

# Community Operational Manual (COM)

Nuton Jibon Livelihood Improvement  
Project (NJLIP)

COM  
Booklet

Part

Two



Social Development Foundation (SDF)

## Preface

Social Development Foundation (SDF) started implementing Social Investment Program Project (SIPP) in Bangladesh in 2003, employing the Community-Driven Development Approach (participatory system). Under the project, overall development programs have been launched by actively involving the extreme poor and poor people of impoverished villages in income-generating activities, employment generation, empowerment of women, development of sustainable institutions and small infrastructure, and their maintenance.

In 2011, SDF expanded its activities to 16 districts of the country under Empowerment and Livelihood Improvement "Nuton Jibon" Project. It could be mentioned that in August 2015 SDF has started the implementation of 6 years' duration 'Nuton Jibon Livelihood Improvement Project (NJLIP)' in 13 districts with financial support from the Government of Bangladesh and the World Bank.

Initially five and then 15 manuals were prepared with the participation of community members for the development of sustainable intuitions, income-generating activities, employment generation and improving the lifestyle of the poor. The manuals were prepared with support from the World Bank and SDF. The manuals are known as Community Operation Manuals (COMs). With the growing size of the ongoing Nuton Jibon Livelihood Improvement Project- NJLIP and the expansion of the purview of its activities, a necessity has arisen in the course of time to update and modify the manuals.

Taking all those things into account and for carrying out the programs of 'Nuton Jibon Livelihood Improvement Project (NJLIP)' properly, a Community Operational Manual (COM) has been formulated in three parts with the participation of all stakeholders containing all the necessary guidelines and rules. In this three-part manual, all the necessary outlines have been made following the community-driven development strategies for the implementation of the programs of 'Nuton Jibon Livelihood Improvement Project (NJLIP)', which will help all concerned, including the community members to implement the project.

I, therefore, express my deep gratitude and extend thanks to those community members who participated in formulation of the manual, and also the SDF and the World Bank officials and others who extended their cooperation in getting it published. I do hope this booklet will duly help implement this project as expected.



**(A. Z. M. Sakhawat Hossain)**  
Managing Director



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# **Community Finance**

## **(Savings & Credit Activities)**

### **Community Finance**



## **Chapter-7**



## **1.0 What do we mean by Community Finance?**

Community means - all Nuton Jibon Group (NJG) members together are our community. Finance means - money/fund. Here the money/funds owned by the community are (a) Savings (b) Shabolombi loan fund and (c) fund for occupational skill development training for youths.

Community finance is a financing process, which covers management of fund collection, planning, fixation of service charges and mode of distribution, fixation of loan installment numbers and duration of repayment, loan activities etc. being decided in consultation with the poor and hardcore poor of the community. In this process, the beneficiaries are entitled to take decisions that provide them with highest level of benefit in terms of poverty eradication through implementing IGA.

**In Nuton Jibon Groups, we undertake the following activities:**

- Pool the savings from members
- Provide small loans to members from savings called 'internal lending'
- Help members obtain loans from Village Credit Organization called 'Revolving Fund Loan'/'Shabolombi Loans' for starting income-generating activities.
- Provide loan by the Gram Samity for occupational skill development training of youths.

In this chapter, we will mainly learn about management, operation and maintenance of records related to savings and credit activities.

## **2.0 Objectives of Community Finance**

- To inspire the 'Nuton Jibon' group members for making regular savings,
- To ensure internal loan distribution among group members with the savings of individual group;
- To ensure the flow of fund for 'Nuton Jibon' group members in implementing their income-generating activities in order to improve their lives and livelihood;
- To ensure the smooth operation of lending (Internal and Shabolombi) activities.

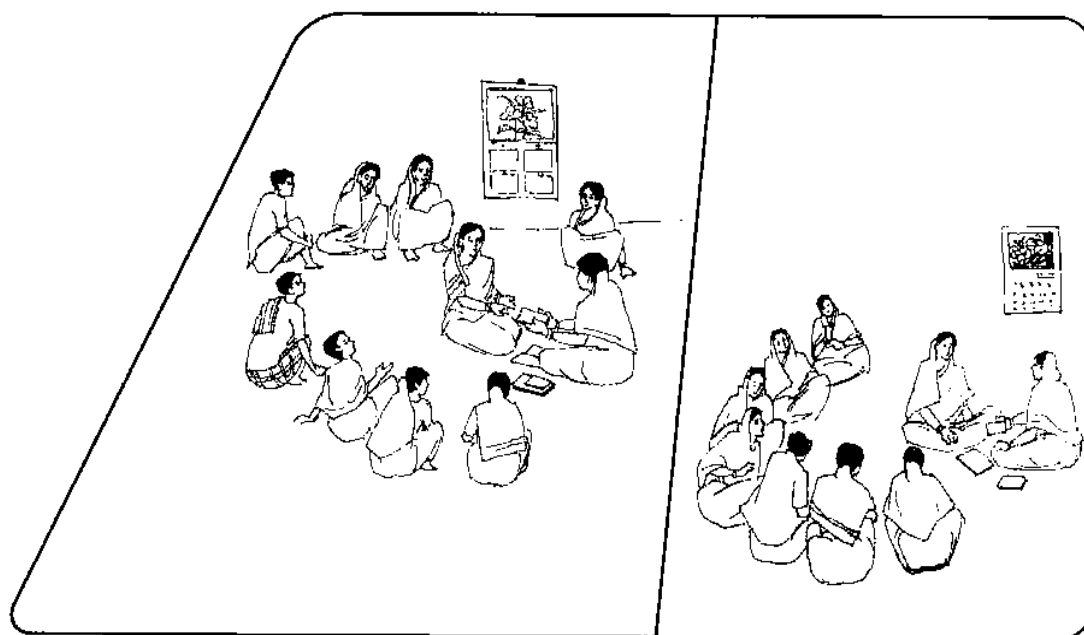
## **3.0 Role and responsibilities of different committees/groups:**

**We have already learned about the formation of all the committees, including NJ Groups from chapter 1.**

- The responsibilities of Nuton Jibon Groups
- To save regularly
- To provide loan among themselves to increase income generating activities.



- Solving the group problems within the groups.
- To maintain and keep resolution, savings pass book and accounts.



#### **Role and Responsibilities of the Sanchay Committee (SC):**

- When the Nuton Jibon Groups give their savings to SC, a receipt will be issued or acknowledge by putting signature in register of the groups.
- The money received from NJGs will be deposited to the bank accounts within 24 hours.
- Opening bank account to keep the savings of Nuton Jibon Groups who are the members of SC.
- Bank account of the SC will be opened under joint signature of the leader, cashier and secretary. But for operating the account, two signatories including the leader is mandatory. Bank cheque book will be preserved by the cashier.
- When the Nuton Jibon Groups will request for money, the SC will withdraw money from the bank and give it to the groups.
- Meetings once in a month and discuss issues about savings and credit activities.
- Help Nuton Jibon Group members to prepare proposals for obtaining Shabolombi fund loan to start income generating activities.
- Help Nuton Jibon Group to maintain accounts of savings and credit.
- Maintain Bank Pass book, Deposit slip and Cheque book.
- Provide monthly statement to individual groups and yearly accounts information to Gram Samity.



## Village Credit Organization (VCO)

A 5-member leadership committee of the VCO will be formed from among the leaders/cashiers of Nuton Jibon Groups of the village along with two members of the Gram Samiti to be nominated by GS.

The NJG leaders/cashiers to be selected as leader/secretary/ cashier of VCO will resign from the leader/cashier position of NJGs.

In order to select VCO leaders, secretaries and cashiers emphasis has to be given on the most efficient leader and cashier of the NJG. The members holding key positions of GS/SC will not be included in the VCO.

- The Nuton Jibon Groups, the SC and VCO together undertake the savings and credit activities in our village,
- At least 60% of the VCO members will be women;
- The VCO members will select 1 leader, 1 secretary and 1 cashier to undertake various activities. All of them will preferably be women;
- The Gram Parishad can remove any of the VCO members violating the 'Dash Neethi' or COM guidelines. In such cases, another VCO member will be re-elected to the vacant position;

## The role and responsibilities of VCO

- Collect the repayment of Shabolombi fund loans through Nuton Jibon Groups.
- Provide Shabolombi fund loans to Nuton Jibon Group members.
- To assist the Loan Appraisal Committee to evaluate the viability of proposals submitted by members for Shabolombi fund loans.
- Maintain the accounts of loan and repayments.

- To ensure the quality of loan portfolio;
- Submit monthly report of loan and repayment activities to Gram Samity.



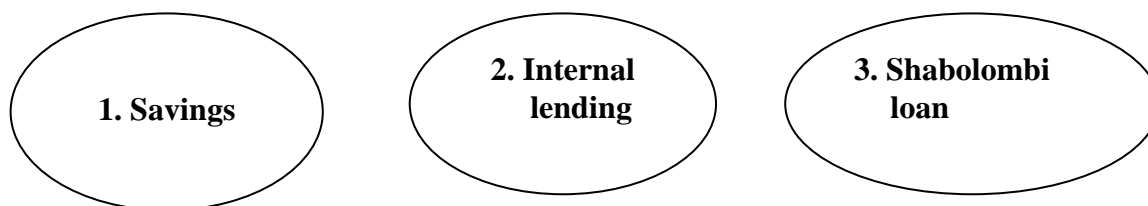
- To open a bank account, which will be operated by the VCO leader, secretary and cashier jointly.
- The Gram Samity will transfer the amount of Shabolombi Fund for providing loan to Nuton Jibon Group members, to the VCO's Bank Account.
- The VCO will provide Shabolombi Fund Loan to Nuton Jibon Group members as recommended by the loan appraisal committee.
- The VCO will maintain the records of loans given to and repaid by members through the Nuton Jibon Groups.
- The VCO will submit financial statement (Cash Flow, Income and Expenditure and Balance Sheet statements) to the Gram Samity every month.
- The VCO members will meet as often as needed. The interval between 2 meetings will not exceed 2 weeks, so that NJG members need not wait for long to receive loans and other decisions.
- The VCO will prepare aging of loan portfolio and loan loss provision for ensuring the quality of loan portfolio.
- The VCO will work for financial sustainability of its activities.
- The VCO will work for proper utilization of SF fund (Loan revolving Fund);
- The VCO will analyze different ratio for maintaining the quality of its activities.

*In order to ensure the quality of VCO activities and its sustainability, the VCO members will follow the annexure 03, 04, 05, 06, 07, 08 and 09*

*Besides, the VCO may be equipped with computerized system so that all the VCO members can incorporate error-free data and produce/generate necessary reports.*

## 4.0 Elements of Community Finance:

Community finance consists of three elements e.g.



### Savings:

#### *What is Savings?*

The portion of income which is saved for future without consumption is regarded as savings.

#### *Savings:*

Savings can be categorized according to the amount of savings i.e. **a. regular savings.**

### Regular Savings:

The NJG members save money at a fixed rate acceptable to all from the very first day of membership. All the NJG members put their savings in cash regularly at a fixed rate and specific time.

### Importance of Regular Savings

'Nuton Jibon' Group Member Perspective	Village Organization Perspective
Augmentation of individual savings of members	Improved organizational discipline
Strengthening future security	Increased capital for an organisation
Enhancing savings tendency	Support to expand activities
Improvement of social status of a saver	Reduced risk of loan
Increased acceptability of members of organisation	Increased endurance of an organisation
Opportunities to invest	Declined financial dependency of an organisation
Getting loan easily	Organisation can contribute to increase the national savings
Succor from the stress of indigence	-
Increased self-reliance whilst decreased dependency	-

## **Rules for savings**

- Each member of the Nuton Jibon Groups will save regularly and deposit accordingly the savings amount and installment duration will be followed as per the Gram Parishad decision.
- The collected amount will be deposited to the Sanchay Committee (SC) in the same day and get acknowledged in the register/Group Pass Book against the deposit amount from the SC cashier/ leader.
- The group cashier will keep up to date accounts of the savings collected from members and amount deposited to the SC.
- Installments of Internal Lending to be recorded properly in the SC register and group passbook during collection with joint signatures of group leader/cashier and SC leader/ cashier.
- The GP can decide about cancelling the membership of those failing to deposit savings for three consecutive months.
- After exclusion from the village institution if any member intends to be re-included in the village institution he/she may apply to the GP and the GP will take decision.
- Net income from bank interest on savings and the service charge from internal lending to be distributed among the members in proportionate to their amount of savings deposited (separate guideline has been formulated in this regard and distributed at field level).

## **Rules for withdrawing savings**

- Members can withdraw up to 80% of their savings to meet emergency needs.
- Members having loans to be repaid cannot withdraw their savings.
- Members must submit an application for withdrawing savings.
- The group will sanction the application in their meeting,
- The group cashier will pay the amount and note it down in member's passbook;
- When a member dies or is removed from the group, the savings amount will be returned to the family members after deducting the amount owed, if any.

## **Rules for Internal Lending**

- 80% of the savings collected by the Nuton Jibon Group can be given as loans to members for meeting their urgent family needs,
- The group will decide the maximum amount of loan each member can take;
- The Gram Parishad will be informed about the rationale for setting the cost recovery rate of interest/service charges by the Gram Samity and VCO for endorsement. The rate of service charge of internal lending will be set by the GP, but must be cost recoverable;

- Usually, the rate of service charge will be less not than 10% flat;
- Single client exposure - No single NJG member should take > 30% of the total assets of the NJG (Assets mean outstanding portfolio + cash at bank)



All kinds of operational expenditure of SC and NJG will be covered with the income of internal lending and savings activities.

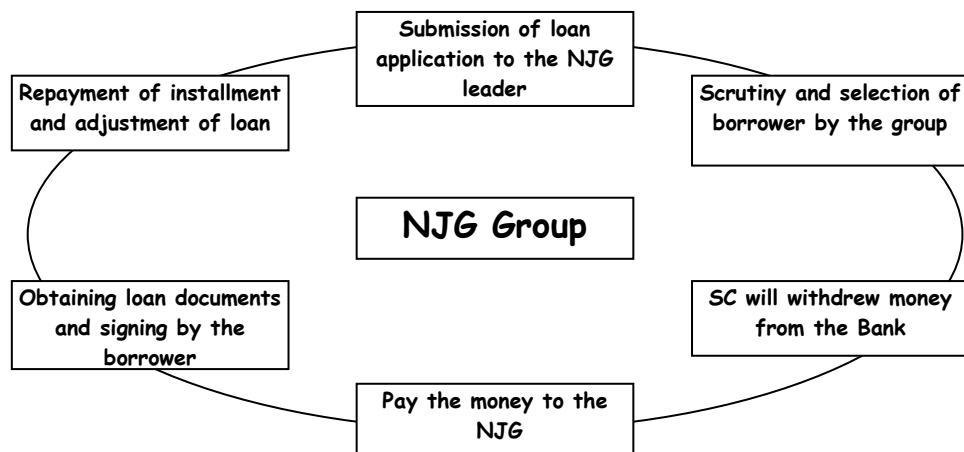
At the end of each financial year, an income and expenditure statement as well as a balance sheet will be prepared and on the basis of this statement the annual net profit on internal lending activities and bank interest on deposited savings in the bank will be distributed as on 30 June each year.

100% of annual net profit of internal lending and savings activities entitled by the individual members will be credited to their respective pass book proportionately as per amount of savings.

#### **The steps in taking internal loan are**

- The member will fill an application form.
- The application will be approved in the group meeting.
- The member will sign a simple agreement in the presence of other group members.
- Two Nuton Jibon Group members will witness the agreement.
- The group member will repay the loan according to the agreed repayment schedule.
- The group cashier will maintain the accounts.
- The passbook issued to members will have separate pages for savings and internal loan.
- The group will decide the actions to be taken to persuade members who are not repaying the loans taken by them.

The steps for the internal lending are shown in the following diagram.



## Rules and Procedures for Loan under Shabolombi Fund

### Rules for Shabolombi/Revolving Loan Fund

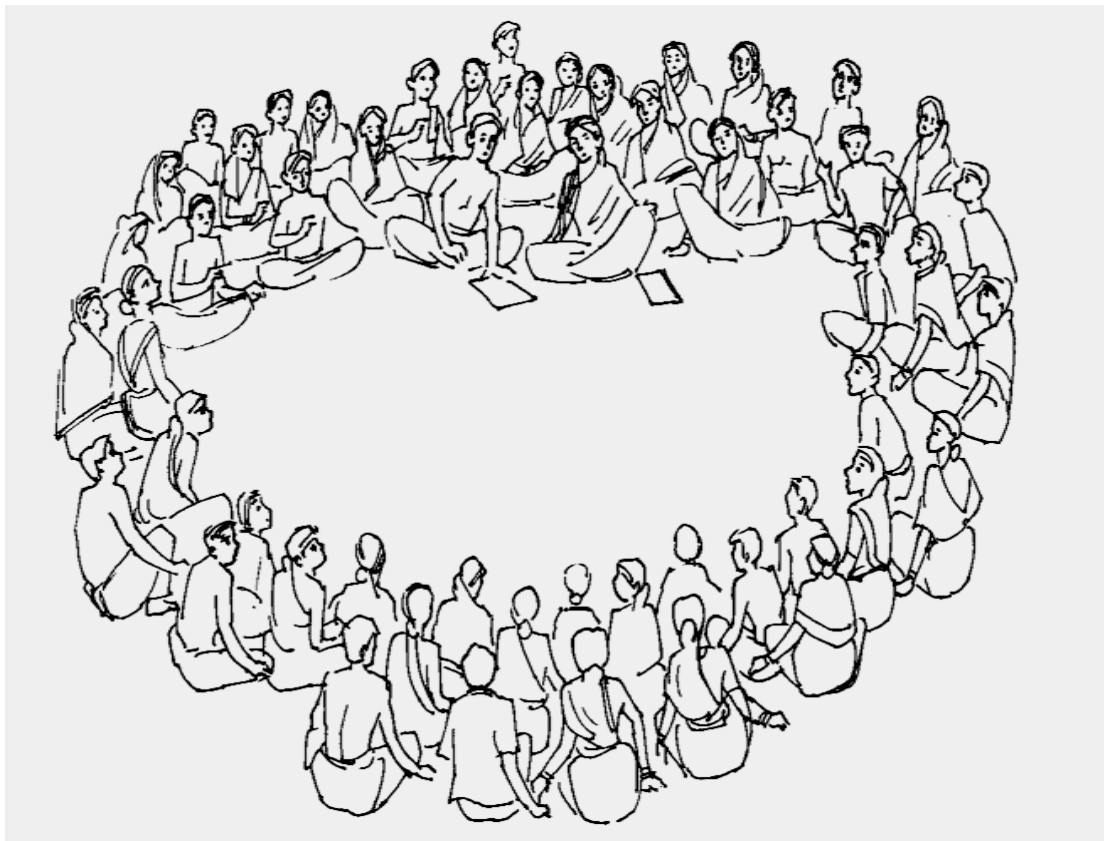
- The amount of Shabolombi Fund (SF) transferred by the Gram Samiti to the VCO will be operated for disbursing loan among the NJG members,
- The Nuton Jibon Group members can take loans from the VCO to start income-generating activities and repay it to the VCO as per rules;
- The service charge for the loan, repayment period for different types of income-generating activities, the amount of savings etc. will be decided by Gram Parishad.

