

## Alternative IGAs and Enterprise Promotion: A Case Study on DREAM Project of POPI

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### Abstract

This study covers present situation of the produced goods and services, market situation, value chain analysis of existing and alternative products, evaluation of forward and backward connection of existing alternative products, analysis of market demand and exploring the availability of raw materials for existing and alternative products. The extreme poor are remaining in disadvantaged group as they lack both time and resources to go to markets. They are unaware of market dynamics, price fluctuation and new opportunities, this leaves powerless against the pickers and they rarely get a fair price for their goods. Lack of marketing knowledge coupled with insufficient skill and economic opportunity push them to more vulnerable situation. A greater understanding of functioning markets and the actors, while participating in identifying the economic opportunities at field level could reinforce their self-confidence to negotiate with market actor. The extreme poor community should be facilitating to market actor/service providers or understanding market dynamics. Exchanges, visits, skill development, organizational aid to small and micro enterprises, business plan, market assessment, opportunities to network and stakeholder are key ways to offer support to target community. This Integrated Marketing Strategy would eventually lead a continuous flow of prediction to develop future action plan for the market-oriented production.

### Introduction

Bangladesh is described as one of the least developed countries in the world with population of 164.4 million in 2009. Challenges are people tend to associate with frequent floods, cyclone, drought and poverty. In addition, infrastructure barrier, market base middlemen syndicate and lack of potential institutionalized solution factors are real problems that influence business decisions of extreme poor which are hindering employment and economic empowerment of poorest especially for outreach people those are living in Haor areas (CNRS, 2006). It is necessary to link with institutionalized efforts to define towards economic empowerment of the extreme poor in terms of the roles of market and of the private sector. It is required to understand some better facts about smallholder farmers, extreme poor and what practical ideas will help them step out of poverty, due to still extreme poverty is serious issues on statistically and demographically (Konold *et al.*, 2001). Despite of having a range of potentiality; the area is subjected to chronic flood disaster which eventually never let a large number of inhabited cross the poverty line. This study was based on some pre-positioned dimension lead to market access of the IGA product of the MMC. It's also finding the lacking and opportunities to promote market oriented IGA for extreme poor for their economic empowerment (Toufique *et al.*, 2001). For this a market research should be carried out to explore the market opportunities for the community. The whole process should reach the final stage through marketing intelligence and skills with objective of diversifying income-generating source of the target community. The research was mainly focus on exploring new market channel after reviewing the existing channel, and setting strategies for new market channel.

Based on previous experience of endemic poverty and rural market systems the concept value chain for implementing the whole process would lie on;

- a) Linking with potential traders and financial services and skills
- b) Development of marketing knowledge and skills
- c) Development of small micro enterprise
- d) Promotion of local service provision
- e) Use of innovation and technology

### Objective of the study

To explore an "Integrated Marketing Strategy" for the development and up lift the economic status of the extreme poor through market oriented IGA promotion.

#### The specific objectives of the study are to:

- a) analyze present market situation for existing and alternative products;
- b) identify market segment of existing and alternative products;
- c) analyze the Value chain of the products;
- d) evaluate forward backward linkage of existing and alternative products
- e) analyze market demand and of existing and alternative products.

## Methodology of the study

**The study area:** The study area is Kishoregonj haor covering Nikli and Sadar Upazila of Kishoregonj district in Bangladesh. The selected area is large saucer-shaped flood plain depressions located mostly in north-eastern region of the country covering about 25% of the entire region. The extreme flashy character of the rivers and high rainfall compare to other part of the country causes frequent flash floods. In haor areas three major resources viz. land, water and human resources could not be utilized in an integrated way due to its unique geographical as well as complex hydrological characteristics (CNRS, 2006). It has 55,828 housing units and a total area 193.73 sq km. Kishoregonj Sadar Upzilla is rounded by Nandail Upazila on the north, Pakundia and Katiadi Upazilas on the south, Karimganj and Tarail Upazilas on the east and Hossainpur and Nandail Upazilas on the west. On the other hand Nikli Upazila is located at 24°19"N 90°5"E 24°31N 90°933E. Nikli Upazila (Kishoreganj district) with an area of 214.40 sq km, is bounded by Karimganj and Mithamain Upazilas on the north, Bajitpur Upazila on the south, Mithamain and Austagram Upazilas on the east, Katiadi and Karimganj Upazilas on the west. Literacy rate in the town area is 20.03% and among the people, male 48.22%, female 51.78%. The town has one Dakbungalow. The Upazila consists of seven union Parishads, 43 mouzas and 122 villages.

