

# nuton jibon livelihood improvement project

## NJLIP



Social Development Foundation

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## NJLIP



Social Development Foundation

an autonomous organization under the  
Financial Institutions Division, Ministry of Finance  
Government of the People's Republic of Bangladesh





GENESIS OF

reaching the base of  
pyramid





## Social Development Foundation (SDF)

People living in poverty across the world are financially vulnerable in myriad ways, because of limited earning opportunities, reliance on unreliable and variable income sources, and limited ability to invest in assets.

The pockets of extreme poverty are particularly prevalent in the

hard-to-reach regions, where often the entire communities lack access to basic services and economic opportunities. Striving to make headway in poverty alleviation over the years, SDF was established by the Government of Bangladesh under the Ministry of Finance as a thriving gateway to unceasing





development under the Companies Act-1994 on July, 28, 2001. The organization now has aligned its programs with the 'Sustainable Development Goals (SDGs)' to contribute further to end poverty, help protect the planet, and ensure prosperity for all after making immense contributions to the achievement of 'Millennium Development Goals (MDGs)'. To this end, SDF firmly believes that everyone needs to do their part – the governments, private sector, civil society and people from all sphere of life to help ensure that everyone has the right to a standard of living adequate to health and well-being. We are transforming the poor and vulnerable communities as change-makers of their own fate and moving forward to attain desired goals and strongly believe that the achievements

are the results of the concerted effort of SDF and the communities.

Standing at the vantage point of **18 years** of achievements, Social Development Foundation's operations have spread in tandem with its internal growth implementing poverty alleviation programs in **22 districts** covering **5,642 villages**. Out of these villages 3,142 villages were covered under the 'Social Investment Program Project-II (SIPP-II)' where phase out activities are being carried out and another cohort of 2,500 villages are being supported by the current project 'Nuton Jibon Livelihood Improvement Project (NJLIP)'. The NJLIP started its operations with a **budget of US\$ 220 million** in August 2015 scheduling its closure for June 2021. The programs designed as a comprehensive support model for the poorest and most left out rural

populations, especially the women and youth, who are building on self-governed community institutions--the Social Investment Program Projects to address the needs of households that are excluded by the traditional interventions. The program combines **sustainable institution building at village level, livelihood supports, women empowerment, access to finance,** as well as **infrastructure and community development.** SDF creates opportunities and improve livelihoods of the underprivileged populations employing **Community Driven Development** (CDD) approach aimed at eradicating poverty in all forms that were compelled to park themselves at the base of the economic pyramid.




# vision

To **eradicate poverty**  
through sustainable  
development and  
women  
empowerment




# mission

A woman wearing a green and brown patterned sari is standing in a lush green field. She is holding a large, silver, rounded metal pot and pouring water from it onto the plants. The background is a vast, green field under a hazy sky.

SDF strives to **empower the disadvantaged communities** through implementation of integrated programs that include **capacity building, infrastructure development, employment creation, nutrition awareness** and support, and above all **inclusive and appropriate financing** for **planned economic activities**.



A woman wearing a vibrant, multi-colored headscarf and a matching patterned dress is crouched in a lush green field. She is holding a large, silver, rounded metal pot and pouring water from it onto the plants. The field is filled with dense, green foliage, and the background shows a hazy landscape with distant hills under a soft, overcast sky.

These interventions aim to facilitate the communities to realize their **full potentials**, lift them out of poverty and take full advantage of emerging opportunities.

# core values

- Unity and equity
- Use of local resources
- Belief and trust in community wisdom
- Transparency and accountability at all levels of program implementation
- Building self-reliant and sustainable institutions of the poor at community level.

# what SDF does

- Mobilize and empower the rural poor with emphasis on women through capacity building initiatives to build and strengthen their institutions;
- Transfer funds directly to the village institutions for making livelihood related investments to bring changes in socio-economic condition;
- Develop skills and generate employment opportunities for the un/under employed youths;
- Build and renovate local infrastructures such as culverts, small bridges, herringbone roads, installation of water treatment plants, tube-wells etc for ensuring basic needs of the locals that ultimately thrive in national economy;
- Raise awareness, improve attitudes and practices that enhance nutritional status of target beneficiaries;
- Establish linkages with service providers, employers, financial institutions to ensure receiving services by the beneficiaries; and
- Establish second tier institutions to carry out the institutional functions after phasing out.