**The eligibility criteria for members to take Shabolombi/ revolving loan fund are**

- An NJG member who has deposited savings for a consecutive 3 months will be considered for Shabolombi loan,
- The internal loan taken is being repaid regularly;
- There is no instalment missed in loans with outside bank/ MFIs agencies;
- Not violated any of the 'Dash Neeti'
- The recovery rate of respective NJG is at least 95 % of Shabolombi loan.

**A Nuton Jibon Group will be eligible (at the initial stage) only if:**

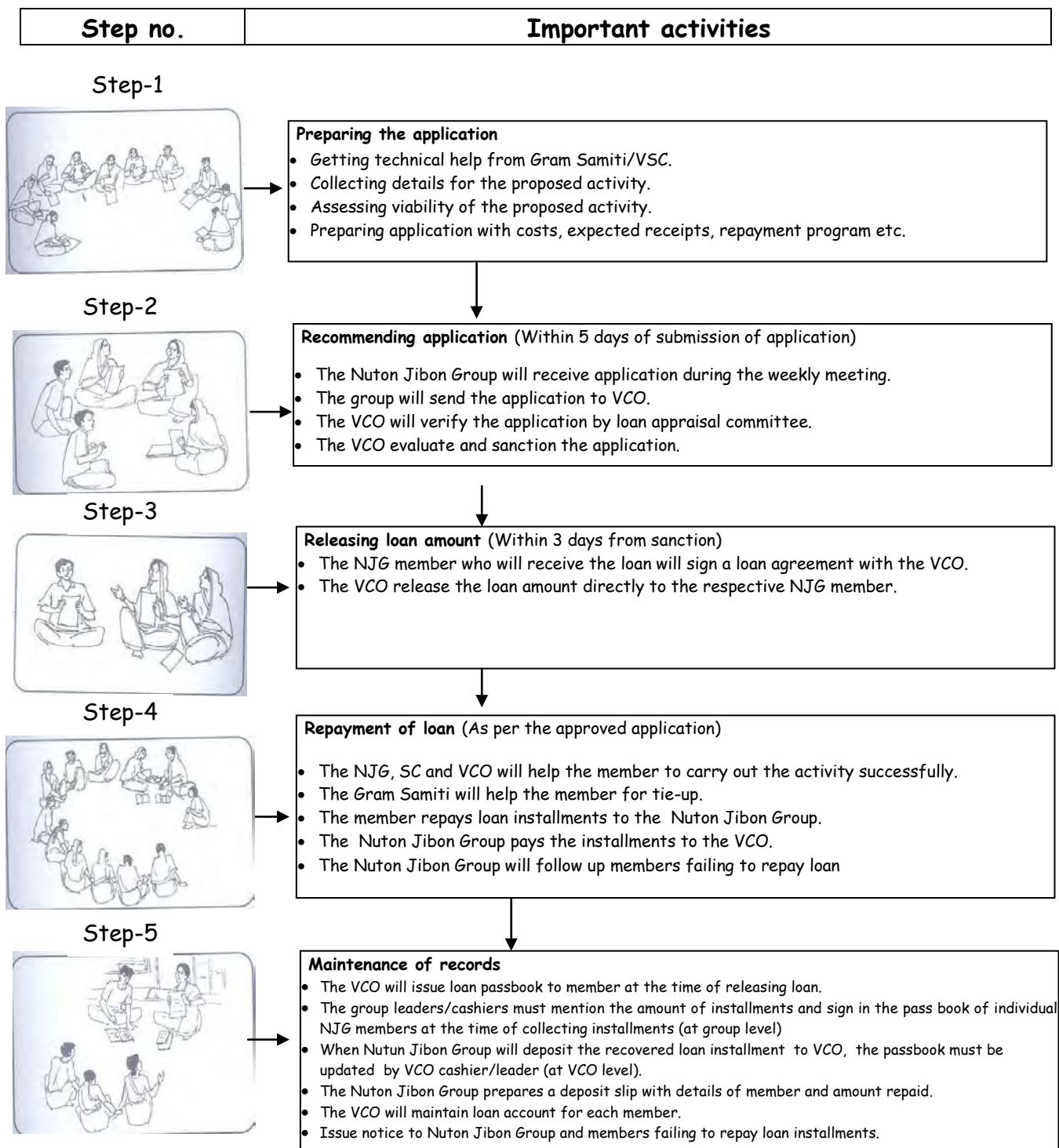
- 80% of its members are making saving regularly at the rate of approved amount by GP,
- There is no overdue in the internal lending;
- The recovery rate of Revolving Fund Loan is at least 95%.





## Steps for getting Revolving Fund Loan

- The amount transferred to the VCO by the Gram Samity from the Shabolombi Fund will remain with the VCO forever.



The loan provision under the Shabolombi Fund will constitute the terms and conditions for NJG members as stated in the above Five Steps. In addition, the following items and methods will be considered prior to loan delivery to the members.

### **1. Application for Shabolombi Loan**

- The intending borrower member will apply (following application form as per annexure-02) for loan upon consensus decision of the Group,
- An Investment Plan (Business) approved by the Group for the loan will have to be furnished;
- The Date of Group Meeting Resolution for the loan decision has to be mentioned
- The intended member will sign a Commitment Letter
- Group leader and cashier will make a commitment on behalf of the NJG that they will make group pressure on the default borrower until repayment the defaulted loan instalments and put their signatures jointly on the loan application form.

### **2. Selection of Borrowers**

- a. The loan applicant must be a member of NJG/Youth NJ Groups,
- b. Must comply with and abide by the 'Dash Niti' (Ten Principles);
- c. Have attended group meetings on a regular basis for the last six months, and been saving the agreed amounts also regularly;
- d. The NJG members who repay their borrowed loans on a regular basis will be considered for taking further SF/Internal loan;
- e. No one of the members in family is a drug addict. This is ensured by the HH members in the group and is assessed by the group members.

### **3. Loan Amount and Duration with Instalments**

- a. The amount of loan a member can borrow will depend on the nature of the activity. A minimum initial loan of BDT. 10,000/- is stipulated, but lower loan sizes can be accepted,
- b. The mode of loan repayment will be weekly/fortnightly/monthly etc. and number and size of the loan instalment will be fixed in accordance with the cash flow or expected income from the respective IGA;
- c. The maximum loan duration period will be 18 months. The loan period will depend on the nature of the activity, e.g. it can be for a period of 6 months, one year or even 18 months.
- d. A member can receive more than one loan per year depending on availability of funds, fulfillment of the groups' loan requirements, the need and performance of an earlier loan.
- e. Single client exposure- No single NJG member should take > 10% of the total assets of the VCO ( Assets mean outstanding portfolio + cash at bank)

## 5.0 Loan security fund:

The loan security fund will be created by-

- Deducting 1% of the loan amount from all members who are availing loan and transferring a portion (10 %) of the annual net income of the VCO. The loan security fund collected by VCO will be recorded in a register.

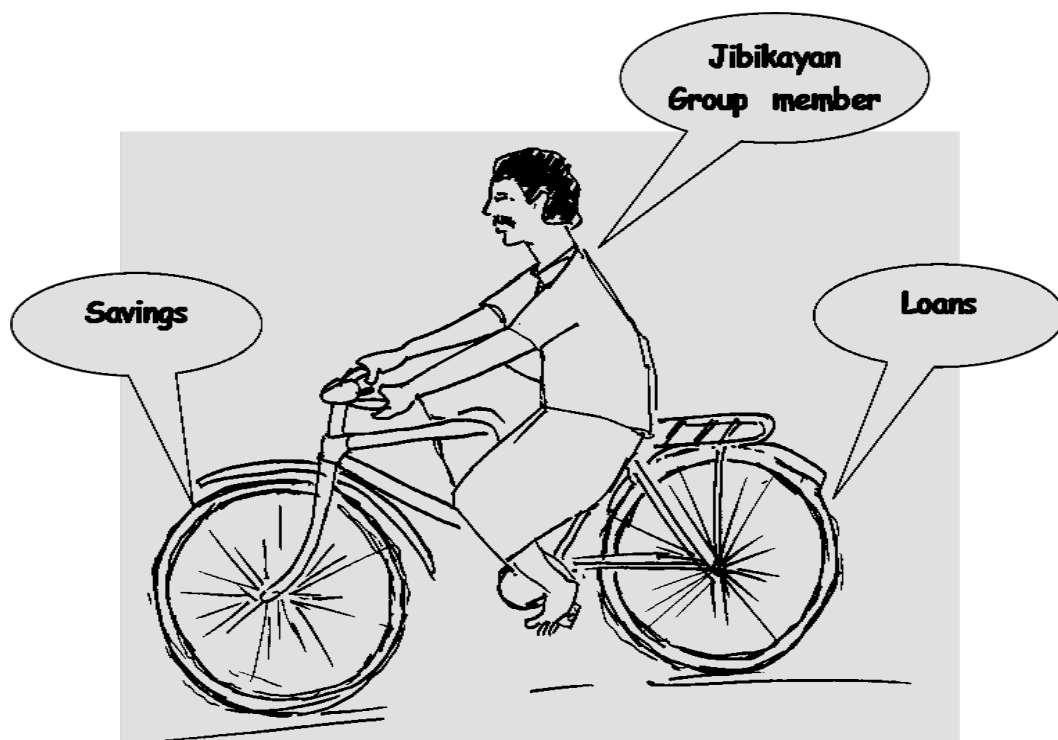
- **Purpose of using loan security fund-**

1. In case of death of any NJG member after getting loan and no earning member in the family then the loan security fund will be used to recover/adjust his/her outstanding loan fully or partially.
2. If the borrower migrated for more than three years from the respective area and nobody can trace him/her then the loan security fund will be used to recover/adjust his/her outstanding loan fully or partially.
3. In order to recover/adjust outstanding loan by loan security fund, prior approval will be needed by the Gram Parishad and it will be depended on the availability of loan security fund.

## 6.0 Maintaining transparency and Accountability

- The savings and credit activity will follow the "Dash Neeti" and COM guidelines.
- The information about eligibility criteria and other details of saving and credit will be informed to all the hardcore poor and poor members in the village.
- The Social Audit Committee will watch the activities of NJG, SC, VCO and report its observations to Gram Samiti to present Gram Parishad.





If the wheels of a bicycle are in order and the rider is alright, it can run thousands of miles. This is how if the savings and loans are regular and if the borrower repays the loan, he/she can reach his/her desired destiny smoothly.

**Nuton Jibon Groups will maintain the following records:**

- Minutes books for recording decisions,
- Passbooks for members -- separate pages for savings and loans;
- Savings and loan instalment collection sheet/register;
- Ledger for saving and loan;
- Loan application-cum-agreement;
- Service charge register.

**SC will maintain the following books and records:**

- Minutes Book for keeping proceedings,
- NJG-wise register of savings;
- Copy of savings deposit slip from groups;
- Request letter of withdrawal of savings;
- Bank deposit slip, passbook and cheque book.
- Cheque issue registers.
- Cash book
- NJG wise monthly statement

**The VCO will maintain the following records.**

- Minute Book.
- Passbook for members-showing loans given and repayment.
- Shabolombi Loan ledger for each member.
- Loan recovery sheet/register
- Bank deposit slip, passbook and cheque book.
- Bank reconciliation statement.
- Sector wise loan register
- Cheque issue register
- Loan security fund register
- Monthly statement
- Cash book
- Different Financial Statements like Cash flow, Income and Expenditure (Profit and Loss), Balance sheet etc.

The Loan specimen of other books of accounts related to maintaining project fund and format for reporting progress is included in this booklet.

**Loan Appraisal Process:**

Under the SF loan, the VCO in order to extend loan facility will constitute a three Member Appraisal Committee comprising following persons:

- i. One VCO representative
- ii. One SC representative
- iii. One GS representative

**The Loan Appraisal Committee shall assess and examine the loan proposal considering the following factors:**

- a. Demand/Market for the Output
  - b. Local availability of the raw materials/capital inputs for the proposed IGA
  - c. Availability of the Technology for the IGA
  - d. Whether the borrower has required skill and experiences on the IGA
  - e. Whether existing conditions, operating items and management are conducive for the IGA
  - f. Whether the IGA is in line with the NJLIP objectives
  - g. Whether the existing assets and finance of the borrower will have auxiliary support for the IGA
- Loan indebtedness, if any in NJLIP and/or elsewhere and within 5 days (as agreed by the community members), the VCO will accomplish the loan appraisal, sanction the loan and deliver the loan amount to the applicant.

## **7.0 Service Charge Determination**

The VCO and Gram Samiti will consider the following factors to fix the rate of service charge for the SF loan, which should be a cost recoverable one, and then describe the rationale to the Gram Parishad for endorsement. Usually, it should not be below 10% flat.

- iv. Rate of Inflation
- v. Loan Administrative Cost
- vi. Increase of the SF (RLF) Fund

## **8.0 Sharing annual net profit of VCO will be as follows:**

In order to create Gram Samity Operating Fund, Loan Security Fund and Shabolombi Loan Revolving Fund, the annual net profit of the VCO will be shared as per following percentage:

- 15 % for the Gram Samiti
- 10 % for the Security Fund
- 75% for Revolving Fund

The net profit at the end of the financial year will be distributed as on 30 June as per the above mentioned rate.

**Nuton Jibon Livelihood Improvement Project  
Application form for Internal Loan**

Date: \_\_\_\_\_

To

The group leader

Village: \_\_\_\_\_

Union: \_\_\_\_\_

Upazila: \_\_\_\_\_

District: \_\_\_\_\_

**Subject: Application for Internal Loan under Internal Savings Fund.**

Dear Sir,

I, Mr./Mrs. \_\_\_\_\_ Husband/Father \_\_\_\_\_

\_\_\_\_\_ Village \_\_\_\_\_ is a member  
of Nuton Jibon Group. My PIP No. \_\_\_\_\_ I am applying for an Internal loan  
of Taka \_\_\_\_\_ (in words Tk. \_\_\_\_\_)

from internal savings fund for operating livelihood activities. Declare that I will invest  
the loan amount for increasing income in I hereby commit and declare that I shall  
utilize the loan fund according to COM principles and be obliged repay the loan. I also  
declare that I have no defaulted loan in any other agency. If I do not repay the loan  
timely without any reasonable causes, NJG can take any necessary action against me.

Signature of the Applicant \_\_\_\_\_

**Recommendation of the Group:**

The applicant has a savings balance of Taka \_\_\_\_\_. In terms of his/ her application we recommend to SC to withdraw Tk. \_\_\_\_\_ (In words \_\_\_\_\_) from SC bank account.

Signature: \_\_\_\_\_

Group Cashier, NJG No. \_\_\_\_\_

Signature: \_\_\_\_\_

Group Leader, NJG No. \_\_\_\_\_

**APPROVAL AND SANCTION BY NJG**

Today \_\_\_\_\_ (Date) according to the NJG meeting's decision, Taka \_\_\_\_\_ (In words \_\_\_\_\_) has been approved and sanctioned. The borrower will repay the entire loan in \_\_\_\_\_ instalments @ \_\_\_\_\_% Service Charge totalling to Taka \_\_\_\_\_ (In words \_\_\_\_\_)

In order to repay the loan the NJG will be severally and jointly responsible to make sure the loan recover.

Signature: \_\_\_\_\_

NJG Leader (Name):

Date:

Signature: \_\_\_\_\_

NJG Cashier (Name):

Date:



**Nuton Jibon Livelihood Improvement Project  
Application form for Shabolombi Loan**

Date: \_\_\_\_\_

To  
The Leader  
Village Credit Organization

Village : \_\_\_\_\_

Union : \_\_\_\_\_

Upazila : \_\_\_\_\_

District: \_\_\_\_\_

**Subject: Application for Loan under Shabolambi Fund.**

Dear Sir,

I, Mr./Mrs. \_\_\_\_\_ Husband/Father

\_\_\_\_\_ Village \_\_\_\_\_

\_\_\_\_\_ is a member of Jibikayan Group No. \_\_\_\_\_ PIP NO applying for loan of  
Taka \_\_\_\_\_ (in words \_\_\_\_\_) from  
SF Loan Fund.

Declare that I will invest the loan amount for income increase in  
\_\_\_\_\_. I hereby commit and declare that I shall utilize the loan  
fund according to COM principles and compel to repay the loan. I also declare that I  
have no over due loan in any other agency. If I do not repay the loan timely without any  
reasonable causes, NJG and VCO can take any necessary action against me.

Signature of the Applicant \_\_\_\_\_

### Recommendation of the Group

The applicant has a savings balance of Taka \_\_\_\_\_ In terms of his/her application, we recommend to VCO for the sanction and approval of Taka \_\_\_\_\_ (In words \_\_\_\_\_) as Shabolombi loan.

We sectored that, In order to repay the loan, the NJG will be severally and jointly be liable to make sure the loan is recovered.

We declared that, NJG will be severally and jointly liable to make sure the loan recover.