This study was pursued an approach that is based on the principles of meaningful and effective participation of all involved, particularly the population who were respondents and followed both the quantitative (questionnaire) and qualitative methods for data/information collection. The programme authority has been provided background information necessary for the designing of the survey.

To reach the focus of research objectives identifying appropriate market implementation strategies was very important. The main objective was to identify and explore market opportunities for extreme poor community. The strategy was used purposively on market extension options; which are pressure to income-generating activities relevant to their livelihood and current assets. A sequential approach of following steps (Fig. 1) was lead to implement strategies.

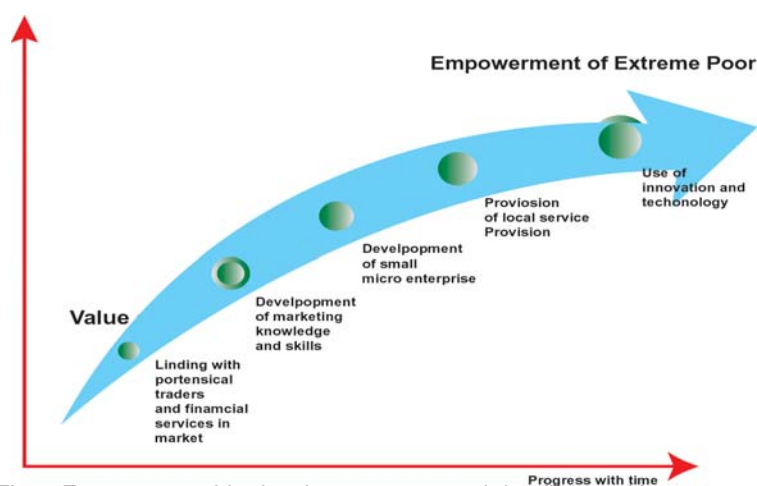


Fig.1. Entrepreneurship development approach leading to ultimate empowerment of Poor

**Enterprise Promotion development approach leading to ultimate empowerment of poor:** The market strategy for extreme poor is all about value chain of products that comply mobility, knowledge and skills, business environments, provision of services with technological and technical backstopping. The desire profits from a particular product depends on above-mentioned aspects, which is ultimately beyond the control of the extreme poor. Moreover, backward and forward linkage of the context, clients and products were explored using qualitative and quantitative tools to come consensus. To reach the focus of the study objectives identifying appropriate market based IGA product and its promotional strategies; a sequential approach of following steps (Fig. 2) were followed to justify the findings and outcome of study the available information on the existing products, mobility of the products, value affect chain and market environment a simple strategies are proposed for promotion of market oriented IGA at micro, messo and macro point.

## Conceptual framework for data collection

Initially the study team tried to identify the problems of the input and output of the existing market and marketing then they find the ways to potentials solution by appropriate actors that system could be imposing an Integrated Marketing Strategy for the existing one. The study team followed the exploratory research method to discover the ideas and insight through some FGD, survey, pilot survey and secondary qualitative data. A semi i-structured questioner was prepared to obtain data from the directly involved individuals. The qualitative part of this study was based on the PRA, FGDs and secondary data analysis. And the quantitative part of the report generated from the structured part of the questionnaire and its database. A conceptual framework of the data collection and analyses that carried out and presented in the relevant sections of the report but not an exhaustive list.



