat rearing	3	Light engineering workshop	3
Fisheries	4	Bike/Auto van rental/Driving	4
Agriculture/Vegetables	5	Petty trade (cloth)	5
Poultry	6	Stock business	6
Feed/Fodder cultivation	7	Thread production	7
		Handloom	8

On-farm activities: As the district economic profile shows, on-farm activities are highly consistently represented in the opportunities identified across the 10 project districts; in addition, on-farm activities are aligned with the beneficiaries' existing economic activities and skills. All on-farm activities proposed for individual economic assistance require low product quality and specifications from buyers. Also, for those businesses, transportation of the products is not required, as most of the time wholesalers buy the products from farm gates. Support services (training, input, market, finance) for agribusiness are also available from both government and private sectors. In terms of profitability, agribusiness is moderately good. The data received through FGDs shows that around 30 per cent profit on average is possible from poultry, livestock and fisheries. Informal credit facilities are also an advantage in this business. However, unforeseeable issues like diseases, flooding and drought are the major risks associated with agribusiness. Currently, Delta Life Insurance provides a crop index-based insurance product. Also, shurjoMukhi,[6] Phoenix Insurance and Business Finance for the Poor in Bangladesh (BFP-B) signed a contract recently to implement the project Creating Cattle Insurance Market by Radio Frequency Identification (RFID) Tracking in Bangladesh, which is funded by UK Aid. To minimize the risk, the Prottasha project might develop a partnership with these organizations in future.

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6 shurjoMukhi is a private company in the communication, technology, power and livestock sectors in Bangladesh, with the objective to serve the low-income population.

Off-farm activities: Bangladesh has a rapidly growing consumer market, and, due to a large population base, demand for services and off-farm activities is also increasing. Proposed off-farm activities for individual economic assistance represent low risk and moderate profitability. Some of these opportunities require specific skill development, such as tile work, light engineering workshop, handloom and thread production. Support services such as training and finance are not easily available. While engaging skilled beneficiaries in these activities, these support services need to be considered. Some of the opportunities, such as small retail, bike rental, stock business and petty trade, do not require specific skills but rather prior experience and knowledge; thus, these are suitable for individual economic assistance.

The next section discusses in detail the suitable economic opportunities identified and prioritized for all 10 administrative districts covered by the Prottasha project.

5.2.1. Economic opportunities for the beneficiaries in Dhaka District

Though Dhaka's economy is driven by the industry and services sectors, agriculture is also a major economic contributor. Textile/apparel, electronics, plastic and leather are some of the vibrant SME sectors in this district. Most of the beneficiaries of the Prottasha project under Dhaka Division are living in Gazipur, Manikganj and Keraniganj. One FGD with a beneficiary, four KIIs and two FGDs with *banik samity* in Keraniganj and Manikganj were conducted and counted under Dhaka District. Beneficiaries and *banik samity* identified livestock, grocery, handloom (saree), poultry, agro feed and fisheries as the top businesses for individual economic assistance under Dhaka Division. Duck farming (in Keraniganj), goat farming and vegetable cultivation were also mentioned as other income-generating opportunities. Most of the beneficiaries in Dhaka Division are currently engaged in the services sector, and, thus, economic assistance in household-level agriculture could be an effective tool for income diversification and augmentation.

Table 11. Economic opportunities identified in Dhaka

Identified opportunity from the secondary study	Score	Recommendation from focus group discussions	Chamber of commerce/ Local entrepreneur recommendation	Findings from key informant interviews	Recommendation for individual assistance
Livestock	3.37	Yes	Yes	Yes	
Grocery	3.18	Yes			
Saree	2.47	Yes			1. Livestock
Poultry farm	3.25		Yes	Yes	2. Poultry 3. Fisheries
Agro feed processing	2.68		Yes		4. Grocery 5. Agro feed processing
Fisheries	3.20		Yes		
Apparel	2.40		Yes	Yes	

Job opportunities: Manikganj and Narayanganj are known homes to many industries. Apart from job opportunities in the apparel/textile sector, employment is also created by

the following industries: ceramics, beverage, footwear, jute mill, printing and dyeing, biscuit and bread, pharmaceutical, cosmetics, soap, rice mill, flour mill, ice manufacturing, ball pen manufacturing, polythene, sawmill, brick field and cold storage. Most of the entry-level jobs do not require any skills and most of the employers provide on-the-job training.

5.2.2. Economic opportunities for the beneficiaries in Cumilla District

The main economic activity of Cumilla is agriculture based, with major SMEs' concentration in the poultry, fisheries and light engineering sectors. To understand and prioritize the individual economic assistance options for the beneficiaries in Cumilla District, the team carried out one FGD with a selected beneficiary, one FGD with a *banik samity* and one FGD with the district chamber of commerce, apart from four KIIs with local businesspersons and NGO officials in the area. Beneficiaries from Chandpur and Brahmanbaria were also covered and counted under Cumilla District. Dairy, fisheries, poultry, clothes and tailoring, grocery store, and ICT training and services were identified as top small businesses for individual assistance in Cumilla. Dairy farm was the most popular business chosen by project beneficiaries, local business leaders and local business associations. Other propositions for individual assistance are paddy, potato and corn cultivation, fertilizer and pesticide production and distribution, restaurant, confectionery and fast food business. The majority of the beneficiaries in Cumilla are engaged in services, and thus on-farm economic activities would be suitable for individual assistance.