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

Group Cashier, NJG No. \_\_\_\_\_ Group Leader , NJG No. \_\_\_\_\_

### APPROVAL AND SANCTION BY VCO

Today \_\_\_\_\_ (Date) according to the decision of VCO meeting, Taka \_\_\_\_\_ (In words \_\_\_\_\_) have been approved and sanctioned. The borrower will repay the entire loan in \_\_\_\_\_ instalments @ \_\_\_\_\_% Service Charge totalling to Taka \_\_\_\_\_ (Inwords \_\_\_\_\_)

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_ VCO

Leader (Name) & Date

VCO Cashier (Name) & Date

**Production/ Investment Plan: Weekly/ Monthly/ Quarry/ Yearly**

Items	Amount	Items	Amount
1. Capital Cost		2. Operating Cost	
a.		a.	
b.		b.	
c.		c.	
d.		d.	
e.		e.	
<b>Total</b>			

3. Estimated Income from the IGA (Daily/Weekly/Monthly/One time is Taka \_\_\_\_\_

4. Loan Repayment \_\_\_\_\_ Installments Weekly/ Fortnightly/ monthly and per installment will be Tk. \_\_\_\_\_ with service Charge.

**Loan Guarantee and Commitment:**

I Mr./Mrs. \_\_\_\_\_ of Village \_\_\_\_\_ member of NJG No. \_\_\_\_\_ hereby commit that I will repay the sanctioned SF loan of Taka \_\_\_\_\_ approved by VCO inclusive of the Service Charge @ \_\_\_\_\_ % according to the set number of installments. I further commit that I will invest the loan for proposed IGA. I will comply with the Nuton Jibon Group and VCO committee members decision in case of any loan default and/or deficit in loan repayment.

Witness	:		Signature	:	
1. Leader	:		Member, NJG	:	
			No.		
NJG	:		Village	:	
No.					
			Union	:	
2. Cashier	:		Upazila	:	
NJG	:		District	:	
No					

## **Loan Portfolio Aging and Loan Loss Provision Guideline**

The aging/classification of loan portfolio is essential in order to analyze the current scenario of Community Finance Activities in the VCOs under Nuton Jiban project and take necessary measure accordingly. Some parts of the loan that has been disbursed at community level under Nuton Jiban project became default while other has been expired. The defaulted and expired loan of Community Finance Activities indicates risk of it. The quality of loan portfolio and the extent of its risk could be analyzed through loan portfolio classification which can be used later for loan provisioning.

It is to be mentioned that in case of failure to repay a loan on time it become expired and considered as bad loan. Bad loan does not add any service charge in revolving loan fund. Bad loan also decreased the rate of loan portfolio yield and indicate the declined trend of the loan portfolio. In such situation, the bad loan is required to be written off.

### **1. Loan Loss Provision:**

In order to take necessary measure crafter analyzing the quality of loan portfolio and the extent of its risk in VCO level, the task of loan portfolio classification and calculating loan loss provision for reservation will be conducted on 30<sup>th</sup> June and 31<sup>st</sup> December in each year from now on.

The following guidelines need to be completed for loan portfolio classification and provisioning at community level of all VCOs.

### **2. Aging of Loan Portfolio (Loan portfolio classification):**

The outstanding loan of current borrowers of VCO can be classified as follows:

- a) The outstanding loan which has not yet been defaulted can be classified as **Standard/Regular** loan.
- b) While the tenure of a defaulted loan falls within 1-30 days, the outstanding loan would be classified as **Watchful** loan.
- c) While the tenure of a defaulted loan falls within 31-180 days, the outstanding loan would be classified as **Sub-Standard** loan.
- d) While the tenure of a defaulted loan falls within 181-365 days, the outstanding loan would be classified as **Doubtful** loan.
- e) In case of an expired loan of a borrower and if the tenure goes beyond 365 days, that will be classified as **Bad** loan.

For the effective monitoring of Revolving Fund (Shabolombi Fond) loan activities, the VCO could classify the loan portfolio as per following class and take necessary measures mentioned below:

- 1) The tenure of a defaulted loan falls within 1-30 days
- 2) The tenure of a defaulted loan falls within 31-60 days
- 3) The tenure of a defaulted loan falls within 61-90 days
- 4) The tenure of a defaulted loan falls within 91-120 days
- 5) The tenure of a defaulted loan falls within 121-180 days
- 6) The tenure of a defaulted loan falls within 181-365 days
- 7) The tenure of a defaulted loan falls more than 365 days

On the basis of the above mentioned class, the following measures have to be carried out respectively:

- 1) The tenure of a defaulted loan falls within 1-30 days:  
VCO committee members have to make a telephone conversation and SMS with the default borrower and request him/her to pay the defaulted loan amount.
- 2) The tenure of a defaulted loan falls within 31-60 days:  
VCO committee members must make a personal contact with the default borrower and request him/her to pay the defaulted loan amount.
- 3) The tenure of a defaulted loan falls within 61-90 days:  
VCO committee members have to organize a meeting with the community leaders/influential persons and exert pressure on the default borrower to pay the defaulted loan amount.
- 4) The tenure of a defaulted loan falls within 91-120 days:  
VCO committee members have to organize a meeting with the UP chairman and members, and try to negotiate with the default borrower to pay the defaulted loan amount.
- 5) The tenure of a defaulted loan falls within 121-180 days:  
VCO committee members will have to issue a legal notice to the default borrower.

6) The tenure of a defaulted loan falls within 181-365 days or more than 365 days:

VCO committee members will have to take legal action against the default borrower.

The following rate needs to be followed for loan provisioning in terms of loan portfolio classification:

Sl.	Classification of loan portfolio	Rate of provision on loan portfolio
01	Standard/ Regular	1%
02	Watchful	5%
03	Substandard	25%
04	Doubtful	75%
05	Bad debt	100%

### 3. Types of loan:

The loan portfolio can be classified according to the following two ways in order to determine loan loss provision:

#### 3.1. Loan payable according to equal interval and instalment:

The loan which is payable according to equal interval and instalment within a specific loan schedule will be considered as **loan payable according to equal interval and instalment**.

#### 3.2. Loan payable in one instalment:

The Loan payable in single instalment within a specific loan schedule will be termed as **loan payable in one instalment**, for instance, seasonal and agricultural loan payable in one instalment. (Currently, there is no loan to be paid back in single instalment. However, if the VCOs launch such types of loan in future, it would be applied).

#### **4. Definition:**

##### **4.1 Defaulted loan:**

In case any loan amount is payable within specific time period but the borrower fails to repay it -- whether partially or in full -- it will be termed as default loan.

##### **For example:**

If any borrower pays back Tk. 50 out of Tk. 100 repayable amount then the default loan amount is Tk. 50.

##### **4.2. Overdue loan (Expired loan):**

The overdue loan states the loan the repayment schedule of which has expired. For example: If a one-year term loan is disbursed on the 1<sup>st</sup> of January, 2013 it will expire on the 1<sup>st</sup> January, 2014.

##### **4.3 Duration of default loan:**

In terms of loan portfolio classification, the period of default loan means the time span between the day the loan or any instalment gets defaulted and the period the loan is classified. If any loan amount is recovered while the loan is still defaulted, it is to be consider that the defaulted loan has been recovered in order to determine the period of defaulted loan for the simplification of accounting.

In order to determine the period of default loan, loan portfolio classification and loan loss provision reserve, the following rules need to be followed as per different types of loan.

#### **5. Ways to determine the period of defaulted loan, loan portfolio classification and loan loss provisioning:**

##### **5.1 In case of loan payable in equal interval and instalment-**

5.1.1 In case of loan which does expire, the period of default loan means the equivalent time of total defaulted loan amount.

Which means, the equivalent time of total defaulted loan amount = (Total default loan ÷ amount of single instalment) X period between two instalment.



**For example: 5.1.1 (In case of loan that has not been expired):**

The following table explains how to determine period of defaulted loan and loan portfolio classification for five borrowers of a VCO at the end of June, 2014.

Name of borrowers	Date of loan disbursement	Total outstanding loan (including service charge)	Total Overdue loan (including service charge)	Amount per instalment (including service charge)	Number of defaulted loan instalment	Interval between two instalments (days)	Equivalent period of defaulted loan (day)	Days after the loan is expired	The period of defaulted loan	Class
	(1)	(2)	(3)	(4)	(5)= (3) ÷(4)	(6)	(7)= (5) ×(6)	(8)	(9)= (7)+(8)	(10)
Kana	24.9.13	300	100	25	4	7	28	-	28	Watchful
Khadiza	24.10.13	4,000	2,700	100	27	7	189	-	189	Doubtful
Banesa	3.3.14	3,000	0	100	0	7	0	-	0	Standard
Ramisa	8.6.13	2,000	1,750	250	7	7	49	-	49	Sub-Standard
Saleha	3.11.13	3,000	1,750	250	7	30	210	-	210	Doubtful

\* In case of any fraction, the next integer (full number) would be counted.

5.1.2. The summation of the equivalent time of total defaulted loan amount and the period after the loan is expired is called the period of defaulted loan in case of any expired loan.

**Example 5.1.2: (In case of defaulted loan which is already expired):**

Name of borrowers	Date of loan disbursement	Total outstanding loan (including service charge)	Total Overdue loan (including service charge)	Amount per instalment (including service charge)	Number of defaulted loan instalment	Interval between two instalments (days)	Equivalent period of defaulted loan (day)	Days after the loan is expired *	The period of defaulted loan	Class
	(1)	(2)	(3)	(4)	(5)=(3) ÷(4)	(6)	(7)= (5) ×(6)	(8)	(9)= (7)+(8)	(10)
Mayna	25.2.13	1500	1500	75	20	7	140	125	265	Doubtful
Popi	25.2.13	1500	1500	750	2	7	14	125	139	Sub-standard
Sahera	21.6.13	1500	1500	750	2	7	14	9	23	Watchful
Momena	11.7.12	1500	1500	750	2	7	14	354	368	Bad
Surma	1.6.13	1500	1500	75	20	7	140	29	169	Sub-standard

\* The spread between the day the loan expire and loan loss is provisioned in case of expired loan.

### Calculation of Loan Loss Provision:

The following rate of provision needs to be calculated on principal loan amount once classifying the principal amount after adding the outstanding loan under each class according to the 10<sup>th</sup> column of the above two tables (Table- 5.1.1 and 5.1.2).

Class of loan	Outstanding Loan (Principal)*	Rate of provision on principal amount	Provision is needed
Standard	2,727	1%	27
Watchful	1,636	5%	82
Sub-Standard	4,545	25%	1,136
Doubtful	7,727	75%	5,795
Bad	1,364	100%	1,364
<b>Total:</b>	<b>17,999</b>	<b>-</b>	<b>8,404</b>

\*Service charge needs to be added to the outstanding loan amount for classification and simplifying the calculation. However, at the time of loan loss provision, principal loan outstanding will be used.

Principal outstanding of loan = (Outstanding loan including Service charge ÷ Factor)

Where, Factor = (Amount payable including service charge ÷ Amount of loan disbursed)

### Example:

If the amount of disbursed loan is Tk. 1,000, then the total payable amount will be Tk. 1,100/- after one year, including 10% service charge.

Here, Factor =  $1100 \div 1000 = 1.1$

The principal outstanding of loan can be calculated by dividing the outstanding loan, including service charge, by the **Factor (1.1)**.

This calculation method is used to determine the principal outstanding of loan in the table above.

### 5.1.3. In the case where the period of defaulted loan is more than one year-

The expired loan will be termed as doubtful until it expire even though the period of default loan is more than 365 days.

Example: 5.1.3. (In the case where the period of defaulted loan more than one year):

The loan classification method is explained below for four borrowers of a VCO at the end of June, 2014 in case of more than one year term loan.

Name of borrowers	Date of loan disbursement	Total outstanding loan (including service charge)	Total Overdue loan (including service charge)	Amount per instalment (including service charge)	Number of defaulted loan instalment	Interval between two instalments (days)	Equivalent period of defaulted loan (day)	Days after the loan is expired	The period of defaulted loan	Class
	(1)	(2)	(3)	(4)	(5)=(3)÷(4)	(6)	(7)=(5)X(6)	(8)	(9)=(7)+(8)	(10)
Mayna	30/11/12	5,250	4,000	250	16	30	480	-	480	Doubtful
Popy	21/07/12	5,600	5,400	200	27	14	378	-	378	Doubtful
Sahera	23/06/12	5,400	5,400	200	27	14	385	7	392	Bad loan
Momena	14/08/11	1,750	1,750	250	7	7	49	320	369	Bad loan

\* Each loan in example is a two-year term loan.

### **Policy to write off bad debt**

If a loan is not paid back within the specific period after disbursement, then it becomes expired and at one stage it is considered as bad loan. Bad loan does not add any service charge and contribute to the increase in the loan revolving fund. Bad loan impedes the percentage of portfolio yield and indicates declining trend of the loan portfolio. The bad loan needs to be written off in such cases.

- 1) Loans may be written off after having been classified as bad loan for two years and having a 100% provision against that loan;
- 2) Loans that have been classified as bad loans earlier should be written off first. If any loan is proved as fictitious, that could not be written off;
- 3) Prior permission from the GP (Gram Parishad) must be obtained before writing off bad loans;
- 4) Bad loans may be written off on 30<sup>th</sup> June and 31<sup>st</sup> December basis;
- 5) All related documents such as 'Loan Disbursement Register', 'Loan Application Form', 'Bad Loan Register' etc. should be retained in a safe custody with the GS (Gram Samiti) office;
- 6) Written off loans should be recorded and maintained in a separate ledger and the cumulative figure as well as the amount for the concerned year of written-off loans should be indicated separately in the annual report/ Notes to Accounts of the financial Statement;
- 7) Despite the loan writing off, the offending party shall be duly identified as a loan defaulter. The VCO's claim on written off loan shall remain absolute, and the VCO shall continue all-out efforts for realizing the written off loan. If the written off loan is later realized it should be shown as income;
- 8) The task of written off bad loan affects only the VCO Balance Sheet but it does not have any influence on Income-Expenditure statement. The equal

amount of money needs to be deducted from the loan loss provision account and loan portfolio account in the balance sheet;

- 9) Each VCO will maintain an Income-Expenditure Statement and a Balance Sheet at the end of 30<sup>th</sup> June and 31<sup>st</sup> December each year in order to write off bad loan.
- 10) While calculating loan loss provisioning, a separate account, named Loan Loss Provision Expenditure, needs to be maintained along with other expenditure accounts under the Income-Expenditure Statement of VCO and another account also needs to be opened as Loan Loss Provision Reserve Account on liabilities' side of the Balance Sheet where equal amount of money needs to be put in.
- 11) A loan write-off register shall be maintained in each VCO.

## Nuton Jibon Livelihood Improvement Project Cash Flow Statement for FY 2014-2015

Name of the reporting month:

*Name of Village:*

Cash Inflow	Current Month From--- ---- to- -----	Current Year From--- ----- to-----	Cumulative From---- To -----	Cash Outflow	Current Month From -- to----- -----	Current Year From-- to----- -----	Cumulative From----- To ----- ----
Opening Balance:				Loan disbursement(SFL)			
Cash in hand				Bank charge & commission			
Cash at Bank				Travelling & Transportation			
SF received from GS				Training & Refresher			
SF Loan Recovery (principal)				Printing & Stationary			
Service Charge recovery (SF)				Salary (book keeper/Cashier)			
Bank Interest				Electronic & Equipment			
Community grant				Furniture & Fixture			
Advance from SSC				Advance refund to SSC			
Recovered written off loan				Others			
				Net profit distribution to GS			
				<b>Closing Balance:</b>			
				<b>Cash in hand</b>			
				<b>Cash at bank</b>			
<b>Total:</b>				<b>Total :</b>			

**Savings and Credit Activities**  
**Balance Sheet for the FY 2015-16**  
 Name of Month:

**Name of Village :**

Capital and Liabilities	Last Year Date: --- -	Current Month Date: --	Assets	Last Year Date:	Current Month Date: ---
Capital:			Outstanding of Loan:		
Capital as of 30 June last year			Shabolombi Loan		
(+) Net equity in current year	-		Other Loan (If any)		
<b>A. Total Capital:</b>			<b>A. Total Outstanding loan</b>		
SF received from GS			Advance to GS		
Fund received from other sources ( If any)			Others Advance (If any)		
			<b>B. Total advance:</b>		
			Fixed Assets :		
			Furniture		
			Electronics and Equipment		
			Advance to GS		
			Other Assets (If any)		
<b>A. Total Fund received:</b>			<b>C. Total Fixed Assets</b>		
Loan security fund					
GS operating fund					
Others Fund (If any)					
Loan loss reserve (For SF):			<b>Closing Balance:</b>		
Loan loss reserve (For others):			Cash in hand		
			Cash at Bank		
<b>B. Total reserve Fund</b>			<b>D. Total Cash( hand+bank)</b>		
<b>Grand total: (A+B+C)</b>			<b>Grand Total + (A+B+C+D)</b>		

## Nuton Jibon Livelihood Improvement Project

## Savings and Credit Activities

## Income - Expenditure Statement For FY 2014-2015

Name of reporting month: -

**Name of the Village:**

Operating Expense	Current Month	Current Year	From beginning to till	Operating Income	Current Month	Current Year	From beginning to till
Salary and benefits				Service charge income			
Bank charge and commissions				Bank Interest			
Printing and stationeries				Pass book & Forms sale			
Training fee				Recovered written-off loan			
Transportation				Other Income (If any)			
Other expenses							
Loan loss reserve expense							
<b>A. Total Expenditure:</b>	<b>0</b>	<b>0</b>	<b>0</b>				
Income over expenditure (B-A)	<b>0</b>	<b>0</b>	<b>0</b>				
<b>B. Total:</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>Total:</b>	<b>0</b>	<b>0</b>	<b>0</b>



## Ratio Analysis

### Definition of Ratio:

A ratio is a comparison in terms of relationship of two numbers or two things; on the other hand,

A 'ratio' is just a comparison between two different things, which denotes the comparative capacity or strength of the each thing.

### Ratio Analysis:

In the context of organization, 'Ratio analysis examines the performance and overall profitability (Financial capacity) of an organization.