Fig.2. Approach of market based economic empowerment

## Sampling strategy

This study followed the non-probability and purposive sampling techniques i.e. judgmental sampling and snowball sampling as follows:

- o District and Upazila selected purposively
- o Union, villages are selected through random sampling
- o Markets at different levels are selected purposively
- o Traders, retailers and middleman selected through Questioner survey and FGDs

## Selection of Sample Households (HHs) and Village Markets

Total households 120	Total Market 11
District (Kishoregonj) = 01	District (Kishoregonj) = 01
Upazila (Nikli+ Sadar) = 02	Upazila (Nikli+ Sadar Upazila) = 02
Union 2 in each Upazila. = 04	Union 2 in each Upazila. = 04
Village in each Union = 12	Village market -1 in each Union = 4
Household in each village =120	

The indicators used from the list of generic indicators provided. As necessary, a few additional indicators were included to support the findings from physical observation of field reality. The sample design was driven by three sets of issues e.g. comprehensive picture of the programming areas focus on market and production, Identify various dimension and dynamics of markets. Sample size was determined in a way to ensure a fair representation of the population and reliability of the data were ensured through cross checking.120 extreme poor households were selected for HH interview and 4 FGDs and Key Informant Interview were also conducted with the traders, retailers, buyers and producers for validation of the collected data.

**Data analysis and reporting:** Statistical analysis was done through SPSS package. Some suitable statistical techniques were used for data analysis and information generation. A large number of data was analyzed using frequency tables and for tabulation techniques of the SPSS application. Frequency table is used for various graphical charts to justify difference among variables/outputs shown in the presentation of the information. Correlation analysis was also done to calculate the association among the variables such as correlation between category of the products, markets, value and supply chain etc. Mean calculation along with standard deviation and standard error of the mean was used to present “averages”. T-tests were carried out to justify difference among variables/outputs shown in the needed presentation of information. Correlation analysis was done to calculate the association among variables, for example correlation between category of the products, markets, value and supply chain etc.

## Results and Discussion

**Education:** The education status of the respondents is very alarming. None of the respondent went to the higher secondary level while 71% of the respondent never went to school. It's not possible by the targeted beneficiary to access and retains information, government basic services and initiates self reliance interventions due to their low level education status. It's also indicating the government basic service scenario in the project areas. The main reason of low rate of education is around their hardship, communication, isolation, and lack of schooling facilities. Out of 23% only 6% of them went through the secondary level and stopped their study.

### Family size

Most of the respondents have a large family with average 6 members. Where, only 7% respondents have 2 family members. About 45% of respondents have more then six member. The size of family in the respondents' HH indicates their level of awareness and accessibility of the health care including family planning services. Within the large number of dependence the head of family member is not in position to secure for food for all members instead of making savings for alternative investment to increase income.

**Monthly Income:** Maximum income range of 45% respondents are within Tk 3000 where 8% old respondents earning only Tk 1-2 thousand. Only 4% of respondents earning 5-8 thousand taka per month which is mainly coming from day laboring and selling homestead base agriculture production shown in Fig. 3. The data shows that having a large number of family, the maximum income earner are not in position to maintain their family with for full meal. It is also found in the FGD that some of their income regularly erodes due to different health hazard. Respondent really are not in position to invest for their extended income options. Absence of basic knowledge, information and skills are the main causes of their sufferings and leading to low income status. Without external support they couldn't come out from vicious poverty cycle. In presenting income of the sample respondents annual income should be given instead of monthly income. The reason behind that most of the village people does not have regular monthly income. Moreover the beginning class interval for income could be upto Tk: 2000 and the last limit will be Tk: 6000 and above.

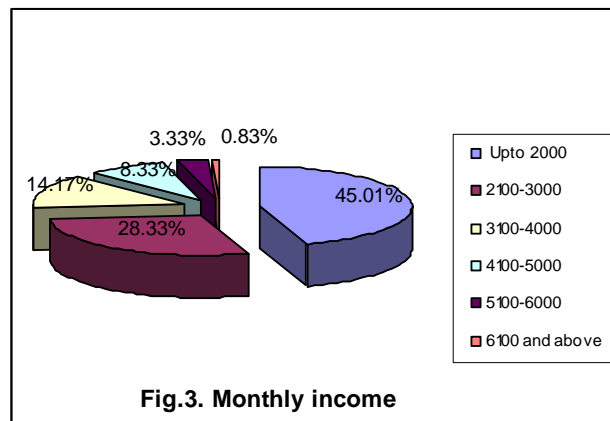
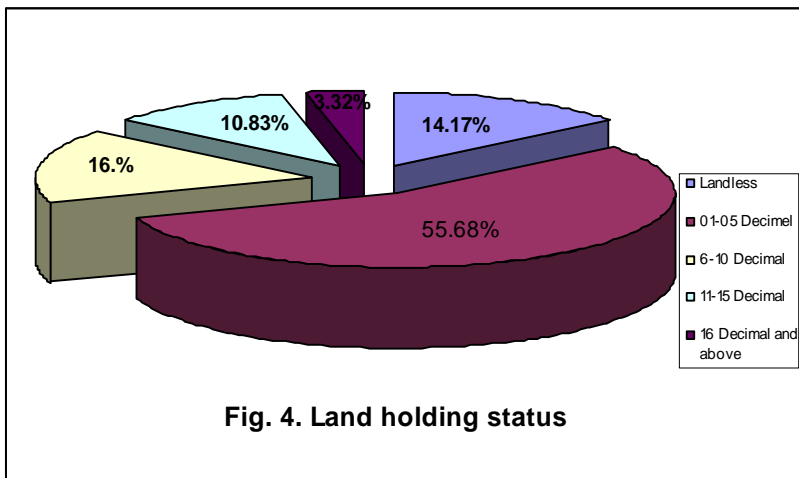


