nuton jibon livelihood improvement project

NJLIP

Social Development Foundation
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Social Development Foundation
an autonomous organization under the
Financial Institutions Division, Ministry of Finance
Government of the People’s Republic of Bangladesh
reaching the base of pyramid
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.
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

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

- 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.
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 Maps2) 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 unintervened 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

<table>
<thead>
<tr>
<th><strong>Project Started</strong></th>
<th>August 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Duration</strong></td>
<td>6 years (up to 2021)</td>
</tr>
<tr>
<td><strong>PDO</strong></td>
<td>To improve livelihoods of the Poor and Extreme Poor in the Project areas.</td>
</tr>
<tr>
<td><strong>Area Selection</strong></td>
<td>Poverty prone areas as identified by HIES 2010</td>
</tr>
<tr>
<td><strong>Coverage</strong></td>
<td>About 2,500 villages in 13 Districts (new 6 Districts and 7 SIPP-II districts)</td>
</tr>
<tr>
<td><strong>Budget</strong></td>
<td>US$ 220 million (WB: US$ 200 million and GoB: US$ 20 million)</td>
</tr>
<tr>
<td><strong>Type of Funding Support</strong></td>
<td></td>
</tr>
<tr>
<td>Village Development Fund (VDF)</td>
<td>Institutional Development Fund (IDF)</td>
</tr>
<tr>
<td>Revolving Fund (RF)</td>
<td>Community Infrastructure Support Fund (CISF)</td>
</tr>
<tr>
<td><strong>Beneficiaries</strong></td>
<td>500,000 HHs</td>
</tr>
</tbody>
</table>

### Components

1. Community Institutions and Livelihood Development
2. Business Development and Institutional Strengthening, and
<table>
<thead>
<tr>
<th>Division</th>
<th>Districts</th>
<th>Upazila</th>
<th>Villages SIPP-II</th>
<th>Villages NJLIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rangpur</td>
<td>Gaibandha, Nilphamari, Kurigram, Dinajpur, Rangpur (5)</td>
<td>21</td>
<td>1173</td>
<td>190</td>
</tr>
<tr>
<td>Khulna</td>
<td>Khulna, Satkhira (2)</td>
<td>08</td>
<td>-</td>
<td>590</td>
</tr>
<tr>
<td>Rajshahi</td>
<td>Naogaon, Sirajgonj (2)</td>
<td>07</td>
<td>403</td>
<td>-</td>
</tr>
<tr>
<td>Mymensingh</td>
<td>Sherpur, Mymensingh, Jamalpur (3)</td>
<td>18</td>
<td>798</td>
<td>320</td>
</tr>
<tr>
<td>Barishal</td>
<td>Barishal, Bagerhat, Pirojpur, Barguna and Patuakhali (5)</td>
<td>19</td>
<td>708</td>
<td>450</td>
</tr>
<tr>
<td>Chattogram</td>
<td>Chandpur, Cumilla (2)</td>
<td>08</td>
<td>-</td>
<td>590</td>
</tr>
<tr>
<td>Dhaka</td>
<td>Shariatpur, Gopalganj (2)</td>
<td>03</td>
<td>-</td>
<td>220</td>
</tr>
<tr>
<td>Sylhet</td>
<td>Sylhet (1)</td>
<td>04</td>
<td>60</td>
<td>140</td>
</tr>
<tr>
<td></td>
<td>8</td>
<td>22</td>
<td>88</td>
<td>3,142</td>
</tr>
</tbody>
</table>

**Total:**
- **Divisions:** 8
- **Districts:** 22
- **Upazilas:** 87
- **SIPP-II Villages:** 3,142
- **NJLIP Villages:** 2,500
completed projects of SDF

<table>
<thead>
<tr>
<th>Project name</th>
<th>Duration</th>
<th>Major objectives</th>
<th>Funds allocations</th>
<th>Districts covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Empowerment and Livelihood Improvement ‘Nuton Jibon’ Project (SIPP II)</td>
<td>5 years (July 2011-December 2015)</td>
<td>Alleviating poverty at village level</td>
<td>BDT 897 crore</td>
<td>16</td>
</tr>
<tr>
<td>Monga Mitigation Initiative Pilot Program</td>
<td>2 years (August 2005-January 2007)</td>
<td>Rehabilitation of the ‘Monga’ affected people</td>
<td>BDT 10 crore</td>
<td>5</td>
</tr>
<tr>
<td>Social Investment Program Project (SIPP I)</td>
<td>9 years (April 2003-June 2011)</td>
<td>Poverty alleviation</td>
<td>BDT 224.2 crore</td>
<td>9</td>
</tr>
</tbody>
</table>
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 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.
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 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. 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)
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.

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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. 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.

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
2,500

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

NJG members started savings

Savings accumulated (Tk. in crore)

NJG members received internal loan (in number)

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

Villages received/accessible Village Development Fund (VDF)

Amount of VDF disbursed (Tk. in crore)

Borrowers (NJG member) received Sabolombi loan and started IGAs

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

Beneficiaries received training on various IGAs.

Most vulnerable member received one time grant and started IGA

635.90

239,626

12,126
<table>
<thead>
<tr>
<th>Project Area</th>
<th>Number/Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Youths received skill development training</td>
<td>24,400</td>
</tr>
<tr>
<td>Youth employed (wage/self) after receiving skill</td>
<td>20,525</td>
</tr>
<tr>
<td>Gram Samiti office buildings constructed</td>
<td>1,308</td>
</tr>
<tr>
<td>KM of HBB road constructed</td>
<td>145.40</td>
</tr>
<tr>
<td>Culvert constructed (in number)</td>
<td>506</td>
</tr>
<tr>
<td>Tube-wells installed (in number)</td>
<td>6,742</td>
</tr>
<tr>
<td>Water distillation/desalination plants installed</td>
<td>85</td>
</tr>
<tr>
<td>School building repairing/field raising</td>
<td>08</td>
</tr>
<tr>
<td>Households benefitting from project provided community infrastructure</td>
<td>508,988</td>
</tr>
<tr>
<td>Labour days generated through the community level</td>
<td>108,9458</td>
</tr>
<tr>
<td>infrastructure development activities</td>
<td></td>
</tr>
<tr>
<td>Households received hand-washing stations known as</td>
<td>272,289</td>
</tr>
<tr>
<td>Tippy Tap</td>
<td></td>
</tr>
<tr>
<td>Pregnant women and lactating mothers registered and</td>
<td>204,633</td>
</tr>
<tr>
<td>participated in BCC sessions</td>
<td></td>
</tr>
</tbody>
</table>
## Milestones

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

<table>
<thead>
<tr>
<th>PDO Indicator</th>
<th>MTR Target</th>
<th>MTR Achievement</th>
<th>Project Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>% beneficiary households with an incremental income increase of at least 30%</td>
<td>20.0</td>
<td>42.4</td>
<td>40.0</td>
</tr>
<tr>
<td>Project direct beneficiaries reached</td>
<td>900,000</td>
<td>939,034</td>
<td>1,000,000</td>
</tr>
<tr>
<td>% women direct beneficiaries reached</td>
<td>90</td>
<td>95</td>
<td>90</td>
</tr>
<tr>
<td>Index of strengthened self-management of beneficiaries</td>
<td>5</td>
<td>5.7</td>
<td>9</td>
</tr>
</tbody>
</table>
## Status of Performance of Main Activities

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

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