On the other hand, it evaluates the financial strength or weakness of an organization and its operating trend.

### **Type of Ratio Analysis for Community Finance:**

1. Productivity Ratio Analysis
2. Portfolio Quality Ratio Analysis
3. Financial Ratio Analysis

#### Productivity Ratio Analysis

1. Member per village = 
$$\frac{\text{No. of total NJG member}}{\text{No. of total villages}}$$
2. Borrower per village = 
$$\frac{\text{No. of total borrowers}}{\text{No. of total villages}}$$
3. Portfolio per village = 
$$\frac{\text{Total outstanding loan (principal)}}{\text{No. of total villages}}$$
4. Outstanding loan per borrower = 
$$\frac{\text{Total outstanding loan}}{\text{No. of total borrowers}}$$
5. Average loan size = 
$$\frac{\text{Loan disbursement for the period}}{\text{No. of total borrowers}}$$

**No. of loan disbursements**

Current borrower

6. Borrower coverage = -----

Current member

(Standard= Min. 80%)

**Portfolio Quality Ratio Analysis**

Cumulative loan recovered - advance recovery

7. Cumulative Recovery Rate (CRR) = ----- X 100

Cumulative loan recoverable

(Standard= Min. 90%)

Summation of regular recovery during the period

8. On Time Recovery Rate (OTR) = ----- X 100

Summation of regular recoverable during the period

(Standard= Min. 95%)

Outstanding loan of defaulter borrower

9. Portfolio At Risk (PAR): = ----- X 100

Total outstanding loan

(Standard= Max. 5%)

Total amount of loan overdue

10. Delinquency Ratio (DR): = ----- X 100

Total outstanding loan

**Financial Ratio Analysis**

Net surplus for the Year

11. Rate of Return on Asset (ROA): = ----- X 100

Average total asset\*

\*Average total asset= (Opening asset of Balance Sheet + Closing asset of Balance Sheet)/2

Operating income (Service charge income)

12. Operating Self-Sufficiency Ratio (OSSR): = ----- X 100

Financial cost+ Operating cost+ LLP

(Standard= More than 100%)

Total income (Operating+ Non operating)

13. Financial Self Sufficiency Ratio (FSSR): = ----- X 100

Financial cost+ Operating cost+ LLP

(Standard= Min. 100%)

### **Importance of different Ratio Analyses**

The importance of some of the proportional analyses to determine the nature of community financing and analysis of its quality is given underneath:

1. **OTR (On-Time Recovery Rate):** The rate of percentage to recover the loan within a specific time is called as OTR. Specific time means day, week, month, quarter or even a year. In order to determine the OTR, only current loan is considered rather than expired loan.

#### **Importance of OTR:**

The OTR is considered as a thermometer of Community Finance. It is important to analyze the quality of loan activities as the thermometer is to measure the temperature of patient. It works as an indicator to provide the results of loan activities of a specific time as well. The expected rate of OTR is at least 95%. When the rate of the OTR declines, it is considered as bad quality indicator and when the rate increases, it is also considered as good quality indicator.

2. **CRR (Cumulative Recovery Rate):** The CRR measures the actual rate of recovery of all cumulative loan disbursed, while the OTR gives the status of loan activities of a specific time. The CRR plays an important role in understanding the overall picture of loan activities. The expected rate of CRR is at least 90%. The increasing trend of CRR indicates a good result while the declining trend shows the bad result as a whole.
3. **PAR (Portfolio at Risk):** All the assets of an organization is called portfolio. However, the principal outstanding loan of the Community Finance operating by VCOs/SSCs is called portfolio. The PAR determines the proportion of risky amount to the principal loan amount. The expected rate of PAR is 0%. The increasing trend of PAR indicates the bad status and the declining trend of PAR indicates the good status of Community finance activities. PAR can be put to minimum by compiling a list of borrowers who have small amount due to repay and recovery of the dues sequentially.

1. **DR (Delinquency Ratio):** The DR gives a picture of the amount due by the borrowers according to their loan agreement and the percentage of the portfolio of it. **The** DR provides the proportion of total classified loan and principal loan amount. In other words, it provides the picture of negligence vis-à-vis loan repayment by the borrowers in accordance with their agreement. While the rate of DR increases, the risk of loan activities rises. When the rate is 0%, it means the maximum quality of loan activities is retained.
2. **Rate of Return on Assets (ROA):** The analysis of ROA can help determine the financial capability of Community Finance operating institutions. The increasing trend of ROA indicates more financial sustainability of Community Finance.

**Shabolombi Fund and Unutilized/Idle Fund Management Guideline:****Unutilized/Idle Fund:**

Different financial institutions use different views to define such funds. The definition of Unutilized/Idle Fund at Village Credit Organization (VCO) under 'Nuton Jibon' project has been defined considering the approach and type of community finance activities of SDF, where, Unutilized/Idle Fund is defined in view of the nature, approach and operating procedure of community finance activities being implemented by SDF.

**Definition of Unutilized/Idle Fund:****In case of Shabolombi Fund:**

Unutilized/Idle Fund is the balance, calculated on the last day of reporting month in VCO's bank account after deducting 10% of total SF received from SDF earlier. If a VCO receives SF from SDF/GS during the reporting month that will not be taken into account for calculating unutilized/idle fund. However, if the fund is deposited in VCO's bank account, the unutilized/idle fund will be calculated by deducting the deposited amount from the bank balance.

For example, one VCO, named 'Shapla' has BDT 6,41,550 in its bank account on the last day of Oct '12 and also received BDT 4,50,000 as Shabolombi Fund (SF) from SDF during the same month. Apart from this, the VCO received an amount of BDT 8,75,000 as SF from SDF up to previous month (Sept '12). Therefore, on the last day of Oct '12 the Unutilized/Idle fund of 'Shapla' VCO will be as follows:

**Unutilized/Idle Fund** = Bank balance on the last day of month - (10% of SF received until previous month + the amount of SF received during reporting month)

$$= 6,41,550 - (8,75,000 \times 10\% + 4,50,000)$$

$$= 6,41,550 - (87,500 + 4,50,000)$$

$$= 6,41,550 - 5,37,500$$

$$= 1,04,050$$

Therefore, in Oct '12, the unutilized/idle fund of 'Shapla' VCO will be BDT 1,04,050.

### **Another Example**

Another VCO named 'West Putizani' has BDT 3, 98,525 in its bank account on the last day of Dec '12 and SDF/GS did not transfer SF further to West Putizani VCO during the same month. An amount of BDT 12, 59,940 has been received by the VCO as SF from SDF up to previous month (Nov '12). Then the unutilized/idle fund of 'West Putizani' VCO will be as follows:

**Unutilized/Idle Fund** = Bank balance on the last day of month - (10% of SF received up to previous month + the amount of SF received during the reporting month)

$$\begin{aligned}\text{Unutilized/idle fund} &= 3, 98,525 - (12, 59,940 \times 10\% + 0) \\ &= 3, 98,525 - (1,25,994 + 0) \\ &= 3, 98,525 - 1,25,994 \\ &= 2, 72, 531\end{aligned}$$

Therefore, in Dec '12, the unutilized/idle fund of 'West Putizani' VCO stands at BDT 2,72,531.

### **Definition of Unutilized/Idle Fund in case of Savings and Internal Lending**

Any amount exceeding 20% of the total deposited savings by NJG members up to the last day of the previous month will be treated as unutilized/idle fund.

At best 90% of the savings deposited by the NJG members can be used as Revolving Fund for internal lending. At least 80% of savings to be disbursed as internal lending among the members of respective NJGs and the realized instalments of internal lending will be included in the Revolving Fund.

For example, members of NJG 'A' have deposited BDT 20,500 as savings up to the last day of Dec '12. An amount of BDT 5,750 remains in the bank account at the end of Jan '13 after making disbursement as internal lending among members of NJG 'A'.

Therefore, the unutilized/idle fund of the particular group will be as follows:

**Unutilized/Idle Fund** = Balance of savings deposited in the bank account on the last day of reporting month --- 20% of total savings deposited up to the last day of the previous month.

$$\begin{aligned}&= 5,750 - 20,500 \times 20\% \\ &= 5,750 - 4,100 \\ &= 1,650\end{aligned}$$

Therefore, on Jan '13 the unutilized/idle fund of NJG 'A' will be BDT 1,650.

### **Reasons contribute to making funds unutilized/idle:**

A number of reasons contribute towards making funds unutilized/idle. The following are the key reasons:

#### **01. In case of Shabolombi Fund:**

a) Lack of proper supervision by CFs and CTLs creates difficulties in the following areas:

- Before receiving Shabolombi Fund (SF) from the SDF, Gram Samiti (GS) does not prepare the list of borrowers in consultation with them and the IGAs they will be embarking on with the amount to be received. This contributes to non-disbursement of funds. As a result, funds remain unutilized/idle.
- Loan disbursement takes place before taking stock of skills and experiences of the borrowers, and the appropriate IGAs they will be undertaking. Consequently, it creates difficulties for the borrowers and they cannot repay the loan instalments in due time. This situation also deprives them of taking second loan.
- Involvement of all members of Gram Parishad is not ensured in preparing plan on SF utilization. SF fund could be used properly if a plan was prepared in a participating manner. Utilization of SF fund can be ensured if a plan for SF investment is developed with the participation of borrowers.
- Gram Samiti members do not inform NJG members instantly assembling them in a meeting after getting the sanction letter of Shabolombi Fund. Rather, they prefer to disburse the fund to some selected members by hiding the information. This also consequently paves the way for corruption and misappropriation of funds.

b) The CFs and CTLs sometimes do not play their due role in making the members of different committees under Gram Parishad aware of collecting loan instalments regularly. As a result, the amount of overdue instalments increases and the VCO cannot disburse Shabolomabi loan as planned.

c) SF plan is usually prepared based on available allocation of VDRRF, not on the basis of IGA based real need of the NJG members. Besides, in the disbursement plan, the realized instalments of the first cycle of disbursed Shabolombi loan are not included. This is also one of the major reasons behind the growing unutilized/idle fund.

d) In some cases, Gram Samitis (GSs) disburse relatively larger amount of loan to some members (kith and kin) for investing in larger projects by increasing loan ceiling. Consequently, the other members put pressure on the VCO to increase their loan ceiling to start larger projects. This creates disagreements and conflicts among the NJG members. As a result, the VCO leaders are sometimes reluctant about increasing loan ceiling even if they have the scope for doing so.

e) Most of the time, the VCO leaders demonstrate reluctance about loan disbursement considering the probable risks of loan realization. As a result, loan disbursement declines in many cases and funds remain unutilized/idle.

f) The NJG members do not deposit savings regularly. This deprives them of availing the SF loan leaving funds unutilized/idle.

g) Some NJG members who live in coastal areas are more likely to do seasonal activities for livelihoods. This creates difficulties to the VCO to provide them SF in a cyclic order. And consequently, appropriate use of fund cannot be ensured.

h) Some NJG members migrate for employment and thus remain alienated from 'Nuton Jibon' project activities and thereby are deprived of SF loan.

## **02) In case of Internal Lending:**

- a. After getting Shabolombi Fund, VCOs principally concentrate on disbursement of Shabolombi Fund (SF). As a result, internal lending loses importance and fund remains unutilized/idle.
- b. The savings accumulation of NJG members remains very insignificant, particularly at the initial stage of NJG formation and the NJG members cannot receive comparatively bigger amounts as internal lending as required and thus leaving the funds unutilized/idle.
- c. Lack of proper planning for internal loan disbursement and appropriate supports from CFs, CTLs contribute to making funds unutilized/idle.
- d. In some cases, it is not possible to provide adequate amount of loan to the borrowers due to smaller savings of a particular group. As a result, savings fund remains unutilized/idle.
- e. In case of the 'b' & 'e' above, it is essential to encourage NJG members to deposit higher amount of savings to enable SSCs to provide them larger amount of internal lending or inspire/motivate them to receive small amount of internal lending to start short-term IGAs that require less investment.



### **Unutilized/Idle Fund Management:**

Apparently, the management of unutilized/idle fund seems complicated, but those who are directly or indirectly engaged in community finance activities can collectively overcome this situation. To overcome this situation, they first need to identify the causes that contribute towards making funds unutilized/idle. Afterwards, remedial measures have to be ensured to facilitate good governance in community finance operation.

### **Steps for Proper Management of Unutilized/Idle Fund:**

- i. Before receiving SF, the VCO needs to prepare an SF disbursement plan in consultation with borrowers in open general meetings of the GS taking into account their skills and capacity to handle appropriate IGAs. The relevant CFs and CTLS will provide hand-holding coaching at VCO level in this regard.
- ii. Before providing loan, it is essential to assess the necessary knowledge, skills and capacity of borrowers whether they will be able to handle the IGAs properly. The CFs and CTLS concerned will impart skill development training to NJG members to enable them to operate IGAs properly. In this regard, the DPO (Community Finance), DPO (Village Fund), DPO (Livelihood and Livestock) will extend necessary assistance.
- iii. Before receiving of Shabolombi Fund (SF) by VCOs, a borrower list should be prepared considering Shabolombi loan instalment to be realized along with the SF to be transferred by SDF to that VCO. This should also consider the loan requirement of borrowers to start appropriate IGAs and at the same time the actual demand of the members should be considered to prepare a list. In this regard, skill development training plan should be in place. Training will be organized at the national level for DPO (Community Finance) and RS (Community Finance). These DPOs (Community finance) and RSs (Community finance) will train the CTLS and CFs. After receiving training, the CTLS and CFs will ensure training at the community level. The loan instalments to be realized next month has to be taken into consideration for preparing loan disbursement plan for the next month.
- iv. After receiving the first instalment of SF from SDF, the VCO should not disburse loan at an equal rate among the NJG members. They should prepare a plan in Gram Parishad meeting considering the magnitude of needs of the NJG

members and their necessary skills for starting appropriate IGAs. The VCO should also take into consideration that the second instalment of SF to the village institution concerned will be available soon. On the other hand, the VCO will also be receiving instalments from the SF borrowers concurrently. Therefore, the VCO can easily provide SF loan to those NJG members who were not covered earlier. In this regard the DO (CF) and CTLs this regard, the DPO (CF) and CTLs can provide orientation to the VCO members to enhance their capacity.

- v. In order to prevent disagreement and conflicts among different committee and Gram Porishad (GP) members, awareness with one to be raised among them on COM booklets and other operational procedures of GP. If such a situation emerges, the CFs and CTLs will take necessary measures instantly to resolve the problems. The CTLs and CFs will continue monitoring and follow up regularly and act on resolving any unwanted situation in the Gram Parishad meeting.
- vi. Awareness of NJG members will be raised through discussions in different committee meetings of Gram Parishad on issues relating to the preparation of loan proposal, selection of IGAs, reasons for variation in loan size etc. This should also include probable risks that may arise by taking bigger size loans etc. The CTLs and CFs will organize orientation and follow up at the VCO level.
- vii. Instead of reducing loan disbursement, VCO leaders will implement the following strategizing considering risks related to loan realization such as -
  - Making borrower's husband, family members, NJG leaders and other members involved; and
  - Extending necessary assistance so that the borrowers invest in profitable IGAs.

Necessary orientation should be organized by CFs and CTLs. DPO (Community Finance) and RS (Community Finance) will follow up with this.

- viii. It should be ensured that members of NJGs deposit savings regularly and at least 90% NJG members receive Shabolombi loan and internal lending and invest in profitable IGAs. Moreover, low group savings rate, irregularities in Shabolombi loan and internal loan operations, OTR below 95% to be enlisted properly and NJG members, including different committee members, of Gram Parishad should be made concerned so that they can take necessary steps. The CFs, CTLs, DPOs

(Community finance) and RSs (Community finance) should prepare a list of those NJGs and they will also prepare an action plan to combat the situation, including monitoring and follow-up activities.

- SDF programmes have been operating in many villages for years. Many members have already come out of the poverty line. On one hand they now need to increase their rate of savings and on the other the ceiling of loan needs to be increased in some cases considering the skills and capacity of borrowers along with selection of appropriate IGAs.

- ix. Necessary training/orientation should be organized to make NJG and VCO leaders aware so that they repay their loan instalments regularly. The DPO (Community finance), RS (Community finance) along with CF and CTL will prepare training schedule and provide training accordingly. Proper monitoring and follow-up will be ensured at the community level.
- x. A list of potential IGAs should be prepared in consultation with NJG members living in coastal areas and their dependence on seasonal work as a means of livelihood. A guideline should be prepared and orientation programmes should be organized at the VCO level so that the members can borrow Shabolombi loan and internal loan, and invest in profitable IGAs and continue their earnings most of the time of the year. The regional team in collaboration with the district and cluster teams will prepare necessary guidelines taking into consideration the reality of coastal areas, its salient issues etc. and will arrange orientation for the NJG members.
- xi. In order to handle Unutilized/Idle fund properly, instructions outlined in 'Management of Unutilized/Idle Fund' have to be implemented properly. The VCOs and SSCs will prepare monthly reports on unutilized/idle fund and send them to cluster offices. The cluster offices will compile and send those to district offices and similarly those will be sent to regional offices and the SDF HQ on a regular basis. The authorities concerned will then take necessary actions.

# Community Infrastructure

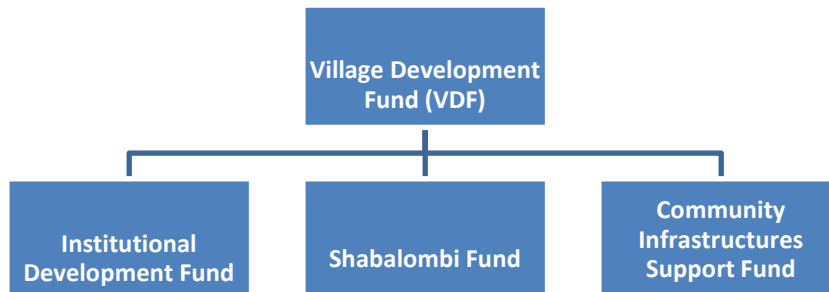


## Chapter-8



## 1.0 Introduction

In chapter -2, we learned about village development fund (VDF) .We shall get VDF directly from the SDF for development activities of our villages. VDF consists of three types of sub-fund. The categories of the sub-fund are shown in the following figure:



**Figure: Categories of Sub-fund**

From this booklet we shall know about the detailed of Community Infrastructure Support Fund.