Fig.3. Monthly income

### Land holding status

About 69% of respondents have only 1-5 decimal land while 14% of respondents are landless shown in Fig. 4. About 16% of respondent has above 6 decimal of land mostly in homestead where they are producing seasonal vegetable for their consumptions. Most of the respondents traditionally rearing poultry birds in their homestead. To engage these groups of extreme poor in the income generating activity, it would require a collective support package

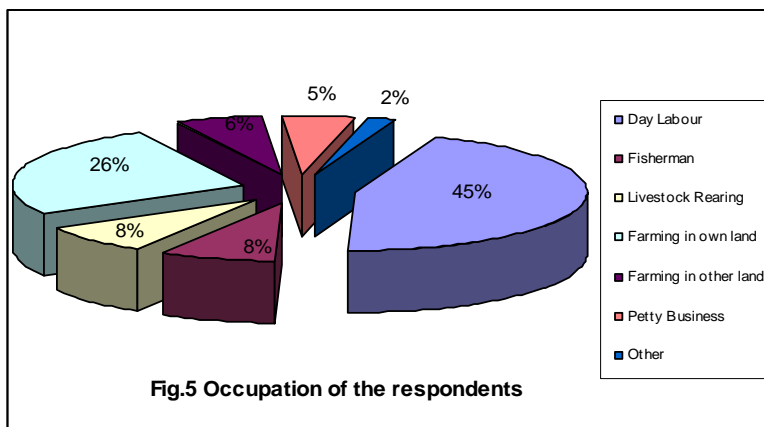
including technical and financial support though the land holding status is very minimum but respondents are not properly utilizing their land due to shortage of input and lack information.



**Fig. 4. Land holding status**

### Existing Agricultural Economic Intervention for Income Generation

This study team observed that, there are some differences between high and low elevation areas during field visit like Kishoregonj Sadar versus Nikli (haor areas). Kishoregonj sadar comparatively was higher than other remaining haor areas of Kishoregonj district. Most of the study areas in Nikli inundates by water almost six months during rainy season and paralyzed most of the economic activities in haors except fishing. Other remaining six month, most of the marginalized citizen families (MMC) are dependent on wage labor during transplanting and harvest season, share cropping and fishing. Regarding economic intervention at household level, except for seasonal day laboring, the following existing economic intervention found as earning source under extreme poor households level survey. Pie chart shows the occupation of household level of survey respondents that is not strong and sustainable livelihood options for extreme poor. Most of the male members of extreme poor usually temporary migrate to meso-macro towns and cities such as Dhaka, Chittagong, B. Baria, Sylhet, Asugonj, Kishoregonj, Aligonj and Bajitpur. The pie chart shows the others (temporary migration for work) and day labor is unstable livelihood options. The respondents usually went to closer cities to secure employment in the lean period.



**Fig.5 Occupation of the respondents**

In this segment of analysis (Fig. 5), the following reflections are found at household survey: sent percent of respondents are not satisfy with their present source of earning. Among them 45% of households engaged day laboring. Newly 8% of households earn fishing job, 26% of households brings income from farming in their own land, 8 households earned from livestock rearing, 12 households want more income and production based job. There are many limitation, dissatisfaction and challenges existing for promotion of extreme poor. Due to technical and financial limitations, they are not in position to came out from this situation. So, development scope is hiding behind the existing context.