Table 12. Economic opportunities identified in Cumilla

Identified opportunity from the secondary study	Score	Recommendation from focus group discussions	Chamber of commerce/ Local entrepreneur recommendation	Findings from key informant interviews	Recommendation for individual assistance
Dairy farm	3.35	Yes	Yes	Yes	
Fisheries	3.90	Yes	Yes	Yes	
Clothes and tailoring	2.45	Yes			
Vegetable production	2.45				1. Fisheries
Poultry	3.20		Yes	Yes	2. Dairy
Sawmill	3.22		Yes		3. Confectionery/Fast food
Grocery	2.90		Yes		4. Poultry
Confectionery and fast food	3.30		Yes		
Agro input selling	2.45		Yes	Yes	

Job opportunities: Besides agriculture as a major economic activity, Cumilla is known for its vibrant industrial and services sectors. Jobs are available in factories like Bengal Drugs, Farid Fiber and RFL, as well as in EPZ and BSCIC areas. However, the beneficiaries, in general, are interested in the job opportunities available in their areas. The low interest is mainly because of the low entry-level salary. The distance of the workplace is also a factor for many of them. Due to the lack of a proper transportation system and high travel costs, most beneficiaries are not interested in the jobs available in and outside their areas.

5.2.3. Economic opportunities for the beneficiaries in Khulna District

The recent development of the deep-sea port in Mongla has created opportunities for new large industry-based investments and services sector investments in Khulna Division. The majority of the beneficiaries in this division are already engaged in different businesses. Khulna has a higher proportion of low-income beneficiaries compared with other districts covered in the Prottasha project. Khulna Division includes beneficiaries from three other diverse districts, namely Satkhira, Jashore and Barishal.

The team carried out one FGD with selected beneficiaries and one FGD with an *upazila banik samity* in addition to four KIIs with local businesspersons, NGOs and government officials. The economic activities for individual assistance prioritized by the beneficiaries and chambers of commerce/*banik samity* in this area are poultry, grocery, fisheries and handicraft. These economic opportunities have been prioritized due to the availability of support services and the high demand for and the profitability of these businesses.

Table 13. Economic opportunities identified in Khulna

Identified opportunity from the secondary study	Score	Recommendation from focus group discussions	Chamber of commerce/ Local entrepreneur recommendation	Findings from key informant interviews	Recommendation for individual assistance
Poultry	3.07	Yes	Yes	Yes	
Grocery	3.78	Yes	Yes	Yes	
Fisheries	3.08	Yes	Yes	Yes	1. Grocery
Brick trading	2.62		Yes		2. Fisheries
Wooden handicraft	3.07	Yes	Yes	Yes	3. Poultry
Bamboo handicraft	3.12	Yes	Yes	Yes	4. Handicraft
Agriculture	2.67		Yes	Yes	

Job opportunities: Besides fisheries, several jute mills in the district play a vital role in the economy. Possible job opportunities in this area are in jute mills, salt factories, packaging companies and shrimp farms, to name a few. The jobs do not require any training, as most of the companies provide on-the-job training. However, beneficiaries showed little or no interest in any job during the FGDs.

5.2.4. Economic opportunities for the beneficiaries in Munshiganj District

Munshiganj's economy relies highly on agriculture. However, the textile and apparel sector is also growing. Fishing net, livestock, poultry and agro feed processing are some of the promising SME sectors identified from the secondary study. To identify suitable economic opportunities for returnees, one FGD with selected beneficiaries and one FGD with an *upazila banik samity* were held apart from the four key informant interviews with local businesspersons, NGOs and government officials. The majority of beneficiaries in Munshiganj District fall under the low income category and are mostly involved in different services for their livelihood. They also possess low household IGA assets. Individual economic

assistance opportunities identified by the beneficiaries are stock business, beef fattening and fast food/restaurant. These businesses' high scores could be attributed to their having a low risk of seasonal fluctuations, their less quality and diversification requirements, and their high profitability. Textile and apparel is considered a new sector, and beneficiaries are not still familiar with this.

Table 14. Economic opportunities identified in Munshiganj

Identified opportunity from the secondary study	Score	Recommendation from focus group discussions	Chamber of commerce/ Local entrepreneur recommendation	Findings from key informant interviews	Recommendation for individual assistance
Livestock	3.12	Yes	Yes	Yes	
Stock business	2.87	Yes			
Fast food and restaurant	3.87	Yes	Yes	Yes	1. Fast food and restaurant
Shopping mall	2.95	Yes	Yes		2. Livestock 3. Stock business
Tailoring	2.17	Yes	Yes		
Textile/Apparel	1.73		Yes		

Job opportunities: The top local job opportunities identified by the beneficiaries and the *banik samity* are in the garments sector, thread production industry, cement factories, automobile services and local shops (e.g. grocery stores of any kind of shops/showrooms). Salaries vary from BDT 10,000 to BDT 15,000.