## 2.0 Purpose

We need to develop our village infrastructure to improve our living condition, connectivity and basic services. This fund will be used for the construction of physical infrastructure for social service facilities which will improve our quality of life, reduce the risk of loss of lives and loss of livelihood in the event of a disaster.

## 3.0 Types of Infrastructure

There are different types of infrastructure, such as village roads, school, retaining wall, common ground raising, pond excavation/re-excavation, canal excavation/re-excavation, community latrine, culvert, drain, Rain Water harvesting, pull, shako, tube well, market development, Gram Samiti office-cum-shelter etc.

## 4.0 Infrastructure Needs

We need different infrastructures for basic services like water supply (pond excavation, tube-well, rainwater harvesting, rural piped water supply etc), sanitation, education, healthcare, electricity etc. For connectivity access with rural market, schools, hospitals and village-to-village one, we need roads and road structures. Also for reducing vulnerability and shelter during disaster, we need embankments, flood shelters, multipurpose shelter etc.

## 5.0 Key Rules

- We plan and implement the infrastructure for the benefit of large number of the community, especially for the hardcore poor and poor
- Participatory assessment and prioritization of sub-projects
- Sub-project cost affordable to the community within the budget envelope and utilizing maximum local resources
- The GS with the approval of GP can appoint Sub-project Committees to help plan and implement sub-projects.
- Immediately after the handover of implemented sub-projects, the Sub-project Committees will be considered as Operation Maintenance Committee.
- The operation and maintenance of sub-projects will be the responsibility of the GS, and the GS will execute these activities through Operation and Maintenance Committee.
- Initially, 10% estimated price of sub-project will be reserved in the Bill of Quantity (BOQ) for the operation and maintenance activities of the sub-projects. This amount will be provided by SDF as matching grant to the community. The SDF grant will be deposited in the Gram Samity bank account and be used as and when necessary on the basis of GP approval. One day, the community will take all the responsibilities of operation and maintenance activities. For the operation and maintenance activities of infrastructure, 50% cost will be borne from SDF grant while the remaining 50% will be the community contribution in cash or kind. However, initially 10% estimated price, meaning 50% of initial O&M cost will be borne by SDF. Later, the community will take the total responsibility of operation and maintenance activities.

## 6.0 Implementation Steps

### Step-1: Participatory vulnerability analysis for identifying infrastructure sub-project

#### *Purpose*

By the participatory vulnerability analysis, we will be able to know about the vulnerable areas of our village which suffer from disasters and shocks.

#### *Vulnerability Analysis*

We can conduct the vulnerability analysis using the following table:

Vulnerability	Severity	No of target people	Need for Infrastructure	Availability of Fund

**Table-Vulnerability Analysis**

The details of participatory vulnerability analysis are given in chapter-9.

#### *Results*

We are concerned about vulnerabilities, and we will be able to identify infrastructure sub-projects for improving our lives and livelihoods by reducing the vulnerabilities.

### STEP-2: Prioritization of Infrastructure Sub-projects

#### *Purpose*

As per our need and the benefit for the poor and hardcore poor, we prioritize and identify sub-projects for implementation within our budget for CISF.

#### *Activities*

For prioritization, we shall consider the following:

- Severity of the proposed infrastructures
- No of households to be benefited.
- Budget for the sub-projects
- Tentative utilization of local resources

#### *Results*

The prioritized sub-projects are identified for improving our lives and livelihoods by reducing vulnerabilities.



### **STEP-3: Approval of prioritized sub-projects by Gram Parishad (GP)**

#### ***Purpose***

We can verify our proposed budget for sub-projects. Also we search for other organizations which can help us by funding for implementation of our infrastructures.

#### ***Activities***

We can prepare rough estimate for the each scheme of sub-projects for different vulnerable areas. We then prioritize the list of schemes for sub-projects in a table given as below:

Vulnerability	Priority	Name of Scheme of sub-project	Rough estimate	Allocation for CISF

Table- Prioritization list of schemes for sub-projects

#### ***Results***

Gram Parishad (GP) will approve our prioritization list of schemes for sub-project.

### **STEP-4 : Sub-project Preparation & formation of Sub-project Committee (SPC)**

The formation and functions of SPC are described in chapter 1 (Institution building chapter)

#### ***Purposes***

For preparing and implementing a sub-project as per approved plan of GP and guidelines, a SPC is formed. Awareness at the sub-project stage, estimates, rates of items and materials and, environmental issues are necessary.

#### ***Activities***

- We will form a sub-project committee (SPC) and
- Prepare the sub-project proposal.

## A. Preparation of Sub-project Proposal

After having the approval of prioritization list of schemes for a sub-project proposal from GP, the engineers concerned will visit the locations, assess/analyze the suitability of sites, and make design recommendations. If the site warrants soil testing, they will properly advise. Accordingly, the Sub-Project Committee (SPC) will initiate the preparation of a detailed sub-project proposal by taking technical support from the cluster and district-level technical teams. Special assistance will be provided to GS by the project staff to carry out damage assessments.

### Key Features of a Sub-project Proposal

- i. *Name of the Sub-project*
- ii. *The objectives of the Sub-project* - Describe the main solutions we are trying to bring in and anticipated outputs with quantitative details on the number of people to be covered, extent of benefits, time period etc.
- iii. *Estimated Cost* - The detailed costing bifurcated for materials, labour, transportation, administration and should include capital cost as well as the management and maintenance ones.
- iv. *Work Plan*- A work plan will be included in the sub-project proposal containing labour mobilization, material mobilization, and procurement plan.

## B. Labour Mobilization plan

Type of SP/activity	Types of Labourer		Total No of Labourer	Timeline
	Skilled	Ordinary		
Only improvement of earthen road				
Improvement of earthen road with culvert				
Water security sub-project with different options				
GS office-cum-shelter centre				
Culvert				
Other				

### C. Material Mobilization Plan

The material mobilization plan is described in the sub-project proposal format of Annexure-4

Type of SP/activity	Types of Materials	Quantity	Timeline
Only improvement of earthen road			
Improvement of earthen road with culvert			
Water security sub-project with different options			
GS office-cum-shelter centre			
Others			

### D. Procurement plan

Sl no	Item	Unit Price	Timeline	Procurement Method	Remarks

### E. Environmental and Social Safeguard

All the sub-projects will be implemented taking the environment into proper consideration, while social safeguards will be ensured through environmental and social screening process.

#### ❖ Environmental Screening

Environmental screening is a process consisting of an examination of possible environmental impacts and proper mitigation arrangement for the possible sub-projects/schemes that will be applicable in terms of funding eligibility.

#### ❖ Social Screening

Social screening is a process of examination that measures the social, cultural, ethical and religious values, resettlement and land acquisition issues, indigenous people and their traditional cultural issues. The social screening of the schemes/sub-project will be done along with the environmental assessment, and it is integrated in the environmental screening forms (*Annexure-Purpose of Environmental and Social Screening*)

The purposes include:

1. To make sure the infrastructure and livelihood development sub-projects to be undertaken under Nuton Jibon project are environmentally and socially sound and sustainable,
2. To make sure the projects/sub-projects/programmes investments are commonly benefiting the people living in the area;
3. To find out the environmental negative impacts due to the implementation of sub-projects and mitigate those through implementation of Environmental Management Plan (EMP);
4. Have a provision for operational and maintenance regularly and adequately.

### ***General Rules***

We will conduct Environmental Screening (ES) of all proposed sub-projects though it is not expected to lead any negative environmental impacts. And we would abide by the following rules during the planning and implementation of the sub-projects:

### ***Rules***

- GS would assign the Sub-Project Committee (SPC) for ES and monitoring as per the screening forms and monitoring guidelines,
- SPC will share their findings and issues in regular meetings of GS;
- The GS will be responsible for managing the social conflict and other risk and compliance;
- All types of sub-projects will be screened through a prescribed form, and a report will be attached with the proposal;
- No project activities will be carried out on disputed lands or land restricted for development or Environmentally Sensitive Areas (ESA).
- We will always avoid implementing sub-projects where land acquisition and involuntary resettlement arrangement will be required.

### ***Process of Environmental and Social Screening***

Environmental and social screening consists of a few possible steps. The steps are shown by flowchart with categories of the sub-projects in the following section.

Sub-projects: Plantation nursery and/or drive van/rickshaw or similar activities.

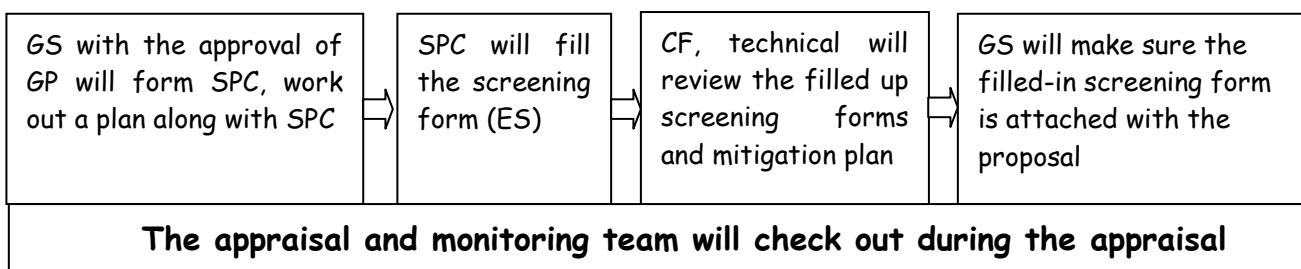
&

Installation of tube-wells, pond sand filter (PSF), tank/reservoir, sanitary latrines etc. Cow fattening, goat rearing, cow rearing poultry, fisheries, shop building, vegetable business, pottery, hawkery, small business, blacksmithing, paddy howling, grocery shop etc.

*Actions required for environmental assessment before implementation:*

- The SPC will fill in the screening form (ES) in consultant with cluster team.
- CF, Technical will review the filled screening forms and mitigation plan (where applicable); CO/DO (Technical and Environment) will approve the same for field implementation.
- The GS will make sure the filled up screening form is attached with the proposal
- The appraisal and monitoring team will check out during the appraisal.

*The steps are shown by flowchart:*



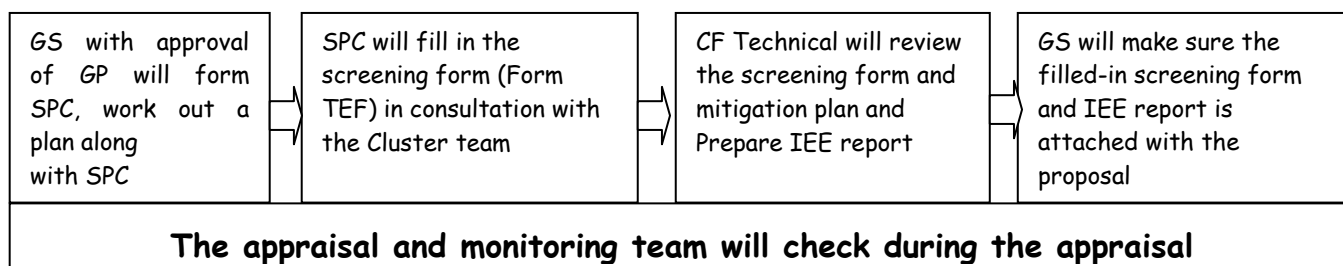
**Subprojects: Construction/re-construction of earthen roads**

Construction/ re-construction of culverts and bridge, (less than 100m), office building for GS, re-excavation of canal, repairing embankment, and raising school field, etc.

*Action required for environmental assessment before implementation:*

- SPC will fill in the screening form (IEE) in consultation with cluster team.
- CF, Technical will review the screening forms and mitigation plan, Environment with approve for field implementation and prepare the Initial Environmental Examination (IEE) report; Co/DO (Technical and Environment) will approve for field implementation
- The GS will make sure the filled-in screening form and IEE report is attached with the proposal;
- The appraisal and monitoring team will check during appraisal.

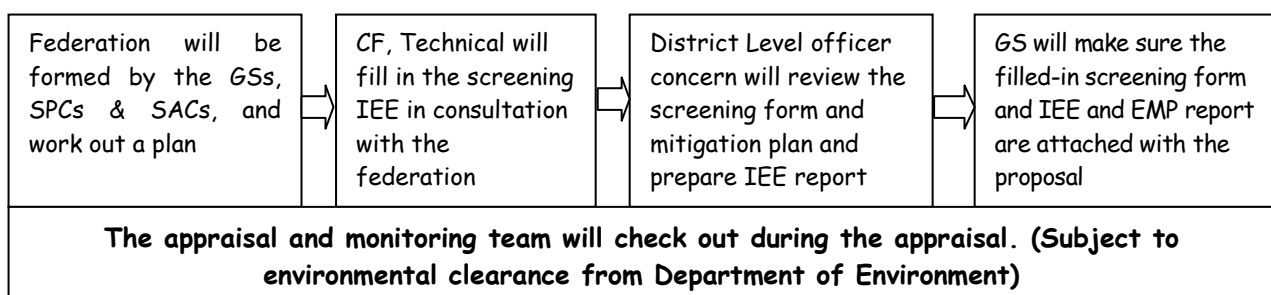
*The steps are shown by flowchart:*



*Action required for environmental assessment before implementation:*

- CF, Technical will fill in the screening form (IEE) in consultation with community and cluster team.
- District Level concern officer will review the screening forms and mitigation plan and prepare the Initial Environmental Examination (IEE) report;
- Obtain site clearance from DoE and obtain environmental clearance;
- EMP will be prepared and incorporate with sub-project proposal.

*The steps are shown by flowchart:*



**Land Acquisition Issue:**

The project will not require any land acquisition.

Land would be required for our implementation of small inter-village roads, construction of multipurpose community resource centre, and or the construction of GS office as identified and prioritized by us through a participatory village development planning methodology.

In that case, we will abide by the following options and rules:

- Voluntarily land donation except for GS office building construction or
- Direct purchase of land by the GS as per prevailing market rates with the satisfaction of both seller and buyer and following the guideline elaborated in the procurement manual. The land purchase cost will be borne from the IDF fund;
- Whether direct purchase the land will be registered in the name of GS;
- The details about land transaction will be displayed at the GS office, cluster office and will be available at the district, regional and national level database;
- The Appraisal and Monitoring Team (AMT) will verify the land transaction documents during appraisal;

- Any grievance about the land transaction will be redressed through conflict resolution mechanism like mutual understanding, arbitration, reconciliation, legal action etc.

**I. Financing Plan** - Indicating the source of funds. Details of sub-project benefits - Indicating the details of the village population, expected to benefit by the Sub-project, with classification as to women, youth, poor etc.( Details are in the application for proposal of community infrastructure sub project)

**Implementation Details**

- Requirement of materials
- Requirement of technical support
- Training requirement for Sub-project Committee members
- List of activities to be undertaken with the names of persons responsible
- Duration of each activity with likely starting and finishing dates
- Milestones indicating stages of payment - Sub-project funds.

**II. Management and Maintenance Plan**

- Activities to be performed with persons responsible
- Estimated operation and maintenance cost
- Estimated cost for post-disaster response

Damage assessment and prioritization of damaged infrastructures are described in annexure...

**III. Community Monitoring**

- Implementation monitoring
- Social audit
- Indicators to measure progress

**IV. Required Agreements**

- Plans and other engineering drawings with estimates for the buildings and other infrastructures
- Environmental impacts and mitigation measures
- Social assessment and rehabilitation measures
- Names and addresses of beneficiary members of the Village Association

### ***Results***

A set of sub-projects is prepared with cost effectiveness and necessary design and estimate. The Social Audit committee verifies all the details of estimate and certify for approval by GP.

## **STEP-5: Appraisal of Sub-project Proposal**

### ***Purpose***

The purpose of the appraisal is to find out the viability of cost, design and estimate of the sub-project.

### ***Activities***

The Appraisal and monitoring team (AMT) appraises the proposal in a GP meeting. The AMT appraises different aspects like institution, technical and environmental as per appraisal check list. The appraisal check list is available in the booklet-13 of appraisal guideline.

### ***Timeline***

After appraisal by the AMT, the fund will be released following the service standard.

### ***Results***

The GS is qualified for receiving the first and subsequent instalments as per achieving different milestones.

## **STEP-6: Release of Fund.**

### ***Purpose***

We shall receive fund from the SDF and other sources for achieving different milestones of the sub-project activities.

### ***Activities***

We will sign Addendum-III with SDF for releasing 1st instalment. The details of Addendum-III are described in the chapter 2 of village development fund guidelines.

### ***Results***

The SDF will release fund for the first and subsequent instalments for the sub-project implementation.



## **STEP-7: Training**

### ***Purpose***

The Sub-project Committee along with other representatives will receive training on different aspects like technical, financial, procurement and SAC.

### ***Activities***

The CB Cell, Manager technical, technical and field engineer/ CF technical will arrange trainings.

### ***Results***

The Sub-project Committee along with other representative received training on different aspects like technical, financial, procurement and SAC, and now they are skilled enough to implement sub-project activities.