**Non-agricultural economic intervention for income generation:** In the survey it was found that there are diversified needs and expectation of IGA from the MMC. Very few of them are in practices as they don't have necessary support to operate these intervention e.g. financial, technical, market access and security issues. Following the findings from HH survey, FGD and PRA team identified the following potential non crop IGA to promote among the MMC.

**Jari Chumki:** Jari chumki is a famous and potential profitable income generating activities of MMC members especially for women. It's requiring certain level of skill training provided by the experienced local trainers. Shari has been designed by embroidery machine and then it is being hand made stitched using different colorful and attractive thread, jari and chumki local vendor supplies the plain shari along with necessary materials to the selected women to complete the work. It takes about 10-15 days depend on the extent of the design. The workers are getting only TK. 500-800 for each unit of Shari. During FGD it was found that local vendors collect raw materials from Benaroshi palli-Mirpur, Dhaka and supply the final product to the same shop or supper markets. Same Shari was being selling by TK.10 to 20 thousands. There are 10 to12 women involved in stitching Shari in most of the villages in Kishoregonj sadar.

**Tailoring:** Traditionally women are involved in stitching and demonstrate that skills at household level to prepare children apparels and repair cloths. Tailoring is a bit upgraded skills can gain from local level practical training. In the study area, women are interested to tailoring to utilize their leaser time and to make money for their livelihood. It does require certain level of investment to purchase sewing machine. A local tailor can earn more money serving a village, but growing readymade garments is narrowing this potentiality as people are getting low price cloths in every rural markets

**Bamboo and cane crafts:** Bamboo and cane made handicraft have glorious heritage in Bangladesh. Bamboo and cane made handicrafts are used in Bangladesh. It mainly used as show pieces and interior decoration of house, hotels, conference rooms, show rooms, offices with beautiful bamboo and cane materials which includes sofa sets, garden chairs, dinning chairs, baby chairs, centre and side tables, mora, etc. It also used vastly in household level for completing day-to-day common task of a family as essential household equipment. At household level, different types, shape, and size of baskets, boxes, mats, fishing equipment, hand fans, chatai, etc are used. Bamboo and cane based household goods

making technique are very simple and raw materials are available in the locality. It needs not enough investment. MMC members can easily involve in this sector but institutional backstopping is required to make this market oriented and profitable. Most of the handicraft makers usage simple technique and most of them learn it from locally skill persons who are their relatives or family members or neighbors. They have no training and modern technique and design of luxurious handicraft making for interior decoration, which is more profitable for them. As per cost benefit analysis of craft product, it can assume that the profit form luxurious product is three times higher than traditional household goods. Most of the Bamboo and cane based handicraft makers of Kishoregonj are involved in making traditional household goods like, baskets, mat, boxes, fishing equipment and they used simple mechanism for making this products. None of them made any luxurious product, which has great demand in the market. It was found in the FGD that the reasons for not making any luxurious products are they have no skill and idea and market information because luxurious product is not demandable in the local market.

**Toy making:** In the rural areas; toy making in profitable alternative IGA but market access is mostly depends on seasonal festival, religious and cultural occasions. It was found that a MMC member is producing glass made toys in Maria Union of Sadar Upazila. The concept of making toys has potentials in terms of investment market access and profits that can explore differently.

**Block boutique:** Now a days it's no doubt a profitable alternative IGA in both rural and urban areas that require a certain level of expertise and investment to run this business. But again it may not be suitable one for MMC members as they don't have basic knowledge on prospects, production technology and marketing. During market survey at Kishoregonj district, it was found that a women entrepreneur was running a shop name "Pindon" with beauty parlor where she is producing different kinds of shalwar, kamiz, fatua, children apparels and sharies. It may promote as collective basis organizing interested and capable MMC members through creating a local production center which may ultimately linked with market outlets developed by promoting organization.