5.2.5. Economic opportunities for the beneficiaries in Narshingdi District

Due to its close proximity to Dhaka, Narshingdi is known for both on-farm and off-farm economic opportunities. Most of the vegetables and bananas available in Dhaka City come from Narshingdi. Besides crops, livestock, fisheries and textile/apparel are the major sources of household income here. The economic activities of the existing beneficiaries from Narshingdi are diverse. While the majority of the beneficiaries are engaged in agricultural activities, off-farm business is the second highest activity and engagement in the services sector is the lowest. In total, one FGD with beneficiaries; one FGD with an *upazila banik samity*; and seven KIIs with local businesspersons, NGO officials and *upazila* youth development officials were carried out. From the FGDs, poultry, textile and automobile businesses turned out to be the top three small businesses; other beneficiaries mentioned vegetable/banana production, livestock and fisheries as their sources of income. Due to less seasonality, high profitability and unmet market demand, these businesses were identified as those providing better opportunity.

Table 15. Economic opportunities identified in Narshingdi

Identified opportunity from the secondary study	Score	Recommendation from focus group discussions	Chamber of commerce/ Local entrepreneur recommendation	Findings from key informant interviews	Recommendation for individual assistance
Livestock	3.50	Yes	Yes	Yes	
Poultry	3.35	Yes			
Textile/Appeal	3.30	Yes	Yes	Yes	1. Automobile business
Vegetable/Banana production	3.23	Yes	Yes		2. Livestock 3. Poultry
ICT/Computer training	3.00	Yes	Yes		
Automobile business (tuk-tuk/CNG/rickshaw)	3.50		Yes		

Note: CNG, which stands for compressed natural gas, is also the common local name of a vehicle that is similar to a rickshaw.

Job opportunities: Possible work opportunities were identified in light engineering, textile and services sectors for interested individuals. The jobs in these fields require very little experience and basic technical knowledge. Beneficiaries can access on-the-job training in the apparel and light engineering sectors, and two to three months are required to develop the required skills.

5.2.6. Economic opportunities for the beneficiaries in Noakhali District

The majority of the existing beneficiaries in Noakhali District fall under the high income category and are not engaged in agriculture but rather in off-farm business or services as their main economic activity. Vibrant SME clusters in Noakhali are poultry, food processing and agro feed processing, consistent with the economic opportunities prioritized by beneficiaries and local chambers of commerce/*banik samity*. One FGD with selected beneficiaries, one FGD with a *banik samity* and one FGD with the district chamber of commerce were carried out, in addition to the five KIIs with local businesspersons, NGOs and government officials in the area. Beneficiaries identified poultry, fisheries and restaurant business as most suitable economic activities in the district. High profitability and the availability of support services such as training and access to finance also offset the risks associated with these opportunities. Due to the high local market demand, these opportunities also represent high growth potential for the beneficiaries' economic sustainability. Furthermore, CNG/automobile/rickshaw driving was also identified by some beneficiaries as a possible income opportunity.

Table 16. Economic opportunities identified in Noakhali

Identified opportunity from the secondary study	Score	Recommendation from focus group discussions	Chamber of commerce/ Local entrepreneur recommendation	Findings from key informant interviews	Recommendation for individual assistance
Livestock	2.82	Yes			
Poultry	3.47	Yes	Yes	Yes	
Shoe business	2.24	Yes			
Restaurant	2.84	Yes	Yes		
Rice puff mill	2.17	Yes			1. Poultry
Fisheries	3.35	Yes	Yes	Yes	2. Fisheries
Fast food and confectionery	3.27	Yes	Yes		3. Fast food and confectionery
ICT/Computer training	2.90		Yes		
Grocery	2.70	Yes			
Vegetable production	3.07		Yes		

Job opportunities: Food processing and light engineering possibly could provide job opportunities in the area, even though none of the beneficiaries are interested in the jobs available in their areas. They are more interested in family-run businesses and expanding the businesses they already own individually; they asked for financial and technical assistance to improve and sustain those family-owned businesses.

5.2.7. Economic opportunities for the beneficiaries in Shariatpur District

Beneficiaries from Faridpur, Rajbari and Gopalganj districts are covered under Shariatpur District. The main economic opportunity in these districts is agriculture and most of the SMEs are dependent on the fisheries and poultry sectors. The majority of the beneficiaries in Shariatpur District fall under middle economic status and are currently engaged in agriculture for livelihood. For the selection and prioritization of suitable economic opportunities for Prottasha beneficiaries, one FGD with selected beneficiaries, one FGD with a *banik samity* and one FGD with the district chamber of commerce were carried out in the area, apart from five KIIs with local businesspersons, NGOs and government officials. Respondents (beneficiaries, chamber of commerce and *banik samity*) prioritize poultry, fisheries, livestock, fast food, confectionery and vegetable production as individual economic assistance options. There are also some other potential opportunities identified by the beneficiaries, such as goat rearing, dairy, grocery, ready-made garments, and sanitary and tile business, as most profitable small businesses in the area.