# Nuton Jibon Livelihood Improvement Project (NJLIP) crossing new boundaries

With the objective **to improve livelihoods of the poor and extreme poor in the project areas**, NJLIP is the recognition of the concerted efforts of an organization thriving to identify and position itself with the progress of the nation. The synergetic results of the previous project Empowerment and Livelihood Improvement 'Nuton Jibon' Project (SIPP II) has contributed significantly to aspire this new initiative.



# project beneficiaries

The target group of the project is the poor and extreme poor in the poverty prone upazilas of Bangladesh. The project has been supporting them in 2,500 new villages in 12 districts (around 500,000 poor and extreme poor households/2.25 million beneficiaries). The project has also been continuing to underpin 3,200 villages in SIPP-II through higher level institutional and producer group (around 2.2 million beneficiaries). The selection of upazilas is based on poverty ranking (highest percentage of poor according to the latest Bangladesh Poverty Maps<sup>2</sup>) and clustering considerations. These selection criteria result in (i) deepening of

intervention in districts in which SIPP-II has already been active, by including additional upazilas that are ranked among the poorest; and (ii) expanding into upazilas in additional districts. The project has been working in a total of 22 districts: (i) nine districts are supported with second generation activities in villages mobilized under SIPP-II; (ii) seven districts include uninvolved SIPP-II villages; and (iii) villages in selected upazilas in six new districts (Chandpur, Cumilla, Khulna, Satkhira, Shariatpur and one upazila from Gopalganj).

# snap shots of NJLIP

## Project Started

August 2015

## Duration

6 years (up to 2021)

## PDO

To improve livelihoods of the Poor and Extreme Poor in the Project areas.

## Area Selection

Poverty prone areas as identified by HIES 2010

## Coverage

About 2,500 villages in 13 Districts (new 6 Districts and 7 SIPP-II districts)

## Budget

US\$ 220 million (WB: US\$ 200 million and GoB: US\$ 20 million)

## Type of Funding Support

Village  
Development  
Fund (VDF)

Institutional Development Fund (IDF)  
Revolving Fund (RF)  
Community Infrastructure Support Fund (CISF)

## Beneficiaries

500,000 HHs

## Components

- i. Community Institutions and Livelihood Development
- ii. Business Development and Institutional Strengthening, and
- iii. Project Management, Monitoring and Learning.