**Product identification and ranking:** In addition to the HH interview and FGD, a PRA session was conducted at both selected Upazilas to identify the potential income generating products and preference ranking of products according to the beneficiaries' choices. Both exercise findings found mostly similar in both the Upazilas (Table-1). Most of the women in these villages are housewife and some of them started tailoring with the external support. Those who are engage with tailoring they are earning extra money that has been recognized by the male counter part as they are contributing to their family income. Because it came up as first choice. Some others



have started embroidery and earning Tk: 1000-1500 per month as extra income. They are exploiting by the middleman. Women are getting Tk: 500 for each sharies to complete the handmade design, but middleman earning more than that only investing Tk: 400-500. They don't know the market and sources of raw materials. They found that it's a very good alternative to increase family income and they ranked this as second good options. As most of the villagers and farmers are producing different vegetables, they selected it as third priority of IGA. They have lack of information, financial limitation and market access that are hindering to get better price, but again.

**Table 1. Alternative Income Generating Activities (IGA) Ranking**

Name of Alternative IGA	No. of Households	Percentage	Rank
Ducks and Chicken Farm	54	23.78	1
Tailoring or Sewing	49	21.59	2
Embroidery	36	15.86	3
Seasonal Vegetable Production	31	13.66	4
Cow Rearing & Fattening	27	11.89	5
Chanachur and Chocolate	11	4.85	6
Glass toy	10	4.41	7
Pickle	9	3.96	8
<b>Total</b>	<b>227</b>	<b>100</b>	

N.B; 1) IGA = Income Generating Activities

Household IGAs is a potential area to increase income and secure food. Among the IGAs poultry and livestock ranked as fifth category of IGA as it required investment and skills to continue the farming. It is profitable if they can invest and run this farming by them. Most of the households involved in rearing poultry and duck and it can be a profitable option but not in small scale. Tailoring and sewing are also common among the households. Only one participant is connect with toy making and he has given most of this opinion. Chocolate, pickle and chanachur became less potential as there are some problems with marketing volume of investment and skills.

**Value chain leading to income opportunities of extreme poor**

In Bangladesh, usually promotion of IGA has been used as the major tools of poverty alleviation. However, the achievements have been marginal due to multifaceted poverty linked with so many factors (Franken *et al.*, 2000). In addition, the poorest proportion of the society faced more difficulties to retain extended income as they were a backed from entitlements of financial services and access to market individual entrepreneur had difficulty in achieving economies of scale in the purchase of raw materials, and technical support. They were unable to take advantage of market opportunities that require large production quantities, homogenous standards (Hossain *et al.*, 2001) and regular supplies. Narrow profit margins prevent them from introducing technological innovations, streamlining their production processes or improving their products. Though the extreme poor had participation in the formal economy and linked within a commercial supply-chain, opportunities to build wealth and break the cycle of poverty will remain hard to pin down in Fig. 6.



**Fig.6. Profit margin by different tire of value affected channel**

This fact is very much prominent in small scale IGA as “lack of market access” is frequently identified as one of the most important constraints to growth. However, with limited access to financial services or working capital, market knowledge, and production skills, these IGA are faced with the decision to enter new markets blindly, or produce what is demand full locally. Its also are not in a position to accept the high risks of entering a new market without reasonable assurances of making money. The situation is even more dramatic for micro-enterprises active

in rural areas where higher transaction costs and even more limited market information flows create daunting barriers for market entry. Whatever they are producing for increased income that has been undermining by the existing value chain specially the MMC, who don't have a minimum control over the pricing of the product.

**Challenge ahead and promotional strategy:** In general, the lack of financial and physical assets has prevented the poor from expanding their production. They are only able to sell small amounts of surplus to local traders. This research will show them the way to access and explore new opportunity was community can play a lead role through external support.

### Constraints and Solution

SL. No	Constraints	Market-Based solution	Existing Providers of Market solution
01	High cost of inputs for small scale growers. low germination rates of seeds	Provision of and access to affordable fertilizers and quality seeds to small scale growers. Provision of organic manure	Stockiest Exporters Producer group Small and marginal farmers
02	Lack of knowledge and skills in crop husbandry, off firm income generating intervention of small scale growers	Training and extension services to small scale growers	Exporters Input supply companies Government NGOs
03	Expensive irrigation equipment Interrupted power supply and inadequate grid electricity in remote areas	Provision of affordable irrigation Equipment and power supply to small scale growers	Irrigation equipment supplies. Renewable energy promoter Government and NGOs
04	Local supply and demands for vegetables and fish are not complementary in haor areas.	Access to new markets to ensure better price for growers	Village and upazila level wholesaler, middle man
05	Lack of control between contracts between growers and middlemen	Access to mediation for breach of contract between growers and middlemen through producer group	Market committee, NGOs