Table 17. Economic opportunities identified in Shariatpur

Identified opportunity from the secondary study	Score	Recommendation from focus group discussions	Chamber of commerce/ Local entrepreneur recommendation	Findings from key informant interviews	Recommendation for individual assistance
Fish cultivation	3.37	Yes	Yes		
Dairy	3.55	Yes		Yes	
Sanitary and tiles	1.90	Yes			
Poultry	3.33	Yes	Yes	Yes	
Vegetable production	1.82	Yes	Yes		1. Dairy
Rice and paddy	2.52	Yes	Yes		2. Fisheries
Grocery	2.20		Yes	Yes	3. Poultry
Bakery	2.80		Yes		
Rice husking mill	2.87		Yes		

Job opportunities: Most of the job opportunities in the area are in shops, furniture factories and delivery services. Most of the jobs require on-the-job training. According to the data received from participants, both on-farm and off-farm income-generating opportunities are available in Shariatpur District.

5.2.8. Economic opportunities for the beneficiaries in Sirajganj District

Economic activities in Sirajganj are mostly dependent on the agriculture and agro feed processing industries, with a large contribution from the textile sector. Fisheries, textile and dairy are the major SME sectors. The Sirajganj Administrative District of the Prottasha project covers beneficiaries from very diverse districts, namely Bogura, Pabna, Gaibandha, Lalmonirhat and Chapainawabganj. One FGD with beneficiaries from these districts was held to identify and prioritize individual economic options for beneficiaries. The team also had one FGD with a *banik samity* and one FGD with the district chamber of commerce, as well as four KIIs with local businesspersons and NGO officials in the area with the aim to validate the information collected from the beneficiaries. The beneficiaries, the district chamber of commerce and the *banik samity* identified livestock, fisheries and textile as the most suitable economic opportunities in this area. Grain stock business, cloth trading and automobile driving were also identified as opportunities for economic reintegration for beneficiaries.

Table 18. Economic opportunities identified in Sirajganj

Identified opportunity from the secondary study	Score	Recommendation from focus group discussions	Chamber of commerce/ Local entrepreneur recommendation	Findings from key informant interviews	Recommendation for individual assistance
Livestock	3.82	Yes			
Poultry	2.97	Yes	Yes	Yes	
Handloom/Power loom	3.24	Yes	Yes		1. Livestock
Cloth trading	2.90	Yes			2. Fisheries
Stock business	2.84	Yes	Yes		3. Handloom/Power loom
Fisheries	3.35	Yes	Yes	Yes	
Restaurant	2.35	Yes	Yes		
Grocery	2.37	Yes			

Job opportunities: Possible job opportunities in the area are in the textile industry in Sirajganj; jute mills and food processing factories in Pabna; and the services sector in Bogura. In 2019, the national government opened the Sirajganj economic zone, which will have 820 industries established in the near future. Therefore, there will likely be work opportunities available on both national and international levels. New jobs will be created for approximately 500,000 people. Jobs in the textile and food processing sectors do not require prior experience and salary ranges from BDT 8,000 to BDT 12,000 for entry-level operator positions.

5.2.9. Economic opportunities for the beneficiaries in Sylhet District

Beneficiaries from Sylhet, Habiganj, Sunamganj and Moulvibazar are represented under the Sylhet Administrative District of the Prottasha project. The main economic activities of the Sylhet region are agriculture, tea and tourism. Most prominent and vibrant SME clusters are silk, stone collection, tea and tourism sectors. In total, three FGDs (one with beneficiaries, one with the district chamber of commerce and one with a *banik samity*) and six KIIs were conducted to prioritize economic opportunities for the economic reintegration of returnees. Cattle farm, poultry, grocery, sand/stone collection, paddy cultivation (seasonal) and electronics were identified as most profitable small businesses in the area.

Table 19. Economic opportunities identified in Sylhet

Identified opportunity from the secondary study	Score	Recommendation from focus group discussions	Chamber of commerce/ Local entrepreneur recommendation	Findings from key informant interviews	Recommendation for individual assistance
Livestock	2.85	Yes			
Poultry	3.02	Yes	Yes	Yes	1. Poultry
Grocery	2.24	Yes			2. Fisheries
Stock business	2.84	Yes	Yes		3. Livestock
Fisheries	2.90	Yes	Yes	Yes	

Job opportunities: According to the participants in Sylhet, most of the job opportunities in the area are in mobile phone services, computer shops, catering services and tourism. Most of the jobs require training and it takes three months to acquire the necessary skills. The salaries for entry-level positions in these sectors range from BDT 5,000 to BDT 8,000.

5.2.10. Economic opportunities for the beneficiaries in Tangail District

Tangail District's livelihood is predominantly agricultural and non-farm economic activities. Based on the secondary study, most important SME clusters are rice mill, textile/apparel, education and dairy products/sweets production. In order to understand the economic and income-generating contexts of Tangail District, three FGDs and four KIIs were carried out with beneficiaries, local businesspersons, NGOs and government officials in the area. Tangail beneficiaries identified livestock, poultry, handloom, beef fattening, grocery business, auto rice mill, and agricultural raw materials production and distribution as possible small business opportunities in the area. Support services such as training, financial assistance and loans are provided by different local NGOs.