# project area

divisions  
8

districts  
22

upazilas  
87

SIPP-II  
villages  
3,142

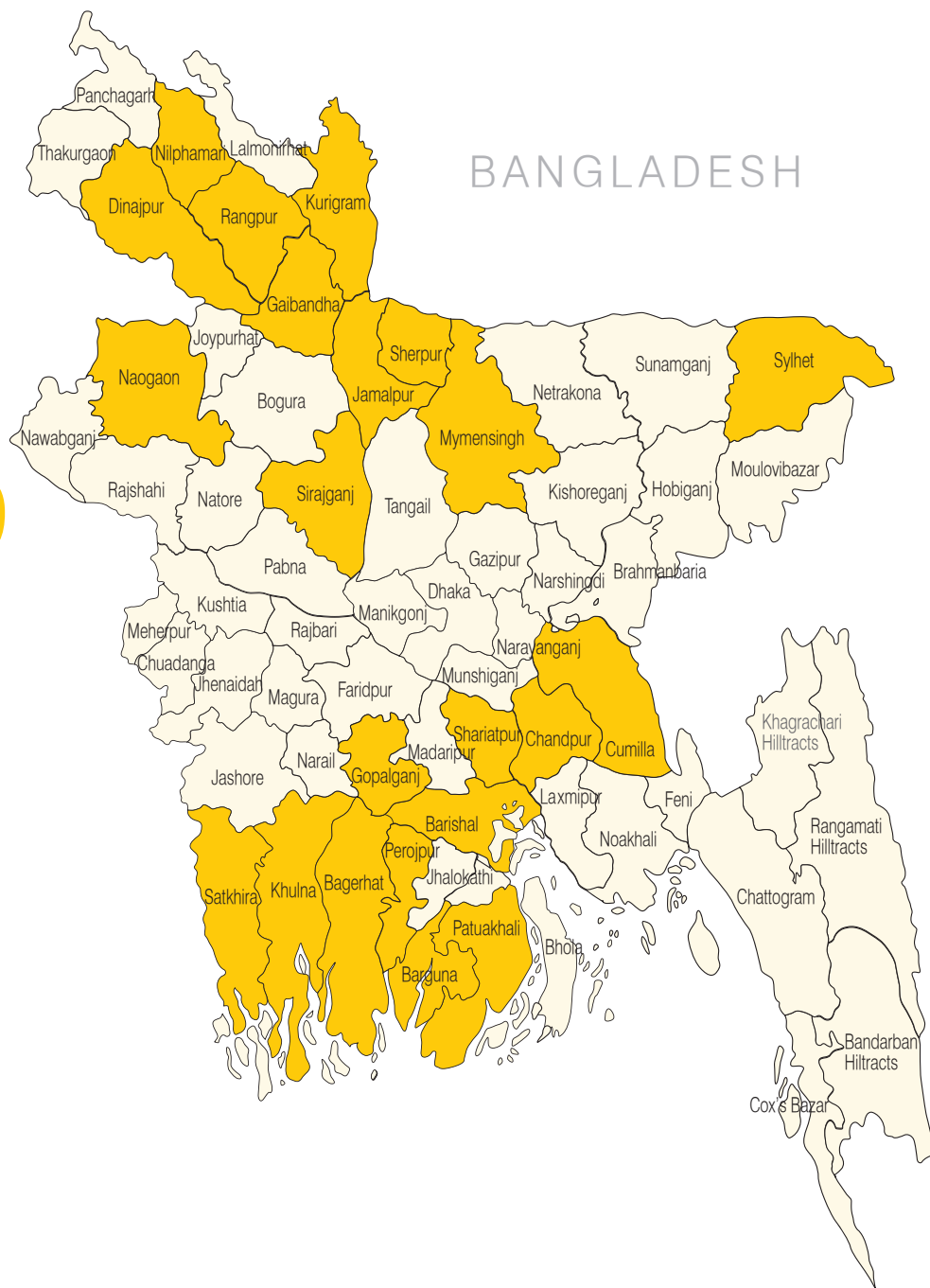
NJLIP villages  
2,500

Division	Districts	Upazila	Villages	
			SIPP-II	NJLIP
Rangpur	Gaibandha, Nilphamari, Kurigram, Dinajpur, Rangpur (5)	21	1173	190
Khulna	Khulna, Satkhira (2)	08	-	590
Rajshahi	Naogaon, Sirajgonj (2)	07	403	-
Mymensingh	Sherpur, Mymensingh, Jamalpur (3)	18	798	320
Barishal	Barishal, Bagerhat, Pirojpur, Barguna and Patuakhali (5)	19	708	450
Chattogram	Chandpur, Cumilla (2)	08	-	590
Dhaka	Shariatpur, Gopalganj (2)	03	-	220
Sylhet	Sylhet (1)	04	60	140
8	22	88	3,142	2,500



SDF

coverage



# completed projects of SDF

Project name	Duration	Major objectives	Funds allocations	Districts covered
Empowerment and Livelihood Improvement 'Nuton Jibon' Project (SIPP II)	5 years (July 2011-December 2015)	Alleviating poverty at village level	BDT 897 crore	16
Emergency Flood (2007) Restoration and Recovery Program	3 years (October 2008-June 2011)	Rehabilitation of the flood affected people	BDT 195 crore	3
Emergency Flood (2007) Restoration and Recovery Assistance Program	3 years (September 2008-June 2011)	Rehabilitation of the Cyclone Sidr affected people	BDT 78 crore	4
Monga Mitigation Initiative Pilot Program	2 years (August 2005-January 2007)	Rehabilitation of the 'Monga' affected people	BDT 10 crore	5
Social Investment Program Project (SIPP I)	9 years (April 2003-June 2011)	Poverty alleviation	BDT 224.2 crore	9