The commercial viability of the targeted market-based solution(s) is critical in getting the fair price and to take on or expand provision of the solution. A growing market and an appropriate return on investment will be the primary incentives for commercial producer to develop or expand the production, inputs and/or support need to provide to small scale growers. The approach looks at whether market-based solutions are offered on a demand based service or part of a commercial relationship between the producer and market promoter. One of the strengths of this approach is its ability to identify both kinds of solutions within a value chain and to identify appropriate means of promoting them.

### Recommendations

As an outcome of this study, the recommendation has been made based on the two perspectives e.g. promotional model and promotion of empowerment.

### Promotional model

The promotional model explain the macro, messo and micro linkage and support functions in a strategically manner. Within the given economic scenario of the project participants, it's not possible to increase their income only providing financial support, training and inform action. It has been identified that most of the beneficiaries have less social recognition within their level of education and social security. Despite so many production related constraint, market environment and value affect chain are being controlled by the syndicates, elite traders and influential sectors which are not allowing MMC to access fair price of their small volume of production. Therefore, a systemic market promotion is required mention in the Fig.7 to ensure sustainable income opportunities of the MMC. The promotional model suggests three tire interactions.

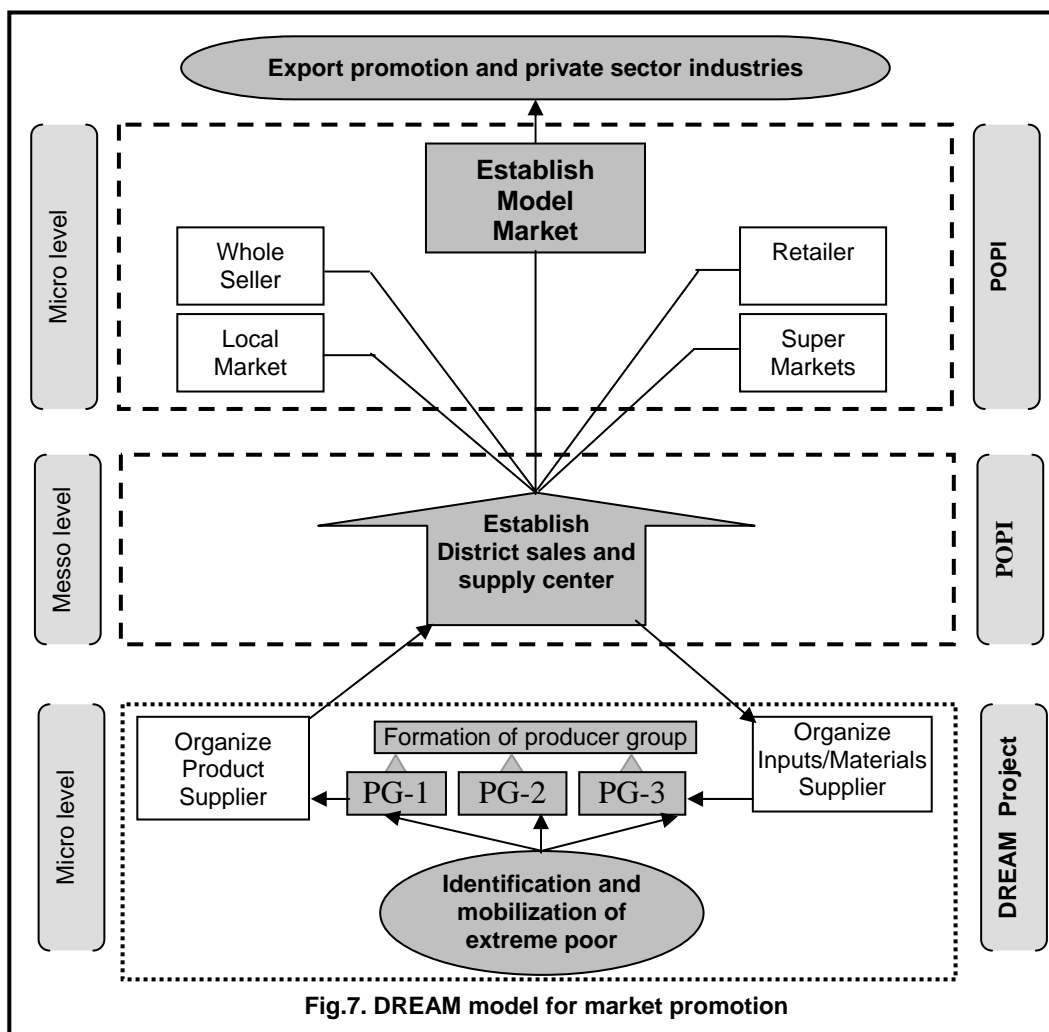
**Micro level:** In this stage project can intervene to promote market oriented IGA for MMC. It should not be an individual basis rather collective approach. Development and rehabilitation for extreme poor through alternative means (DREAM) project can form producer group through existing mobilization process and support them with financial, technical and quality assurance. Selection of products can be one more based on the interest, skills and market demand. The financial assistance should be reimbursable to promote self-reliance. Inputs and raw materials should collect from larger market in a competitive price and provide these among MMC producer groups with appropriate information and training. Alternatively DREAM can operate alternative input supply mechanism at micro