Table 20. Economic opportunities identified in Tangail

Identified opportunity from the secondary study	Score	Recommendation from focus group discussions	Chamber of commerce/ Local entrepreneur recommendation	Findings from key informant interviews	Recommendation for individual assistance
Livestock	3.25	Yes			
Poultry	3.12	Yes	Yes	Yes	
Handloom/Power loom	3.24	Yes			1. Textile
Stock business/ Dealership	2.84	Yes	Yes		2. Livestock
Fisheries	2.90	Yes	Yes	Yes	3. Poultry
Light engineering	2.15				

Job opportunities: The Gorai Industrial Area is home to rapidly growing industrial companies, which include Square Group, Nasir Glassware and Tube Industries, Olympic Battery, North Bengal Cycle Industries and Tangail Cotton Mills. BSCIC Tarotia is home to some industries, too. Jobs are also available in industries such as apparel/textile and pharmaceutical manufacturing. The jobs provide cost-free on-the-job training and further work opportunities.

5.3. Training and support services available for individual economic assistance

While providing individual economic assistance through in-kind support, training needs to be given to individual beneficiaries and their households, too. Training is an essential intervention, as without proper skills in doing a business, the probability of failing increases. Knowledge about how to operate a certain business actually reduces the risk of failure. Based on the suggested income generation opportunities, trades, business opportunities and employment generation possibilities in selected 10 administrative districts, the skill development areas shown in Table 21 are considered having potential for the target beneficiaries. The technical training centres and the youth development departments in districts and divisions have been established to help people in their respective areas in finding different opportunities to improve and broaden their IGAs.

If the project identifies any of the businesses shown in Table 21 for the beneficiaries for individual and community assistance, then the beneficiaries should also pursue education and training. Most of the programmes of study and training are provided locally, and there are government as well as NGO and private institutions providing these courses. Training information is available in the *upazila* and district offices and youth training centres of the youth development departments all over Bangladesh. Table 21 presents the non-residential training courses offered by public and private training centres and non-governmental organizations; these non-residential courses can be obtained without having to stay at the training centres in the duration of the programmes.

Table 21. Training courses provided by government and private training centres and non-governmental organizations

Name of the course	Course duration	Potential provider
Computer basic course	6 months	Government and NGOs
Computer graphic course	6 months	Government and NGOs
Refrigeration and air-conditioning and other general equipment repair	6 months	Government and NGOs
Electrical and housing wiring	6 months	Government and NGOs
Mobile phone service and repair	1 month	Government and NGOs
General electronics repair	6 months	Government and NGOs

Name of the course	Course duration	Potential provider
Pisciculture	1 month	Government and NGOs
Dairy farming	1 month	Government and NGOs
Mechanical engineering	6 months	Government and NGOs
Construction work	3 months	Government and NGOs
Tile work	3 months	Government and NGOs

Potential financial support is also linked to the skills development programmes from the youth department, which could potentially be tapped for selected beneficiaries' economic reintegration. There are three types of financial assistance available to the youth after receiving training from the youth department of Bangladesh:

- **Group loan:** In this plan, five households of the trained youth are organized as a group to receive the loan. The lowest loan amount is BDT 12,000 which can be increased to up to BDT 20,000 during consecutive years, determined based on performance and recovery.

- **Individual loan:** In this scheme, the trained youth/individual can access a minimum loan of BDT 40,000 up to BDT 100,000 from the department.

- **Entrepreneurship development loan:** Growing and prospective entrepreneurs who have received training from the youth department and would like to utilize their capacity to grow their businesses are eligible to access this loan facility. Entrepreneurs can receive from BDT 300,000 up to BDT 500,000 under this scheme.

All the above schemes have a monthly instalment system that also provides a grace period of up to six months before starting the instalment. The financial support and loans available in the respective geographic areas should be matched with the Prottasha project's in-support plan to ensure a better outcome of the project's interventions.

The project can develop a partnership with Bank Asia. The bank has expanded its operations through agent banking in the remote areas of Bangladesh. Through its term loan Somvabona, Bank Asia provides BDT 50,000 to BDT 10,00,000 to new entrepreneurs without any kind of collateral and with a single-digit interest rate (since interest rates vary from time to time, the bank does not disclose this particular term publicly). Similarly, BRAC NGO and BRAC Bank have loan schemes for new entrepreneurs.

6

Conclusion

For economic self-sufficiency, IOM provided assistance for a fish retail business. © IOM 2018/Turja Tanmoy SAHA

This document intends to provide suitable economic assistance options for the community enterprises and individual IGAs of the Prottasha project beneficiaries in all 10 administrative locations of the project. As a supplement to this report, a detailed guidance document for individual economic reintegration and community businesses is developed to support the economic reintegration activities of Bangladeshi returnees. The guidance document provides a detailed direction for the selection and effective planning of livelihood assistance for individual and community enterprises.