leading the way to

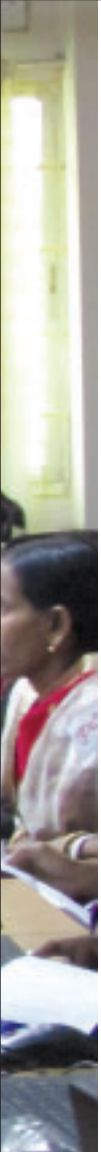
# sustainable future





## Replication of Information and Communication Technology (ICT)






In a bid to ensure ICT facilities available down to village level SDF already introduced ICT in all 2,500 villages in line with the Vision-2021 of the Govt. of Bangladesh after successful piloting in 30 project villages engaging the beneficiaries women after providing capacity building training, technical assistance and proper monitoring and follow-up during piloting. The ICT application introduced in 2,500 villages automates core functions, implements efficient and effective operations and resource sharing networks, management information systems and develops institutional repositories of digital local contents. This enabled SDF to transform the loan disbursement and recovery process, saving schemes and overall financial management system undemanding ensuring its authenticity, availability of information from village to HQs level on demand, security and

generate real-time reports. The modernization of SDF's Loan Management System (LMS) enabled access to information and transparency especially for those who are from remote parts of the country through real-time data updating. By this initiative SDF definitely contributes to achieve the objectives of Digital Bangladesh and 94% female beneficiaries of SDF are financially included through this initiative which unfolds a new chapter of empowerment harnessing ICT at village level. Entirely managed by the project beneficiaries who are mostly women with limited amount of literacy, the initiative indeed enables digital record keeping of the community based financial activities through eliminating age-old ledgers or registers and potentially turn out to be the most efficient means of real-time financial gateway for Village Credit Organizations (VCOs) of NJLIP.

By this initiative  
SDF definitely  
contributes to  
achieve the  
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Bangladesh and  
94% female  
beneficiaries of SDF  
are financially  
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this initiative which  
unfolds a new  
chapter of  
empowerment  
harnessing ICT at  
village level



## Installation of Water Treatment Plant



Ensuring safe drinking water to improve the livelihoods of the beneficiaries of NJLIP intervened areas was identified as one of the prioritized issues. Beneficiaries along with the entire villagers of some of the NJLIP areas under Cumilla, Khulna, Satkhira, Bagerhat and Sylhet districts have long been facing serious difficulties with safe drinking water. With the purpose of removing contaminants and undesirable elements for ensuring pure drinking water for the inhabitants of its working areas, SDF initiated installation of safe drinking water distillation and desalination plants where the crisis is severe after conducting a survey. Two major categories of contamination were identified: (i) contamination of groundwater by Arsenic, Iron, Manganese, Chloride and so forth and (ii) contamination caused by salinity. Whilst villages under Cumilla and Sylhet districts are affected by Arsenic, Iron, Manganese, Chloride etc. contamination, Khulna, Satkhira and Bagerhat

**A total of 361 villages were prioritized among 459 identified villages that were facing severe drinking water crisis and need to ensure safe drinking water. The water treatment plants eliminate the contaminants from raw water and produce pure drinking water for human consumption**

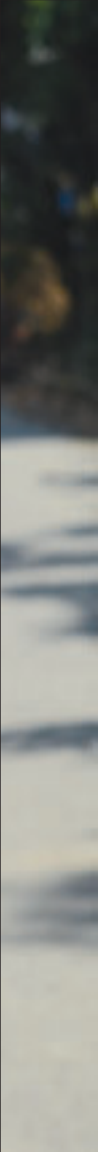
districts are the worst affected due to high salinity making it hard for the village community to get safe drinking water for their everyday living. Consequently, there was severe dearth of pure drinking water in those areas creating perilous health problems. The water treatment plants installed enabled the villagers to remove suspended bacteria, algae, viruses, fungi, and minerals-- such as iron and manganese from the water. A total of 361 villages were prioritized among 459 identified villages that were facing severe drinking water crisis and need to ensure safe drinking water under the BRWS and SP projects of the World Bank through teaming up with WIST Bangladesh Pvt. Ltd. and taking its technical assistance. The water treatment plants eliminate the contaminants from raw water and produce pure drinking water for human consumption without creating any short/long term health hazards.





