

# Livelihoods

“Livelihoods” is a broad term used to describe a combination of resources used and activities undertaken in order to live. Resources might consist of:

- Individual skills and abilities (human capital),
- Land, (Natural capital)
- Savings and equipment (financial and physical capital),
- Formal support and informal networks that assist in the activities being undertaken (social capital).

In developing countries people often have to draw on diverse resources to survive, unlike developed countries where a full time job is accessible to a large proportion of the population.

Traditionally international development has focused livelihoods efforts on building individual skills and abilities, known within a Livelihoods framework as human capital, through education and training programmes. Today investment in small enterprises and the support of entrepreneurs is also recognised as a valuable mechanism for the sharing of skills and development of employment and training opportunities, exploiting other forms of capital such as financial, physical, natural and social.



*CWW volunteers work with livelihood delivery partners on a range of projects. All placements are designed to help strengthen the local organisation and help them become more sustainable. All volunteers are matched to partners according to their skills and experience and the development needs of the overseas partner.*

Examples of CWW Livelihoods delivery partners....

Sri Lanka

**Women’s Development Federation (WDF), Hambantota:** A micro finance institution, managed by women, and situated in one of the most economically deprived districts in Sri Lanka. WDF was established in 1989 and currently has a membership of over 32,000 rural women. The objectives of the WDF are savings mobilization and investment. Member Women’s Societies make up 69 Janashakthi (‘People’s Strength’) Bank Societies, which are designed to function as banks and provide credit for women’s small business enterprises.

Bangladesh

**BASTOB Initiative for People’s Self-Development:**

Bastob works with poor and disadvantaged people to provide them with opportunities to become more self-reliant and to improve their economic and social situations. Their primary programmes are in the areas of income and employment generation, health, human resource development and education.



## Case studies...

**CWW Delivery Partner:** 'Going to School' (GTS), India  
**CWW Supply (Employer) Partner:** ?What If!

One of CWW's most innovative delivery partners in Delhi is "Going to School". (GTS)

GTS is a creative non-profit media trust that creates magical media to inspire children to change their lives by going to school. GTS media encourages children to make education relevant to their lives and once they have finished school to create their own opportunities and change their lives.

GTS projects include 'Girl Stars' – a selection of movies, books and radio shows which tell 'extraordinary tales of ordinary girls'. Supported by UNICEF, the 'Girl Stars' are from five northern states in India where girls are most at risk from dropping out of school. Already seen by over 750 million people, stories of 'Anita the Beekeeper' and 'Kiran the Junkyard dealer' are soon to be included in school text books.

GTS is also working on a new project called 'BE!' an entrepreneur. A multi-media project, BE! aims to inspire millions of young people from underprivileged backgrounds to become entrepreneurs, and create businesses that solve the economic and environmental problems they face in their lives.

CWW worked with Supply Partner ?What If! by matching three of their staff with GTS at the early stages to help develop the BE! project. An example of CWW's successful employer partnerships, the staff from ?What If! spent an intense 2 weeks with the team from GTS gathering information from stakeholders and consolidating this into a concise project plan.

James, from ?What If! described his two weeks -  
*"The experience was incredible. It was incredibly stimulating and we came back inspired and exhausted. The people who went described it as the most intense experience of personal development they had had!"*



**CWW Delivery Partner:**  
Women's Development Federation (WDF), Sri Lanka  
**CWW Volunteer:** Thalia Liebig



As part of our funded Scottish Government programme, CWW volunteer Thalia Liebig spent 3 months with leading micro-credit institution – WDF.

Based in one of the most economically deprived areas in Sri Lanka, WDF, (modelled after Bangladesh's Grameen Bank) is run and managed wholly by its target group of poor rural women.

As mainstream banking is often inaccessible to the rural poor, WDF through 84 'bank societies' provide professional banking services, accepting savings and making available loans to members for income-generating activities, housing construction and improvements and the purchasing of consumables.

Thalia worked with WDF designing and facilitating, a project management training course for 12 managers. She also put together a basic monitoring and evaluation methodology and helped to draft numerous funding proposals for new projects.

Thalia achieved a great deal in her 12 weeks.

*"My placement's been a brilliant experience. It's been challenging and even a little bizarre at times, but that's what's made it so good."*