General recommendations have been drawn out from the livelihood and market assessment under the Prottasha project as well as from the experiences gained from and the strategies of other livelihood programmes in Bangladesh to support the partner NGO's staff in identifying the right livelihood opportunities for the beneficiaries. Major recommendations are as follows:

- While selecting the suitable economic activities for the individual economic assistance of the beneficiaries, findings from this assessment report should be used for the selection of the economic option for each beneficiary. Training and support services need to be planned apart from the individual economic option selection.

- In case the economic option preferred by the beneficiary is not identified or prioritized in the geographic assessment (Chapter 5), the field staff of the Prottasha project shall refer to the secondary economic profile (Chapter 4) or consult with the *banik samity* of that particular location before finalizing the individual economic assistance.

- A key success factor for community enterprises is the stakeholder's involvement, vision, interests and incentives. While this document provides suitable business opportunities in each location, there needs to be a consensus among BRAC, IOM and beneficiaries to finalize the business for each location.

- After reaching a consensus on what business would be undertaken as a community-level enterprise in each location, a detailed business plan needs to be developed. The plan has to be validated through a workshop engaging all stakeholders before implementation on the ground.

7

Annexes

The host community was able to raise cattle for livelihood through economic support from IOM. © IOM 2019/Turja Tanmoy SAHA

7.1. Focus group discussion and key informant interview questionnaire

International Organization for Migration (IOM)
The UN Migration Agency

Sustainable Reintegration and Improved Migration Governance – Prottasha
Livelihood Assessment Data Collection Tool

Version 1.0

Objective: The purpose of this tool is to collect livelihood and market assesment data from selected regions including beneficiaries, chambers of commerce, *banik samity*, business owners, government officials and non-governmental organizations to develop a detailed understanding about the livelihood opportunities available for the Prottasha project beneficiaries' economic reintegration through:

1. Skills development and individual reintegration assistance including small-scale business setup support and job placement; and

2. Community infrastructure support for boosting economic activities among the returnee migrants and selected communities in the target districts

Intended users: Project staff of implementing partners, consultants and IOM

Instructions: The table below provides an overview of how to use this tool to obtain and record beneficiary information.

Focus group discussions (FGDs) with beneficiaries: The objective of the FGDs with beneficiaries is to validate and develop an in-depth understanding and to identify different opportunities from the secondary study about (i) small business/entrepreneurship opportunities, (ii) job opportunities and (iii) community enterprises in 10 districts. Region-specific demographic information along with a list of existing opportunities from literature review are provided in each questionnaire. The interviewer will discuss the demographic information in detail and match this with the listed opportunities. The information and opinions about what, how and why beneficiaries prefer certain opportunities would provide concrete benchmarking data as well as inform the development of livelihood strategy guidelines.

FGDs/Key informant interviews (KIIs) with chambers of commerce/*banik samity*: The main objective of FGDs/KIIs with the representatives of the chambers of commerce (at the district level) and *banik samity* (at the *upazila* level) is to collect additional in-depth market and business information in respective districts. The secondary objective of this tool is to identify and validate opportunities identified from the secondary study in 10 districts. In-depth information about the five-dimension data as well as job opportunities and value chain information for business ranking will be collected. The interviewer will discuss in detail the demographic information and cross-match this with the listed opportunities. The information and opinions about what, how and why the respondents prefer certain opportunities would provide concrete benchmarking data as well as inform the development of livelihood strategy guidelines.

KIIs with business owners: The primary objective of the KIIs with business owners is to validate and collect additional in-depth information about certain value chains or job opportunities in their respective areas. The secondary objective is to identify and validate opportunities identified from the secondary study and from the FGDs with beneficiaries and representatives of chambers of commerce in the 10 districts. In-depth information about the preferred or highlighted job opportunities and value chain would help develop confidence in selecting suitable options for beneficiaries' economic reintegration. The interviewer will thus only choose the right respondents after doing the FGDs with the chambers of commerce and beneficiaries. The lead might come from the representatives of the chambers of commerce or from the beneficiaries. The information and opinions about what, how and why the respondents prefer certain opportunities would provide concrete benchmarking data as well as inform the development of livelihood strategy guidelines.

KIIs with government officials: The primary objective of the KIIs with government officials is to identify additional in-depth information about the skills training opportunities, business opportunities and support services available in the respective districts. The secondary objective is to identify and validate opportunities identified from the secondary study and from the FGDs with beneficiaries and representatives of chambers of commerce in the 10 districts. In-depth information about the preferred or highlighted job opportunities and value chain would help develop confidence in selecting suitable options for beneficiaries' economic reintegration. The interviewer will thus only choose the right respondents after doing the FGDs with chambers of commerce and beneficiaries. The information and opinions about what, how and why the respondents prefer certain opportunities would provide concrete benchmarking data as well as inform the development of livelihood strategy guidelines.

International Organization for Migration (IOM)
The UN Migration Agency

Sustainable Reintegration and Improved Migration Governance – Prottasha

Market Assesment Data Collection Form – Beneficiaries

1. Name of the district

2. Subdistrict

3. Name of the data collector

4. Phone number

Note 1: The following businesses have been identified from secondary research which are most popular in this area. (It will be pre-filled based on secondary data.)