Nutrition Awareness and  
Support Services (NASS)





The target group  
for the nutrition  
related activities  
comprise a sub-set of  
project beneficiaries  
that are among the  
core focus group for  
nutrition  
interventions  
pregnant and  
lactating mothers  
and young children  
under five

Nutrition Awareness and Support Services (NASS) is a new initiative, adjoined to the poverty alleviation programs of SDF, intends to achieve the objectives to raise awareness, improve attitudes and practices that eventually enhance nutritional outcomes for targeted beneficiaries allowing them to optimizing their livelihood activities. The activities largely focus on awareness building, behavioral change for personal hygiene, food preparation, food choices and mainstreaming nutrition sensitive actions, particularly in selected income generating activities of beneficiaries. The linkages include supporting beneficiaries through cultivation of diverse nutrient-rich seasonal vegetables in homestead gardens, raising awareness of women on improved child feeding and intra-household distribution of food, hygienic hand washing and facilitating access to health services. The target group for the nutrition related activities comprise a sub-set of project

beneficiaries that are among the core focus group for nutrition interventions pregnant and lactating mothers and young children under five. The NASS activities include, inter alia Behavior Change Communication (BCC), Counseling on Infant and Young Child Feeding (IYCF) , balanced diet by diversified food consumption; homestead gardening, safe drinking water, hygienic practices and establishing networks with Government Health Facilities for receiving Expanded Program on Immunization (EPI) services, Ante-natal Care (ANC), Post-natal Care (PNC) , Family Planning etc. The target groups include adolescent girls, pregnant mothers, lactating mothers, 0-5 year old children and mother-in-laws from poor and extreme poor households. One of the most important activities of the NASS-NJLIP include BCC Sessions and counseling with adolescent girls in one group and with pregnant women, lactating mothers in another group.



# Sustainable Coastal and Marine Fisheries Project (SCMFP): Riding High on a Euphoric Tide

In order to improve the management of coastal and marine fisheries and aquaculture the Department of Fisheries, Ministry of Fisheries and Livestock in partnership with Social Development Foundation (SDF) has undertaken a mega project

‘Sustainable Coastal and Marine Fisheries Project (SCMFP)’ with the financial assistance of the Govt. of Bangladesh and World Bank of US\$ 240 million. The project aligns well with the goals of ending extreme poverty and boosting shared prosperity in a sustainable manner, and is designed in line with the strategic vision on fishers (PROFISH) promoting fisheries’ contribution to economic growth and poverty reduction in 13 districts of 45 upazilas in 450 coastal villages. The SCMFP has four components such as I. Enabling activities for sustainable fisheries sector investments and growth; II.

By providing a holistic response to a set of dynamic issues faced by the poor vulnerable coastal fishing communities, the project is expected to generate benefits to households and individual members, especially the most disadvantaged

To improve infrastructure and production practices for coastal belt fisheries (capture and culture); III. Community empowerment and livelihoods transformation; and IV. Project management and monitoring. SDF has been tasked with implementation of component-3: **Community Empowerment and Livelihoods Transformation of SCMFP** principally for its time tested approach, experiences and technical know-how of implementation of poverty alleviation programs employing ‘Community Driven Development (CDD) approach. This component

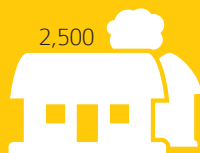
aims to make a package of investment and financial support to strengthen community fisheries management and transforming livelihoods in poor fishing communities by reducing dependence on fishing. By providing a holistic response to a set of dynamic issues faced by the poor vulnerable coastal fishing communities, the project is expected to generate benefits to households and individual members, especially the most disadvantaged i.e. the poorest men and women, female-headed households, widows, and the elderly people in these communities.