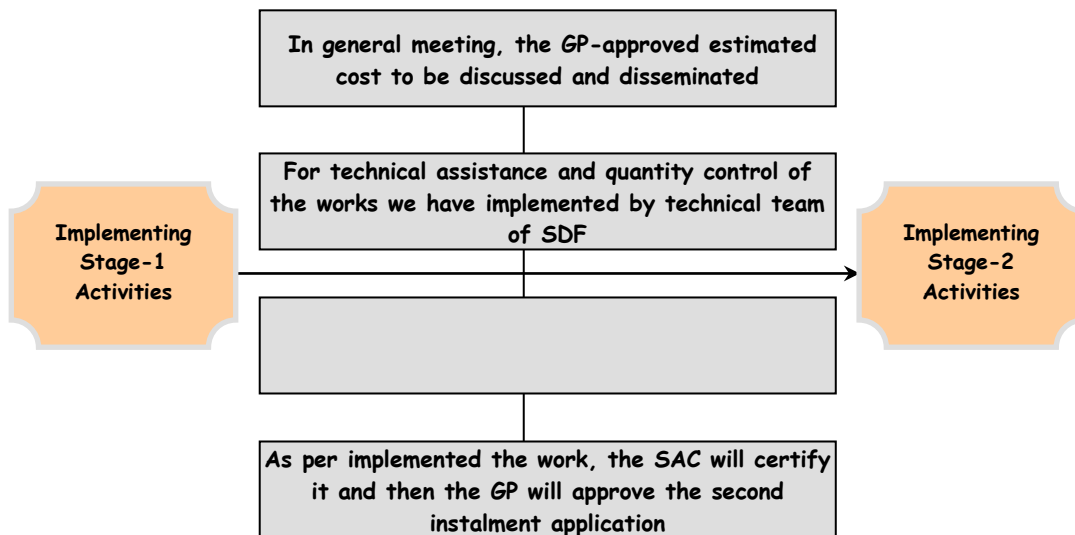


## STEP-8: Stage-wise Implementation of Sub-project

### *Purpose*

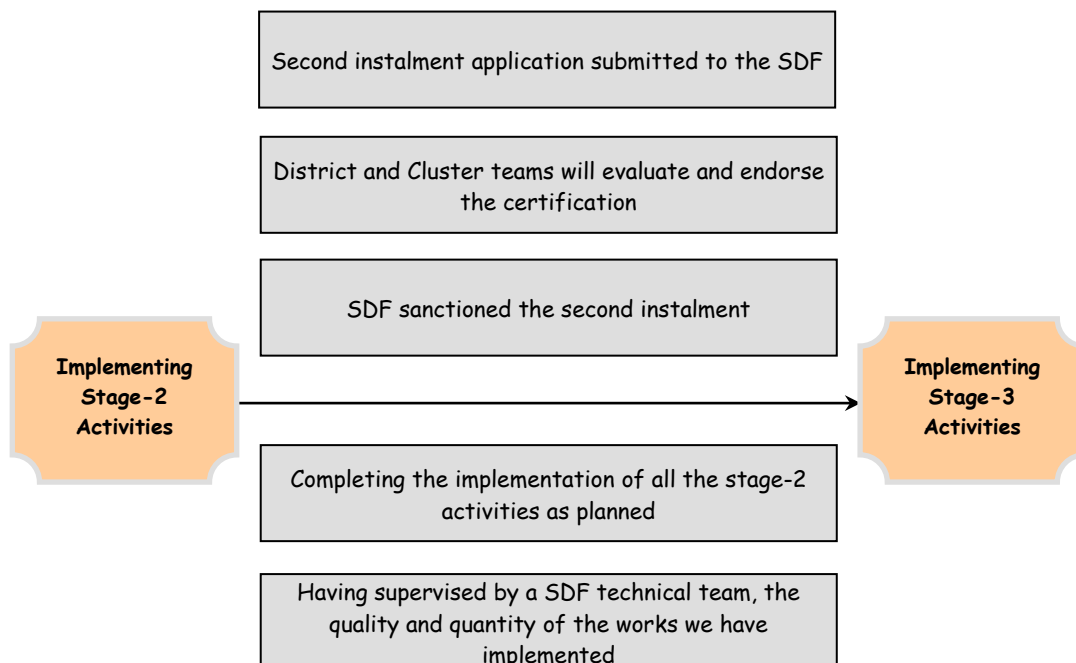
The SPC will implement the stage-wise different components of activities as per the drawing, design and specification.

### **Implementing Stage-1 Activities**



**Figure- Implementation Steps for Stage-1**

### **Implementing Stage-2 Activities**



**Figure- Implementation steps for Stage-2**

Implementing Stage-3 Activities

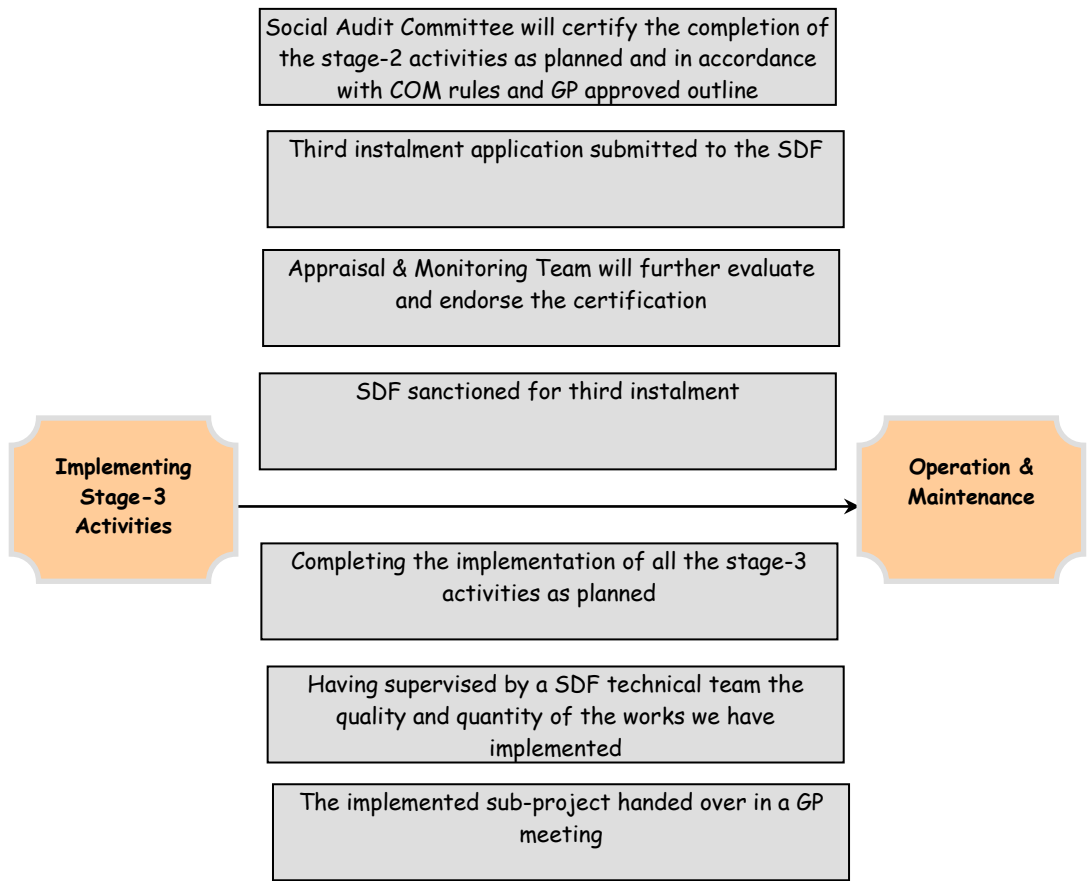


Figure- Implementation Steps for Stage-3

## 7.0 Community Procurement

Community procurement activity is described in chapter-8

## 8.0 Implementation procedure of Sub-project

### 8.1 Implementation of earthen road

#### Installation of signboard

At the beginning of implementation, we shall install a signboard made of wooden frame and plain sheet. The signboard shall contain the name of the project, implementing agency, estimated cost, starting and end date of implementation etc. We shall install the signboard by bamboo posts at the beginning of the road, so that it is visible to anybody.

#### Layout

- We, all of the members of our village institutions, especially the SPC and GS along with the CF (technical) concerned will visit the working site and give the layout together. The CF (technical) will facilitate us about the layout. The layout will be in accordance with the drawing of the road sections and alignment. While working out the layout, we shall mark the boundaries in terms of length, breadth and the height.
- We shall set the central line and the outer boundaries (up to the end of the slope) on both sides of the road in accordance with the design at an interval of 100 meters. Mature bamboo posts have to be installed there in such a way that will make it hard for anyone to remove those easily.
- We shall mark each of the posts with height indicating sign by painting or nail in conformity with the design height and profile shall have to be set at the marked height with rope. In order to maintain the proposed height, every post shall have to be marked with paint or nail at its bottom.
- We shall establish at least two benchmarks per kilometre along the road. For this purpose we may use the permanent floor of a house, foundation of a tube-well, foundation of an electrical post or any other permanent structures as benchmarks.

### **Cleaning and Scarifying**

- Before starting any work on a new road, we shall clear the bed of the road up of all weeds and it will be scarified or tilled up to a depth of 150 millimetres (6 inches).
- In the case of road reconstruction, we shall clear all weeds up from the old road surface. Besides, earth is to be loosened by scarifying on the top and steps (benching) shall have to be made on the side slopes each having size 150 millimetres in height and 225 millimetres in width.

### **Earth Filling**

- a) First, we shall select the soil for road construction as follows:

- The soil should contain clay and sand particles. i.e; Sandy clay or clayed sand soil is suitable for road construction.
- The soil will contain optimum moisture content. So it will be properly compacted.
- The soil which is too much dry or wet is not suitable for road construction. If so, it should be watering or dried in the sunlight before compaction.

- b) After selecting the soil, we shall perform the earth filling activities following the steps below:-

- The borrow-pits shall have to be excavated on the road where river exists (if any). At the place, where the river does not erode the bank, the distance between the road edge and the borrow- pits shall have to be maintained by at least 3 meters. On the contrary, this distance shall have to be maintained 10 times of the annual rate of erosion in the case of eroded bank.
- The places for borrow-pits shall have to be selected at least at a distance of 2.4 meters (8 feet) from the road toe on the outside.
- The weeds/grasses shall have to be cleared from the borrow-pits and the top organic soil along with the roots of trees shall have to be removed. The earth then is to be taken from there and to be laid at the specified place in layers.



- The depth of borrow- pits shall not exceed 0.5 meters (1.5 feet).
- The borrow-pits shall not be excavated continuously and a clear space of 6 meters shall have to be left between 2 borrow-pits, each having 30 meters in length.
- Earth shall be spread equally at all places in a layer of 150 millimetres (6 inches) on the road.
- The lumps of earth shall have to be broken into a size of 50 millimetres (2 inches) and the top portion at all places shall be compacted with hand rammers.
- On completion of compaction at all places at the first layer, earth shall have to be spread at the second layer with a thickness of 150 millimetres (6 inches).

#### **Camber and level dressing:**

Right after the completion of earth filling, we shall perform the camber and level-dressing activities as follows:



- On completion of earth spreading on the road and its compaction, the crest and the side slopes shall have to be dressed well.
- To prevent any water logging on the road surface and rain-cut, the road construction works shall have to be finished by maintaining 4% cross -fall on both sides from the centre of the road crest.
- Camber board shall be used to maintain road camber.
- The side slope has to be maintained as per design. Usually the side slope is considered as 1:1.5.

#### **Turfing:**

After finishing the cambering and levelling dressing, we shall perform the turfing as follows:

- The road crown and the side slopes shall have to be covered with lump of grass leaving no space blank.

- Each lump of grass shall invariably have to be pegged by means of 150 millimetres (6 inches) long bamboo-split posts.
- Watering of the grass turf shall have to be continued until new grasses grow.

## **8.2 Culvert Construction**

### **Mobilization of materials and labourers:**

- We shall collect necessary materials like first class bricks, picked bricks, chips (brick or stone chips), sand, cement, MS rod etc.
- We shall collect locally available materials;
- We shall collect quality materials as per specification mentioned in the schedule;
- We shall make the shutter from the neighbouring workshop as per size of culvert (dia of pipe);
- We shall appoint a mason and skilled/unskilled labourer.

### **Culvert Layout**

We shall give the layout of culvert following the steps below. The CF (technical) will provide facilitation for it to us.

- The layout shall have to be given at the proper place for box culvert construction or pipe installation as per the drawing,
- Normally, efforts have to be made to set up the culvert or pipe at 90° angles across the road;
- On setting layout, the earth shall have to be excavated at the right place;
- The sides of the trench shall conform to the culvert or pipe size;
- Normally, the trench should be made 1 metre wider than the pipe diameter.

### **Rod Fabrication**

During the fabrication of MS rod, we shall take care of the following:

- Rod fabrication works shall have to be carried out by following the drawings and design,
- 18 BWG G.I wires shall be used for rod binding works;
- We shall be careful during the rod cutting and binding so that the clear cover of rods is maintained at 1.5 inches (37 millimetres) further cares should also be taken to ensure that the clear cover is always maintained during concrete pouring.

### **Concrete Mixing and Casting**

- Cement, sand and chips (stone) shall be mixed at a definite proportion in a mixture machine with the necessary amount of water,
- If the mixture machine is not available, there should be hand mixing
- The following procedures shall have to be followed in the case of hand mixing:

#### **1st Step:**

- a) Water proof platform shall be constructed with concrete or bricks as per requirement,
- b) The necessary materials should be calculated out and it has to be taken care of as to what quantity of mixture preparing would be possible in a single batch.

#### **2nd Step:**

- a) The requisite quantity of sand being determined at a certain proportion shall be measured in a box, to be spread in the platform with uniform thickness and the top is to be levelled.
- b) The requisite quantity of cement should be spread in uniform thickness over this stack of sand.

#### **3rd Step:**

- a) Sand and cement already stacked in layers shall have to be mixed up by reversing with spade from one end to another in such a way that the mixture turns into a uniform colour and from a mixture of uniform density;
- b) The mixture should be stacked in heap occupying part of the platform.

#### **4th Step:**

- a) The requisite quantity of brick chips/stone chips shall have to be stacked in the vacant spaces of the platform and the top surface shall be levelled,
- b) The previously mixed sand and cement shall be spread in uniform thickness over the stacked brick chips/stone chips. It is better not to exceed a height of 250 millimetres for the two layers in combination.
- c) Then those have to be mixed up with spade from one end for several times. When the mixture will take a uniform colour and density, there will be no necessity to mix them further.
- d) The mixture will then be levelled in somewhat like a round shape with uniform thickness (normally 250 millimetres).



### **5th Step:**

- a) A concave shape is then to be made on approximation inside the mixture previously stacked and levelled and amount of water required in proportion to water/cement ration should be poured there.
- b) Under no circumstances, saline or clay mixed water shall be used. It is then to be mixed with caution and as quickly as possible.
- c) Water shall be spread uniformly over the mix and the mixture shall be prepared to a uniform colour and density.
- d) Within 45 minutes of mixing, the mixture shall be conveyed, placed and compacted and to be given the final shape.
  - The mixed concrete shall be conveyed in such a manner that no segregation takes place i.e. the chips, sand cement and water do not get separated from each other.
  - The concrete mixture shall be poured in layers at the specified place with a uniform height of 150mm (6 inches) and to be compacted with vibrators.
  - On full compaction of one layer, concrete mix in the next layer shall be laid. This is how the entire casting is to be completed.
  - Under no circumstances, the casting of pipe can be left on halfway.
  - If the vibrator is not available, compaction of concrete shall be carried on by pocking with no.5 (16mm) rod.
  - In case of vertical wall and slab of a box culvert the formwork can be stripped off on expiry of 3 and 14 days respectively from the time of casting.
  - In case of pipe casting, the formwork can be stripped off on expiry of 24 hours from the time of casting.
  - Curing work shall be continued for 14-28 days from stripping off the formwork.

### **8.3 Implementation of GS office building construction**

#### **Mobilization of materials and labour:**

- We shall collect necessary materials like first-class bricks, picked bricks, chips (brick or stone chips), sand, cement, MS rod etc.
- We shall collect locally available materials;

- We shall collect quality materials as per specification mentioned in the schedule;
- We shall make the shutter from the neighbouring workshop as per size of components of structure;
- We shall appoint a mason and skilled/unskilled labourers.

### **Layout of GS Building**

Layout means fixing our building from paper to the ground keeping proper margin from roads and sides. However, we shall give the layout of GS building following the steps below. The CF (technical) will provide facilitation for it to us.

### **Determining Plinth Level**

The FGL (Finished Ground Level) should be fixed at 1.5-2.00 ft from the highest Flood Level (HFL) and the plinth should be as per design as mentioned in the drawing.

### **Cutting Foundation and Observing Soil Condition**

We shall make the cutting depth of foundation as per design, but it depends on the soil condition at site as-

- a) The depth of the bottom of shallow foundation shall not be less than 3'-6" from the existing ground level,
- b) The depth of the bottom of shallow foundation shall have to be increased in case the desired soil layer is not found at 3'-6" below the existing ground level;
- c) If loose soils are found at designed depth, we shall excavate deeper up to the firm soil and fill it back to the design level with sand filling by layers with necessary compaction;
- d) The CF (Technical) will facilitate the community to achieve the above mentioned guidance. The CF (Technical) can communicate with his/her supervisor if necessary. However, all the activities as mentioned above will be coordinated and completed under the guidance of Site Engineer/CF (Technical).

### **CC (Cement Concrete 1:3:6) Casting**

This is lean concrete and we shall prepare it in proportion of 1:3:6 (cement:sand:khoa) in following way:

- a) Proper sieving and soaking of khoa be done;
- b) We shall mix measured sand cement separately;
- c) Then we shall mix it with khoa and water uniformly to achieve a workable consistency so that it is neither too loose nor too dry.

### **Rod Fabrication**

During the fabrication of MS rod, we shall take care of the following:

- Rod fabrication works shall have to be carried out by following the drawings and design,
- 18 BWG G.I wires shall be used for rod binding works;
- We shall be careful during the rod cutting and binding so that the clear cover of rods is maintained as per specification, further cares should also be taken to ensure that the clear cover is always maintained during concrete pouring.

### **Concrete Mixing and Casting**

This is reinforced cement concrete and we shall use it in proportion of 1:2:4 (cement:sand:khoa) in the following way:

- a) Proper sieving and soaking of khoa be done;
- b) We shall mix measured sand cement separately;
- c) Now we shall mix it with khoa and water uniformly to achieve a workable consistency.

*The procedures and steps of casting are similar as mentioned for culvert construction*

### **Brick Work**

- a) We shall mix measured sand and cement separately;
- b) Now we shall mix it with water uniformly to achieve a workable mortar;
- c) We shall use 1:4 (cement:sand) mortar;
- d) We shall ensure soaking of bricks for a minimum of 6 hours before the use for quality works;
- e) Our septic tank should be constructed first to use it for the purpose;
- f) We shall ensure curing for brick work at least for 7 days.