Option 1	Option 2	Option 3	Option 4	Option 5

5. What three major businesses can be done by an individual in terms of profitability and ease of doing?

Option 1	Option 2	Option 3

6. Why are the above businesses (answer to question number 5) suitable for an individual small business/entrepreneurship?

Dimension	Probing Questions	Option 1	Option 2	Option 3
Size of the market	1. How much demand is there for the product/service? 2. Is this available in the market? 3. How many persons run this business? Are they all making money out of it?			
Seasonality	1. Is the business active all year round? Or is it only active for two to three months each year? 2. Are the raw materials available throughout the year? 3. In which season is the business in high demand?			
Growth potential	1. How much has this business grown in terms of profitability in the past three years? 2. How many people have been involved in this business in the past years? 3. How many workers are involved in this business?			

Buyer requirement	1. Are there highly defined standards with frequent changes in buyer requirements or are the products basic and with almost no change in requirements over a long period of time?			
Quality control	1. Is a high degree of quality control required for the business or is there no quality control requirement?			
Transportation	1. Is transportation of the final product required to be managed by the producer or can buyers purchase the product at the farm gate?			
Cash flow and profitability	1. Is this a cash business or a credit busines or a combination of both? 2. Do you get any credit from your supplier? 3. What is the profitability of this business?			
Availablity of business support services, training, etc.	1. Is the support ecosystem weak or strong, or not available at all, and thus should the business develop its own support services?			
Availability of financial support services, insurance, etc.				

7. What are the three major businesses that can be done in groups (consider profitability, workforce required and ease of doing the business)?

Option 1	Option 2	Option 3

8. Why are the above businesses (answer to question number 5) suitable for an individual?

Dimension	Probing Questions	Option 1	Option 2	Option 3
Size of the market	1. How much demand is there for the product/ service? 2. Is this available in the market? 3. How many persons run this business? Are they all making money out of it?			
Seasonality	1. Is the business active all year round? Or is it only active for two to three months each year? 2. Are the raw materials available throughout the year? 3. In which season is the business in high demand?			

Growth potential	1. How much has this business grown in terms of profitability in the past three years? 2. How many people have been involved in this business in the past years? 3. How many workers are involved in this business?			
Buyer requirement	1. Are there highly defined standards with frequent changes in buyer requirements or are the products basic and with almost no change in requirements over a long period of time?			
Quality control	1. Is a high degree of quality control required for the business or is there no quality control requirement?			
Transportation	1. Is transportation of the final product required to be managed by the producer or can buyers purchase the product at the farm gate?			
Cash flow and profitability	1. Is this a cash business or a credit business, or a combination of both? 2. Do you get any credit from your supplier? 3. What is the profitability of this business?			
Availablity of business support services, training, etc.	1. Is the support ecosystem weak or strong, or not available at all, and thus should the business develop its own support services?			
Availability of financial support services, insurance, etc.				

11. What are the potential jobs in your areas? Rank in terms of wage – from highest to lowest.

Option 1	Option 2	Option 3	Option 4

Key Questions	Option 1	Option 2	Option 3	Option 4
What skills are required?				
What is the cost of acquiring the skills?				
How long does it take to acquire the skills?				
Is the skill training facility available in your area?				
Are there possible employment opportunities?				
Do you want to do the job?				

From Note 1, we also heard that these businesses are good in your areas. What do you think about it?

Dimension	Probing Questions	Option 1	Option 2	Option 3
Size of the market	1. How much demand is there for the product/service? 2. Is this available in the market? 3. How many persons run this business? Are they all making money out of it?			
Seasonality	1. Is the business active all year round? Or is it only active for two to three months each year? 2. Are the raw materials available throughout the year? 3. In which season is the business in high demand?			
Growth potential	1. How much has this business grown in terms of profitability in the past three years? 2. How many people have been involved in this business in the past years? 3. How many workers are involved in this business?			
Buyer requirement	1. Are there highly defined standards with frequent changes in buyer requirements or are the products basic and with almost no change in requirements over a long period of time?			
Quality control	1. Is a high degree of quality control required for the business or is there no quality control requirement?			
Transportation	1. Is transportation of the final product required to be managed by the producer or can buyers purchase the product at the farm gate?			
Cash flow and profitability	1. Is this a cash business or a credit business, or a combination of both? 2. Do you get any credit from your supplier? 3. What is the profitability of this business?			
Availablity of business support services, training, etc.	1. Is the support ecosystem weak or strong, or not available at all, and thus should the business develop its own support services?			
Availability of financial support services, insurance, etc.				