cumulative achievement

a river of  
change

## Villages covered by NJLIP



## Targeted NJG members mobilised and organized into Nuton Jibon Groups (NJGs)

415,496



## NJG members started savings

415,322

Savings accumulated  
(Tk. in crore)

32.23

NJG members received  
internal loan (in number)

36,856

Total revolving amount of  
internal loan (Tk. in crore)

23.96

Villages received/accessed  
Village Development Fund  
(VDF)

2,500

Amount of VDF disbursed  
(Tk. in crore)

880.36

Borrowers (NJG member)  
received Sabolombi loan and  
started IGAs

316,638

Total amount of Sabolombi  
loan (Tk. in crore) disbursed

635.90

Beneficiaries received  
training on various IGAs.

239,626

Most vulnerable member  
received one time grant and  
started IGA

12,126





**Youths received skill development training**



**Youth employed (wage/self) after receiving skill development training**



**Gram Samiti office buildings constructed**



**KM of HBB road constructed**



**Culvert constructed (in number)**



**Tube-wells installed (in number)**



**Water distillation/desalination plants installed (in number)**



**School building repairing/field raising (in number)**



**Households benefitting from project provided community infrastructure (in number)**



**Labour days generated through the community level infrastructure development activities**



**Households received hand-washing stations known as Tippy Tap**



**Pregnant women and lactating mothers registered and participated in BCC sessions**



# achievements on second generation activities

Milestones	Achievements	
	During 2018	As of December 2018
Second generation institutions formed		
• Nuton Jibon District Community Societies (NJDCS)	15	15
• Nuton Jibon Cluster Community Societies (NJCCS)	124	124
Amount disbursed to the societies as Performance Support Fund (PSF) (Tk. in million)	1.93	8.45
Producer groups have been registered under Department of Co-operatives (DoC)	11	330
Amount of Productive Investment Fund disbursed so far (Taka in million)	1.02	14.97

# mid-term review of NJLIP taking programs forward







The Mid Term Review carried out from September 23 to October 7, 2018 demonstrated the capacity of rural villagers, especially poor and hardcore

poor women, to develop participatory and inclusive village institutions, accountable to their members and capable of prioritizing needs, managing resources and implementing sub-projects. Here are the highlights of the review:

## Overall Project Implementation Status

PDO Indicator	MTR Target	MTR Achievement	Project Target
% beneficiary households with an incremental income increase of at least 30%	20.0	42.4	40.0
Project direct beneficiaries reached	900,000	939,034	1,000,000
% women direct beneficiaries reached	90	95	90
Index of strengthened self-management of beneficiaries	5	5.7	9

# status of performance of main activities

		MTR Target	Achievement Target	Project Target
Villages mobilized		2,500	2,500	2,500
% of SF loan recipients have received second cycle SF loan		20	20	100
Rural infrastructure subprojects have been completed and used		3,000	3,095	3,600
Introduced Loan Management System and it will be fully operational		800	800	2,500
Installed water distillation/desalination plants in 69 villages and benefitting 16,353 families		-	69	-
Introduced support grant for highly deserving students from project beneficiary families		-	22	-



# adapting to the future

One of the prime concerns of SDF is reviewing its plans and progress consecutively considering all the existing challenges for previewing achievements at concert pitch. As a consequence, SDF has the proper and familiar way of breaking down barriers for maintaining high watermark of

success in implementing activities from the salad days.

Currently, SDF is covering one-third of Bangladesh with an outreach of 88 upazilas under 22 districts through 'Nuton Jibon Livelihood Improvement Project (NJLIP)'. Yet, we got so much to further intervene into rest of the poverty prone upazilas of

Bangladesh as identified by HIES-2016 and have plans for more livelihood intervention to slash our poverty in the coming years. Through our efforts, we will persist in vigorously pursuing interventions to promote the rights of the poor and marginalized, including areas of extreme deprivation.



## Nuton Jibon Livelihood Improvement Project (NJLIP)



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