### **Cement Plaster (C.P) work**

- a) We shall mix measured sand and cement separately;
- b) Now we shall mix it with water uniformly to achieve a workable mortar;
- c) For wall we shall use  $\frac{1}{2}$  inch thick 1:4 (Cement:Sand) plaster;
- d) We shall ensure curing for cement plaster at least for 7 days.

### **Concrete Flooring**

- a) Proper sieving and soaking of khoa be done;
- b) We shall prepare lean cement concrete (CC) in 1:3:6 (cement:sand:khoa) proportion;
- c) We shall mix measured sand and cement separately;
- d) Now we shall mix it with khoa and water uniformly to achieve a workable consistency and apply in casting;
- e) To prepare a neat cement finished floor, we shall sprinkle cement over the CC on the same day of casting;
- f) We shall also ensure flooding water after 24 hours for at least 7 days.

### **8.4 Implementation of Bridge Construction**

About bridge construction, we have some limitations as mentioned below:

- The government of Bangladesh has been implementing a lot of infrastructure development activities throughout the country. There is a government agency called Local Government Engineering Department (LGED) which is mainly responsible for infrastructure development at rural level. In this regard what the SDF is doing is a kind of supplementation where LGED support usually does not reach. The SDF implements construction of culverts, wooden foot bridge, drain, school and market development, excavation/re-excavation of canal, tube-well installation, urinal, toilet at school and market etc.
- It is true that in case of bridge construction, sub-soil test is mandatory. But the SDF does not construct such bridges.
- As per Environmental Conservation Rule (ECR), Initial Environmental Examination (IEE) clearance from the Department of Environment (DoE) is mandatory for any bridge construction. As the SDF does not construct such bridges, we have excluded bridge construction from the scope of infrastructure works as mentioned in the ESMF (Environmental and Social Management Framework).

## 8.5 Quality Control of Construction Materials

For any quality works, we should have enough idea about the quality of construction materials. Some of construction materials are given below:

1. Brick & Brick Chips
2. Sand
3. Water
4. Cement
5. MS rod etc.



### Identification and Field Test of Materials:

#### *a) Field test of brick and brick/stone chips*

The following are the tests that are generally performed in the field to determine the quality of good bricks:

- Take a brick and try to make mark on the surface by nail, if you can make it, it is not a good brick, if not, it is a good bricks.
- Take two bricks and form Tee (T) and drop from a height of 6 ft on a more or less solid surface. If they break they are not good bricks also. If they remain unbroken, they are good brick.
- Take a brick and strike it with another brick or with a hammer. If it gives clear ringing or metallic sound, it is a good brick, if not bad one.
- Bricks should be uniform in colour, size and shape such as brick size is 9.50"x 4.50" x 2.75".

In the field, the following things should be considered for ensuring quality of good brick chips.

- It should be free from organic matter, dust and grass;
- Its shape should be triangular, angular and hard;
- The colour should be deep red and porous should not be present which floats in water.

#### *b) Field Test of Sand*

In the field, the following things should be considered for ensuring the quality of sand:

- It should be free from organic matter, clay, silt and grass.

### ***c) Field Test of Cement***

We can test the cement in the field during construction works like as follows:

- Open the bag and take a good look at the cement. There should not be any visible lumps. The colour of the cement should normally be greenish grey.
- Thrust your hand into the cement bag. It must give you a cool feeling. There should not be any lump inside.
- Take a pinch of cement and feel between the fingers. It should give a smooth and not a gritty feeling.
- Take a hand full of cement and throw it on a bucket full of water, the particles should float for some time before they sink.

### ***d) Field Test of Water***

The good quality water is very important in concrete mix. We can test the quality of the water in the field the following way:

- Clear, transparent, odour and tasteless;
- There is no floating material in the water;
- The water should be drinkable which will be used in the concrete mix;
- The odour and salinity of the water be tested by drink;
- The water should be taken into a clear glass for observing floating materials, oily materials etc.

**Note: We must use the concrete in the construction works within 45 minutes after mixing (as the initial setting time is 45min)**

### ***e) Field Test of MS Rod***

Identification of good quality MS rod:

1. There is no rust in the surface of the MS rod;
2. Three types of rod are available in the market such as plain rod, deform rod and steel spiral rod. We will use plain rod, deform rod in our works.

## **8.6 Curing**

On completion of the casting of concrete, we should also perform the curing as keeping the concrete moist and warm enough, so that the hydration of cement can continue. It can be described as the process of maintaining moisture content and favourable temperature for hardening.

## **Curing Method**

a) Water curing can be done by the following way:

- The precast concrete item such as cylinder, cube, block etc are normally immersed in curing tanks for a certain duration,
- Floor slabs, roof slabs etc are covered under water by making small ponds;
- Vertical retaining wall columns etc are cured by spraying water. In some cases, wet covering such as wet gunny bags, hessian cloth, jute matting, straw etc are wrapped to vertical surface for keeping the concrete wet.
- For horizontal surfaces saw dust, sand or earth are used as wet covering to keep the concrete in wet condition for a longer time.

b) Important considerable matter for curing:

- Infrastructure should be wet all time;
- Good quality water should be used in curing;
- Curing should be done up to minimum 7 days and maximum 28 days or mentioned days.

## **9.0 Community Monitoring**

### ***Purpose***

We should monitor our infrastructure works for having better quality, smooth progress and necessary feedback in weak areas.

### ***Activities***

For monitoring of our infrastructure sub-project, we shall use the following tools:

a) Social Audit

We can appoint the social audit committee (SAC) who can audit our community sub-project. Social audit committees verify the procurement procedure, process of work, materials price, quality and quantity, progress of work, given wage etc. The committees also verify the stock register, cashbook, payment register for ensuring transparency and accountability. The SAC will submit a report on their findings on monthly basis to the GP.



b) Display Board

From the display board, we shall be able to know the detailed information of sub project. What is the allocated amount, type of the sub-project, how many instalments received etc. All the information related to community infrastructure is displayed on the board.

**c) Community Assessment Process**

By community assessment process, we can monitor all of our activities by which all the community members can identify their benefits, impacts of the infrastructure works, vulnerability reduction measures etc. The activities of Sub-Project Committee will also be assessed by the GP as to how they implement sub projects.

**d) Field Visit by SDF Project Staff**

During the field visit, SDF technical staff can monitor and assist us in capacity building, planning, implementation and quality control of community infrastructure works. The staff should record their comments and recommendations on the record book maintained at the site. The record book, approved plans and estimates should be available at the site.

***Results***

We are able to implement our community infrastructure with accountability and transparency.

**10.0 Accounting and Record Keeping**

***Purpose***

To record our all the activities in a proper way

***Activities***

We can ensure accounting and record keeping of our sub-project related activities the following way:

- Maintaining cashbook
- Attendance register
- Wage (Payment) register
- Different contract agreement with masons, carpenters, service providers, suppliers, equipment renter etc.
- Bill, purchase voucher, payment voucher.
- Progress report
- Completion report etc.

***Results***

We can easily produce our documentation for appraisal, auditing and all of the beneficiaries. By which we can ensure accountability and transparency in all respects.



## 11.0 Operation and Maintenance

### Maintenance and its Necessity:

Once a sub-project is implemented successfully, operation and maintenance will be carried out by SPC/Operation and Maintenance committee for its better performance within the design life. The SPC/Operation and Maintenance committee shall perform the Operation and Maintenance if there is any fault; damage and loss have been occurred in the constructed infrastructure. This is done for the following.

### Why Maintenance Works

- Better service delivery
- Better maintenance
- Better performance



### Types of Maintenance

It is essential to maintain our entire infrastructure in a systematic manner.

If not, it will deteriorate over the time and will not be able to perform their intended purpose. Usually, three methods are followed to maintain the structure durability.

- Regular maintenance
- Periodic maintenance
- Emergency maintenance

#### *a) Regular Maintenance*

Regular maintenance means to repair small damage and loss of infrastructures. Regular maintenance include the following works:

- Repair the earthen road top hole,
- Repair the road shoulder and slope if sliding occurred;
- Repair slope turfing if it is damaged;
- Repair culvert and bridge approach;
- Cleaning of culvert, u drain inlet & outlet.

All of the above works to be done around the year under regular maintenance.

**b) Periodic Maintenance**

c) Such maintenance work is done after a certain time interval. Usually, this type of maintenance work is suitable for bridge, culvert, deep tube-well etc. but for earthen road it is not applicable.

**d) Emergency Maintenance**

This type of maintenance work cannot be predicted ahead of time. This type of maintenance works done after natural disaster like cyclone, flood etc.

**Roles & Responsibility of Operation and Maintenance Committee**

- To help GS identify and prioritize operation and maintenance sub-projects;
- Help GS make Damage assessment through field survey;
- Make plan for proper maintenance programme;
- Make a provision for maintenance budget while preparing a sub-project proposal.



**Table- Operation and Maintenance Plan**

Sl. No.	Name of the Scheme	Unit/ Length	Type of Maintenance	Estimated Cost (Tk.)	Source of Fund/ Others	Time Period	Responsibility

**Timeframe for Maintenance Work**

Normally, maintenance work for earthen road done during the dry season. Some work to be done prior to the monsoon. In rainy season, an earthen road gets damaged very quickly and the extent of damage grows fast if any maintenance is not ensured.

**Table-3: Timeframe for Maintenance Works**

Time	Ranking of Priority	Description
Before Rainy season	1	Cleaning drainage structure inlet and outlet
	2	Repair approach of culvert or any road structure like U-drain
	3	Filling road top depression and potholes
During Rainy Season	1	Supervision of road and clearing water if it gets stagnant on road top
	2	Ensure water flow if it gets disturbed by any means through culvert
After Rainy Season	1	Filling road top depression and potholes by wheel
	2	Repair road shoulders and slopes
	3	Clean the vegetation
Dry season	1	Maintenance work of infrastructures (Culverts, toilets, GS buildings etc)
	2	Maintaining road camber.

***Budgets for Maintenance Programme***

- 10% of the sub-project estimated cost will be kept for operation & maintenance and quick response after disaster;
- 50% cost of maintenance will be borne from SDF grant and the remaining 50% will come from community contribution either in cash or kind;
- Donation given by people or beneficiaries;
- Supporting the maintenance work on voluntary basis.

**Completion Report and Record Keeping**

After the commission of the infrastructure sub-project, a completion report will be prepared. The report should include feasibility details adopted design details, actual cost incurred as built drawing, key plan, O& M plan etc. the documents will have to be prepared and collected throughout the implementation process.

## Participatory Disaster Risk Assessment

Village ..... Union ..... Upazila..... District.....

Sl	Name of infrastructure	Type of damage	Assessed damaged amount (Cft/Cum)	Budget needed to repair the damages (Tk.)	Remarks
1	2	3	4	5	6

Signature of  
Convener of O&MC

Signature of  
President of GS

### Identifying and Prioritizing Format

Sl no	Identification of Sub-projects	Total Household	Beneficiaries			Estimated Cost
			Hardcore Poor	Poor	Others	
01	Village roads					
02	Drinking water					
03	GS office-cum shelter					

## Damage Assessment and Prioritization of Damaged Infrastructures

Village ..... Union ..... Upazila..... District.....

Sl #	Name of Infrastructure	Type of damage	Assessed damaged amount (Cft/Cum)	Budget needed to repair the (Tk.)	Scores according to the location of infrastructure	Scores according to the costing for repair	Total score obtained	Remarks
1	2	3	4	5	6	7	8=6+7	9

Signature of  
President of SPC

Signature of  
President of GS

## FORM -A

## ENVIRONMENTAL AND SOCIAL SCREENING FORM

(Applicable for sanitary latrine, tube-well and PSF, rainwater harvesting, tree plantation, nursery and other livelihood programme)

<b>Directives:</b> This form has to be filled up by SPC at village level at the time of preparation of sub-project proposal						
<b>1. General Information</b>	1. Name of village					
	2. Name of Union					
	3. Name of Upazila					
	4. Name of District					
	5. Name of proposed scheme					
	6. Location of scheme					
	7. Type of scheme (✓ mark)	New Construction		Reconstruction		
		Rehabilitation/Maintenance		Others (please specify)		
	8. Objective of the proposed scheme and brief description					
				Please Tick mark (✓)		
9. Does the proposed scheme involve all types and classes of people in the locality?			Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not applicable <input type="checkbox"/>	
<b>2. Environmental Checklist</b> (Please tick)	1. Will the scheme's implementation interrupt the natural flow of river, canal or any stream?			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	2. Will the scheme's implementation increase the possibility of groundwater pollution?			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<b>mark in the right place)</b> <b>[If the answer to question # 5 is No out of question # 1-9 and if the answer to any one of the remaining questions is yes, the sub-project proposal will be cancelled]</b>	3. Will the scheme's implementation increase the possibility of surface water pollution?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	4. Will the scheme generate any waste?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	5. Is there any waste management plan for the scheme if it generates waste? (Please include the waste management plan)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	6. Is there any chance of increasing public health problem by throwing waste into open water bodies?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	7. For constructing irrigation canal, is there any chance to create any problem to water bodies that are used for irrigation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	8. For sanitary latrine construction: Is there any drinking water source in 30 ft of the latrine?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	9. Whether there would be any water logging in case of road construction activities?			
	10. Is there any chance of tree cutting by the implementation of the scheme? (If yes then please specify the number of tree cutting)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	11. Is there any chance of destruction of biodiversity (fish, birds and animals) habitat by the implementation of the scheme?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	12. Mitigation measures			
<b>3. Social Impact Part</b> <b>(Please tick mark in the right place)[If the answer to any</b>	1. Is there any chance of resettlement of people living in the land for the implementation of the scheme?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	2. Is there any chance of land acquisition from the public for the implementation of the scheme?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	3. Is there any chance of destruction of homestead land?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	4. Is there any chance of resettlement of people living on government land for the implementation of the scheme?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



<b>question is yes, the sub- project proposal will be cancelled]</b>	5. Is there any chance of destruction of religious and cultural place?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	6. Is there any chance of loss of employment of the people or lower the living standard because of implementation of the scheme?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	7. Is there any chance of destruction of cultural tradition of people?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	8. Mitigation measures				
<b>4. Indigenous people Part (Please tick mark in the right place)</b>	1. Is the scheme located in an area where majority indigenous people live?		Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not applicable <input type="checkbox"/>
	<b>N.B. If yes, please answer the following question</b>				
	2. Are the indigenous people involved in the planning and implementation of the scheme?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	3. Is there any chance of indigenous people to be affected?		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	4. What are the feelings of indigenous people about the schemes?				
	Positive		<input type="checkbox"/>		
	Negative		<input type="checkbox"/>		
	Not any one		<input type="checkbox"/>		
5. If the answer of the question number 3 is negative, please briefly describe the reason and mitigation measures:					
<b>Other Information (if any)</b>					

<b>Signature of the SPC member:</b>				
<b>Sl No.</b>	<b>Name</b>	<b>Designation</b>	<b>Signature</b>	<b>Date</b>
1.				
2.				
3.				
4.				
5.				
<b>Social Audit Committee Recommendation:</b>				
The form is filled correctly or not (Please tick ✓ mark)		Yes <input type="checkbox"/>	NO <input type="checkbox"/>	
Mitigation measures are satisfactory or not (Please tick ✓ mark)		Yes <input type="checkbox"/>	NO <input type="checkbox"/>	
If the mitigation is not satisfactory, then please specify your opinion (where necessary):				
<b>Signature of the member of the Social Audit Committee:</b>				
<b>SL</b>	<b>Name</b>	<b>Designation</b>	<b>Signature</b>	<b>Date</b>
<b>Environmental Category of the Scheme</b> (Please tick ✓ mark in the right place)		Red	Orange-B	Orange-A
				Green
The form is filled correctly or not (Please tick ✓ mark)		Yes <input type="checkbox"/>	NO <input type="checkbox"/>	
Mitigation measures are satisfactory or not (Please tick ✓ mark)		Yes <input type="checkbox"/>	NO <input type="checkbox"/>	
If the mitigation is not satisfactory, then please specify your opinion (where necessary):				
<b>Designation</b>			<b>Signature</b>	<b>Date</b>
CF, Technical				
DO, (Technical/ Livelihood)				
DM				

## FORM-B

## Initial Environmental Examination (IEE) of the Sub-projects

(Applicable for construction/repairing of earthen roads, construction of culvert, re-excavation of canal, raising school field, repairing embankment, construction of office building for GS/multipurpose community resource centre etc.)