7.2. Benchmarking scoring tool

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Dimension			Attributes of the scale					Weight
			1	2	3	4	5	
Business system efficiency	1.1	Size of the market	Highly saturated demand				High unmet demand in the market	30%
	1.2	Seasonality	Negative seasonal impact on the business is more than three months	Negative seasonal impact on the business is two to three months	Negative seasonal impact on the business is one to two months	Negative seasonal impact on the business is one month or less	No seasonal impact on the business	
Growth potential	1.3	Growth potential	No growth over the past three years	Less than 10 per cent growth in the past three years	10–20 per cent growth in the past three years	20–30 per cent growth in the past three years	More than 30 per cent growth	10%
	Subtotal							
Product quality and specifications	2.1	Buyer requirement	Highly defined standards with frequent changes in buyer requirements	The product requires seasonal changes	The product requires changes every six months	Basic product with very few changes in requirements over one year	Basic product and almost no change in requirements over a long period of time	20%
	2.2	Quality control	High degree of quality control is required for the business				No quality control requirement	
	2.3	Transportation	Transportation of the final product is required to be managed by the producer				Buyers can purchase the product at the farm gate	

Dimension			1	2	3	4	5	Weight
			Attributes of the scale	
Subtotal	
Employment and engagement	3.1	Employability	No or only one employment is possible	Generally, two to five people can be employed	Generally, five to seven people can be employed	Generally, 7–10 people can be employed	More than 10 people can be employed within two years of business	30%
	3.2	Profitability	Net profit per year is less than 20 per cent of the total yearly operating expenses	Net profit per year is between 20 per cent and 30 per cent of the total annual operating expenses	Net profit per year is between 30 per cent and 40 per cent of the total annual operating expenses	Net profit per year is between 40 per cent and 50 per cent of the total annual operating expenses	Net profit per year is more than 50 per cent of the total annual operating expenses	
Subtotal	
Business environment and support services	1.0	Availability of business support services, training, etc.	The support ecosystem is weak or not available at all, and thus the business should develop its own support services				The support ecosystem is strong, available, free or at a minimum cost from private and public organizations; support includes training and insurance, among others	10%
	2.0	Availability of financial support services, insurance, etc.	The support ecosystem is weak or not available at all, and thus the business should develop its own support services				The support ecosystem is strong, available, free or at a minimum cost from private and public organizations; support includes training and insurance, among others	

7.3. List of respondents for key informant interviews and focus group discussions

Location	Administrative district	Survey method	Number of respondents
Beneficiaries			
Singair Banik Samity, Manikganj	Dhaka	FGD	10 beneficiaries interviewed within Manikganj District
Munshiganj Reintegration Service Centre (RSC), BRAC office	Munshiganj	FGD	8
BRAC RSC, Narshingdi	Narshingdi	FGD	10
BRAC RSC, Sylhet	Sylhet	FGD	7
BRAC office, Sunamganj	Sylhet	FGD	13
BRAC RSC office, Noakhali	Noakhali	FGD	9
BRAC office, Cumilla	Cumilla	FGD	8
BRAC office, Shariatpur	Shariatpur	FGD	10
Tangail	Tangail	FGD	10
Tangail	Sirajganj	FGD	9
***Banik samity* and chambers of commerce**			
Velanagar Banik Samity office, Narshingdi	Narshingdi	FGD	10
Narshingdi Chamber of Commerce office	Narshingdi	FGD	5
Gopalganj Banik Samity office, Sylhet	Sylhet	FGD	7
Chowmuhani Banik Samity office, Noakhali	Noakhali	FGD	9
Noakhali Chamber of Commerce office	Noakhali	FGD	10
Bagmara Banik Samity office, Cumilla	Cumilla	FGD	6
Bhedarganj Banik Samity office, Shariatpur	Shariatpur	FGD	9
Fultala Banik Samity office, Khulna	Khulna	FGD	7
Kamarkhando Upazila Banik Samity office, Sirajganj	Sirajganj	FGD	7
Sirajganj Chamber of Commerce office	Sirajganj	FGD	7
Madhupur Upazila Banik Samity office, Tangail	Tangail	FGD	8
Local NGOs			
BRAC office, Keraniganj, Dhaka	Dhaka	KII	1
BSCIC office	Shariatpur	KII	1
BRAC office, Shariatpur	Shariatpur	KII	1
Social Development Services office	Shariatpur	KII	1
Society for Social Services office	Sirajganj	KII	1
BRAC office, Sirajganj	Sirajganj	KII	1
BRAC office, Tangail	Tangail	KII	1
BURO Bangladesh office	Tangail	KII	1

Location	Administrative district	Survey method	Number of respondents
BRAC office, Narshingdi	Narshingdi	KII	1
BRAC office, Sylhet	Sylhet	KII	1
BRAC office, Khulna	Khulna	KII	1
Noakhali Rural Action Society office	Noakhali	KII	1
BRAC office, Noakhali	Noakhali	KII	1
BRAC office, Cumilla	Cumilla	KII	1
BRAC office, Munshiganj	Munshiganj	KII	1
Government officials			
Upazila Youth Department office	Narshingdi	KII	1
Bangladesh Rural Development Board (BRDB)	Narshingdi	KII	1
Polli Daridro Foundation office	Narshingdi	KII	1
Technical training centres			
Hazratpur, Keraniganj, Dhaka	Dhaka	KII	1
Mulibari, Sayedabad, Sirajganj	Sirajganj	KII	1
Sylhet	Sylhet	KII	1
Gabua, Begumganj, Noakhali	Noakhali	KII	1
Kotbari, Cumilla	Cumilla	KII	1
Tangail	Tangail	KII	1

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