level to have uninterrupted supply chain. To promote alternative markets, DREAM can also create a production center at micro level, which will ensure regular employment of the MMC according to their existing and enhanced skills. The management of the production center, process of profit distribution should be decided in consultation with the potential producer.

**Messo level:** It is in-between the national market and rural market like Kishoregonj where People's Oriented Programme Implementation (POPI) can open sales and supply centers that will collect produced goods from the village level producer/production center. Management and functional operation of the sales and supply centre at district level will be finalized through a consultation process with MMC. This center will also have technical support section which will provide support /inform action to producer groups regarding pricing, diversity of the product, grading, branding and volume of the production. Provision of raw materials and others inputs to the producer groups/production center will be ensured by the center.

**Macro level:** Following the messo level promotional strategy, POPI can also establish a model market in the Dhaka city to secure better price of the product and producer. This will create strong linkage with the diverse consumer/client across the country and abroad. The span of this initiative will be depending on the financial capacity, continuation of the project and scale of the production. The usual practice of the market promotion is to building linkage with the market and product along with technical skills on product quality, branding, pricing and negotiation; but following the power relation and lack of governance among the market players, small producer always exploit by the immediate influential market player. It is expected that as an influential organization POPI can compete with the existing market force to secure price for the poor producer.



**Promotion of empowerment:** The DREAM objectives are to promote empowerment of the most marginalized citizen in haor areas which has different types of dimension contribute by the multifaceted poverty. The process of empowerment refers to promote confidence among the respondents through which they can find the appropriate vehicles to overcome their sufferings and poverty. It's all about changing the power relationship through various form of community based intervention. Usually, it would take at least 6-8 years to graduate a group/individual. DREAM project is running in between that's why requiring keeping continuation of effort to graduate the beneficiary along with their desire level of status. As primary stage of empowerment, MMC has self extremes, associative esteems and certain level of inventiveness which need further acceleration with resource mobilization, create resource provision and movement building for entitlements of their rights, entitlements and enhance income of the MMC.

### **Conclusions**

Existing market opportunities, markets environment and capacity of the MMC showed some potentials along with some limitations to acceleration of the income through market oriented IGA promotion. The promotional interventional should accompanied by technical and financial support. Despite the lower economic status of the most marginalized citizen does not allow them to involve and invest in the profitable IGA due to their low social status. The associative strength, collective production and having security of non-discriminatory supply chain are precondition to promote sustainable income options for MMC. Supporting MMC and small producer through model market approach can be a potential solution to achieve project goal. An integrated empowerment model underpinned by the market promotion can functionally contribute to increase their income and social well-being. Beside these, they also require social awareness, access to essential services, access to natural resources, health care and education facilities through which they can overcome their sufferings and ensure rightful entitlements.

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### **Abbreviations**

- POPI= People's Oriented Programme Implementation (POPI)
- DREAM = Development and Rehabilitation of Extreme poor through Alternative Means (DREAM)
- MMC= Most Marginalized Citizen (MMC)/ Ultra Poor/ Hard core Poor
- IGAs= Income Generating Activities