<b>Instruction: CF, Technical will conduct the study in the field before appraisal</b>																		
<b>General Information</b>	Village						Union				Upazilla				District			
	Name of the Scheme:																	
	Place of the Scheme:																	
	Types of the Scheme (put ✓):			New construction			Re-construction			Repairing			Others					
	Purpose of the sub-project & brief description of the sub-project																	
	How many HH will be benefited if it is implemented																	
<b>Parameters</b>	<b>Initial Environmental Examination</b>																	
<b>1. Physical Environmental effect</b>	<b>During Construction</b>								<b>After Construction</b>									
	Positive Impact (put ✓)			No Impact (put ✓)	Negative Impact (put ✓)			Positive Impact (put ✓)			No Impact (put ✓)	Negative Impact (put ✓)			Remarks			
	L	M	H		L	M	H	L	M	H		L	M	H				
1.1 Water logging and drainage congestion																		
1.2 Erosion and siltation																		
1.3 Obstruction to																		

wastewater/sewerage flow															
1.4 Air and dust pollution															
1.5 Surface water quality															
1.6 Groundwater quality															
1.7 Impact on noise level															
1.8 Flooding															
1.9 Impact on soil quality, its stability and compactness															
1.10 Loss of existing buildings and property															
<b>Mitigation measures (if the area is</b>						<b>Alternative considerations:</b>									
<b>2. Biological Environment</b>															
2.1 Removal of trees (mention how many)															
2.2 Wetland/PA															
2.3 Fish migration															
2.4 Wildlife/wildlife habitat															
2.5 Forests/PA															
2.6 Rare endangered species (i.e. wildlife,															

fish, plant, bird)															
2.7 Aquatic plants/macro-phytes															
2.8 Eutrophication															
Mitigation measures (if the area is								Alternative considerations:							
	During Construction							After Construction							Remarks
	Positive Impact (put √)			No Impact (put √)	Negative Impact (put √)			Positive Impact (put √)			No Impact (put √)	Negative Impact (put √)			
	L	M	H		L	M	H	L	M	H		L	M	H	
3. Socio-economic environment															
3.1 Impact on irrigation															
3.2 Impact on navigation															
3.3 Impact on transportation															
3.4 Loss of agricultural land and top soil															
3.5 Employment generation (mention how many)															
3.6 Commercial activities															
3.7 Impact on local livelihood															
3.8 Impact on human life of the poor															
3.9 Social conflict															
3.10 Health risks to labors involved in construction works															
3.11 Public health and															

safety																
3.12 Archaeological and cultural heritage																
Mitigation measures (if the area is affected)									Alternative considerations:							
<b>Evaluation of SDF</b>																
<b>Environmental Category of the Scheme</b> (Please tick ✓ mark in the right place)									Red		Orange-B		Orange-A		Green	
The form is filled correctly or not (Please tick ✓ mark)									Yes <input type="checkbox"/>				No <input type="checkbox"/>			
Mitigation measures are satisfactory or not (Please tick ✓ mark)									Yes <input type="checkbox"/>				No <input type="checkbox"/>			
If the mitigation are not satisfactory then please specify your opinion (where necessary):																
<b>Designation</b>									<b>Signature</b>				<b>Date</b>			
CF, Technical																
DO, (Technical/ Livelihood)																
DM																

## Work Schedule/Implementation Plan

Name of Sub-project:

Date:

Name of Scheme	Inception date	TimeFrame								Remarks
		1 <sup>st</sup> week		2 <sup>nd</sup> week		3 <sup>rd</sup> week		4 <sup>th</sup> week		

.....

.....

Convener SPC

Secretary, SPC

## Format for Monthly Progress Report

Upazila:

District:

Date:

Sl.No	Name of village	Name of scheme	Estimated cost	Date of commencement	Date of completion	Volume of work	Quantity of Completed work	Quantity of work (%)	No of labour days used	Amount Spent			Remarks
										Wages paid	Materials cost	Others cost	
1.													



## Attendance Register

Name of the sub project .....

Month .....

Sl. No.	Name	Father/Hu sband Name	Day																													Tot al # of day
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30

Name & Designation of  
 Certified by  
 Attendance Collector  
 SAC Convener

## Detailed Master Roll sheet as per attendance register

Village ..... Union ..... Upazila..... District.....

Name of Sub-project:

Date:

Sl. No.	Name	Father/Husband Name	Date		Total working days	Wage rate	Total Amount	Signature
			From	To				

Name & Designation of Payee

Certified by

Convener, SAC

**a) Sample of Signboard**

Community Infrastructures Support Fund	
..... Cluster, Upazilla, District	
1.	Name of Gram Samiti :
2.	Name of sub- project:
3.	Sub-project Type:
4.	Estimated cost:
5.	a) Grant by SDF:      b) Community Contribution:
	i) Cash
	ii) Labour/ Material
6.	Length : ..... Meters,
7.	Starting date ..... Completion date of.....
8.	Implementer : ..... Samiti
9.	Funded by: World Bank and GOB
10.	Implementing Agency: Social Development Foundation (SDF)

## b) Checklist for Earthen Road Construction/Reconstruction/Maintenance:

Location (Change)	Points of Observation	Observation Result (given tick mark)		Remarks
1	Whether appropriate soils are being used to fill up the ditches or depression.	Yes	No	
2	Whether the bushes have been cleared up in the appropriate cases.	Yes	No	
3	Whether soils in the old portion have been properly loosened for proper binding or soils between the old and new layers.	Yes	No	
4	Whether the soils have been compacted with hand rammers while filling the ditches and depressions.	Yes	No	
5	Whether the negative shoulders have been properly shaped.	Yes	No	
6	Whether arrangements have been made to drain out stagnant water from the road, if any.	Yes	No	

**(C) Checklist for CC/RCC Casting (Infrastructures other than earthen road)**

Location (Change)	Points of Observation	Observation results (given tick mark)		Remarks
		Yes	No	
1	Whether the size of the shutter has been appropriately made.	Yes	No	
2	Whether the shutter has been made water tight.	Yes	No	
3	Whether lubricant/burnt mobil has been applied on the shutter.	Yes	No	
4	Whether the sizes of the rods are correct in line with the drawing.	Yes	No	
5	Whether the spacing of the rods has been kept properly as per the drawing.	Yes	No	
6	Whether the rods have been properly cleaned.	Yes	No	
7	Whether the proper clear covers have been provided all around in placing the rods.	Yes	No	
8	Whether the quality of aggregate	Yes	No	
9	Whether the cement quality has been found alright while carrying out field test.	Yes	No	
10	Whether the aggregate and cement have been mixed at the correct proportion.	Yes	No	
11	Whether the workability of concrete has been found fine.	Yes	No	
12	Whether the concrete mixture has been properly conveyed and placed.	Yes	No	
13	Whether the concrete mixture has been properly compacted.	Yes	No	
14	Whether the concrete of casting has cured properly.	Yes	No	
15	Whether the pipes are being transported before they have gained proper strength.	Yes	No	

# Participatory Planning for Vulnerability Reduction and Disaster Management



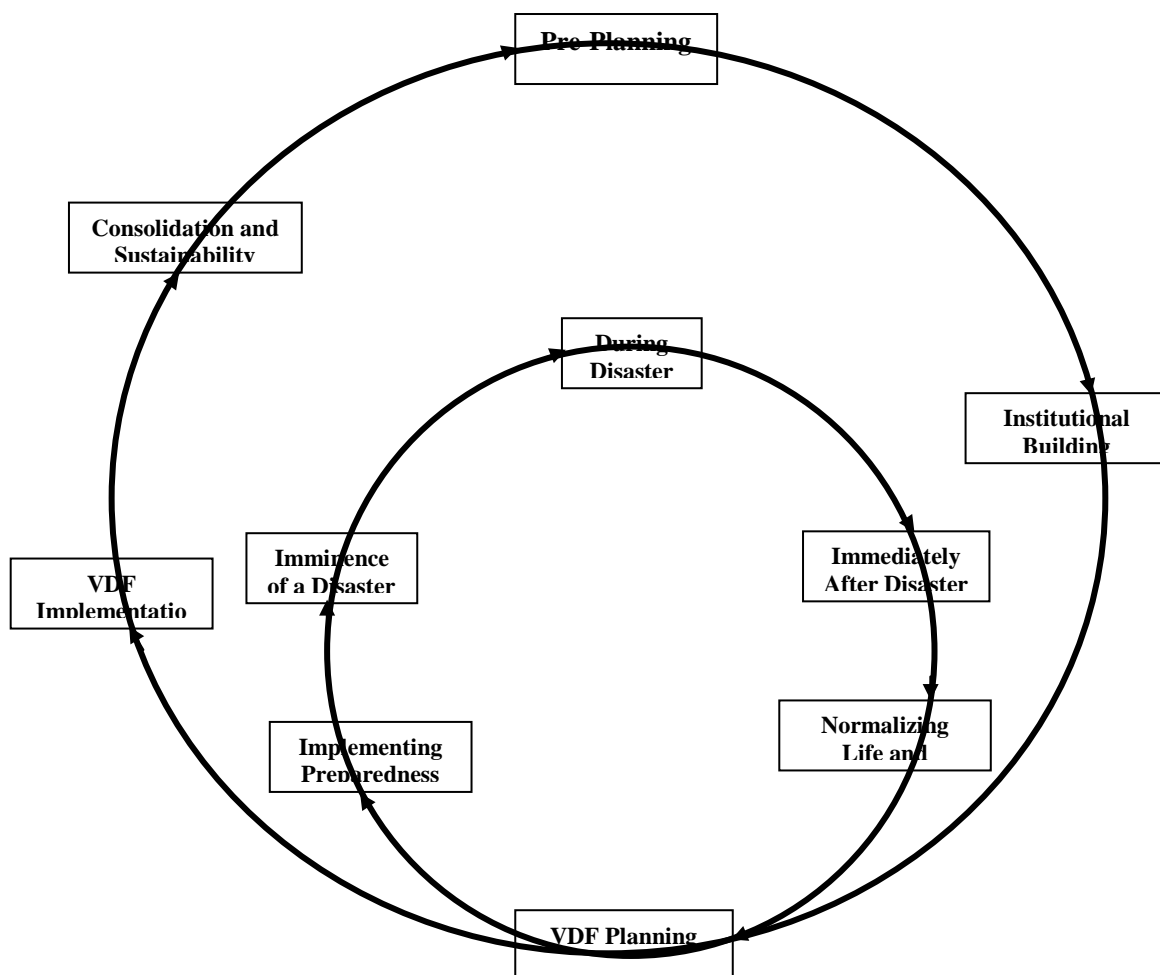
## Chapter-9



This Participatory Village Development Planning for Vulnerability Reduction and Disaster Management chapter will provide a guideline on village development planning/ resilience cycle; how to conduct a participatory vulnerability analysis, participatory damage and risk assessment and participatory risk reduction plan, and how we can cope with the climate change.

## 1.0 Village Development and Disaster Management Cycle

The village-level activities will follow a cyclical approach detailed as Village Development and Disaster Management Cycle. By the Village Development and Disaster Management Cycle, we will get a clear idea about our project activities, project implementation procedure and disaster management activities etc. The disaster management cycle is integrated with project activities within the village. The Village Development and Disaster Management Cycle is given in **figure-1** below



**Figure 1 - Village Development and Disaster Management Cycle**



## 2.0 Different Phase of Village Development Cycle

### Phase -01: Preplanning

#### a) Information, Education and Communication Campaign:

We will know details about preplanning stage from chapter-1

#### b) Participatory Identification of Poor (PIP):



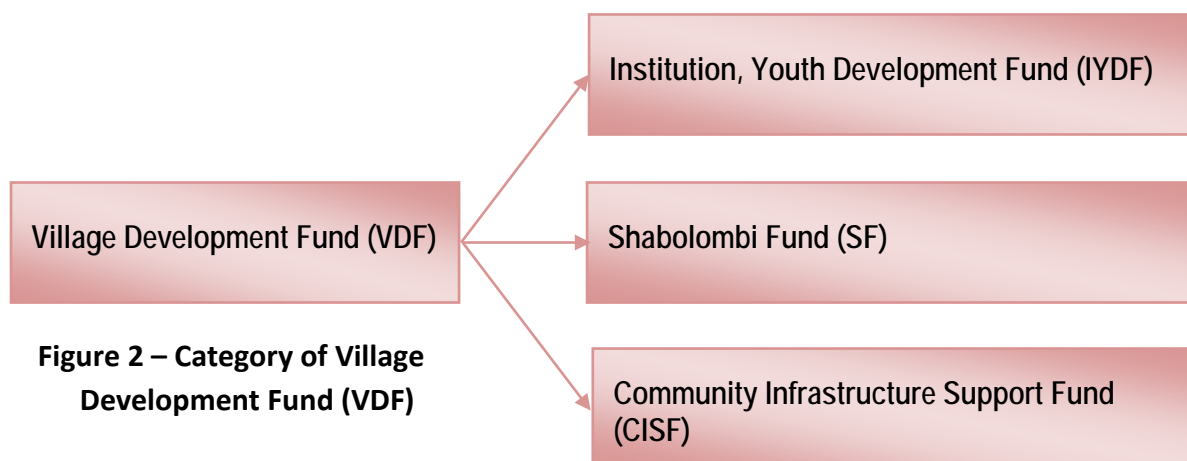
### Phase -02: Participatory Vulnerability Analysis:

- Conducting a participatory risk and vulnerability analysis.

### Phase - 03 VDF Planning:

- Preparing a VDF plan according to identification causes of risk and vulnerability analysis,
- Preparing a risk reduction plan based on community prioritization;
- Allocating VDF fund.

The Village Development Fund is mainly categorized into three sub-funds. According to the fund purpose, we can allocate the fund into three categories. The sub-funds of VDF are shown in the following **Figure-2**.



#### **Phase -04: Consolidation and Sustainability:**

- Establishing linkages with GoB and other service providing agencies,
- Setting up O&M fund for completing infrastructure;
- Setting up Federation for providing support to the village organization for sustainability.

### **3.0 Disaster Management and Community Based Adaptation to Climate Change**

#### **➤ Disaster:**

A disaster is a hazardous event which is closely associated with our lives and livelihood. It can cause enormous losses to lives and our assets. And it can change our way of living and means of livelihood.

#### **➤ Disaster Preparedness and Disaster Management:**

The disaster preparedness and disaster management is the process, which consists of different steps and arrangements like

- a. Before disaster, reducing vulnerabilities through rural infrastructure development, livelihood improvement, disaster preparedness, awareness and capacity building at individual, family and institution levels and adopting appropriate coping strategies
- b. During disaster, reducing losses through emergency response programme and
- c. After disaster, normalizing the life and livelihood through post-disaster recovery programme.

The preparedness and management activities mentioned above are summarized in the table below (1):

**Table-1: Summarized Activities on Disaster Preparedness**

Step 1 (Before Disaster)	Step 2 (During Disaster)	Step 3 (After Disaster)
<ul style="list-style-type: none"> <li>• Formation of a group of youth volunteers for disaster preparedness and disaster management</li> <li>• Providing disaster management training to the GS members and youth volunteers</li> <li>• Developing an early warning system and ensuring the equipment such as hand mike, lifejacket, torchlight, stretcher, raincoat and gumboot</li> <li>• Awareness building through folk songs</li> <li>• Observing Natural Disaster Preparedness Day (NDPD)</li> <li>• Arranging meetings at house courtyard</li> <li>• Preparing a disaster preparedness plan</li> <li>• Providing First Aid Box to GS</li> <li>• Preparing a list of physically-challenged people, distressed families, and pregnant and lactating mothers</li> <li>• Coordinating and maintaining liaison with GOs, NGOs, and GS</li> <li>• Preserving and protecting various seeds of crops and vegetables</li> <li>• Information sharing about the person who keeps the keys of flood shelter/cyclone shelter</li> <li>• Installing sanitary latrine in a higher place.</li> </ul>	<ul style="list-style-type: none"> <li>• Arranging emergency meetings</li> <li>• Delegation of responsibilities</li> <li>• Evacuating the elderly people, children, and women and physically-challenged people to shelter homes</li> <li>• Ensuring social security of the women and young girls</li> <li>• Arranging primary healthcare for the affected people immediately</li> <li>• Preserving important documents at shelter homes</li> <li>• Closing the tube-well mouth with polythine and raising the tube-well to protect from floodwater</li> <li>• Preserving household materials in a safer place</li> <li>• Wearing comfortable dresses, especially by women before the transfer to the shelter home</li> <li>• Protect livestock and keeping them in a safer place</li> </ul>	<ul style="list-style-type: none"> <li>• Prepare a list and priorities of the affected families.</li> <li>• Clean the homestead, roads and ponds.</li> <li>• Distribution of relief materials</li> <li>• Buried the dead body of livestock and human being.</li> <li>• Distribute food to the affected families from the warehouse.</li> <li>• Refer the sick and injured person to the hospital immediately.</li> <li>• Arrange cooking materials such as burner, firewood or kerosene oil.</li> <li>• Repair the houses.</li> <li>• Take necessary action for cultivation.</li> <li>• Repair and mainting the water and sanitation system and confirm safe drinking water.</li> <li>• Create work opportunity.</li> <li>• Provide credit support without interest/low interest rate.</li> </ul>

## ➤ **Community Based Adaptation**

### **Climate Change**

Climate is related with the weather which includes the rate of temperature, seasonal rainfall, seasonal storms and drought etc.

We have found the climate changing with frequent fluctuations in temperature, rainfall, flood; storms and drought etc. due to some manmade and natural causes directly affecting the lives and livelihood of the poor people in our community.

### **Damages caused by Climate Change**

The recurrence of climate-induced hazards has increased in recent years. The poor and hardcore poor have been enduring these hazards, losing their homes and homestead almost every year. We are losing our traditional livelihoods, which forces us to switch over to other livelihoods and migrate elsewhere. The labourers and landless people are becoming jobless. When it comes to women and children, the condition is even worse. They are mainly suffering from infectious and waterborne diseases.

### **Adaptation Strategies**

Experiencing various disasters, we are now living in deep uncertainty in extremely vulnerable areas, but we cannot wait for external support. We have traditional knowledge and experience. Through a participatory planning exercise and accumulating all the local knowledge and adaptation practices, we will outline a course of adaptation actions. The adaptation actions may include:

#### **a. Adaptation to Protecting Human Life**

- Awareness and capacity building for coping with the changing situation
- Adaptation to housing
- Adaptation to water and sanitation
- Strengthening coping capacity

## **b. Adaptation to Protecting Livelihoods**

- Adaptation to agricultural crops i.e. cultivating short cycling and saline, flood and drought resistant variety, crop diversification, establishment of seed bank etc.
- Adaptation to fisheries i.e. culture of short cycling and saline tolerant species, diseases resistant species etc.
- Adaptation to livestock i.e. saline or flood tolerant fodder cultivation, construction of livestock shelter etc.
- Adaptation to small trade i.e. small grocery, small poultry and dairy farming etc.
- Adaptation to diversified activities as per local demand and opportunities.

## **Concept on Risk and Vulnerability**

### ➤ **Risk**

Risk is a possibility to occur that may cause hardship to our lives, leading to either the loss of lives, loss of livelihood, loss of assets or damage to the environment. It is like the two sides of a coin. When we toss it, we get either the head or tail.

### **Major Causes of Risk**

**Natural Risk:** Cyclone, flood, heavy rainfall, riverbank erosion, earthquake, drought, climate change, epidemics etc.

**Manmade Risks:** Unemployment, insecurity of old and elderly people, polygamy, environmental degradation, conflict, receiving multiple loans at high interest rate and dowry.

- **Vulnerability:** Vulnerability means susceptibility to injury or attack. The vulnerability is, therefore, a condition of affected life, which will determine the extent of damage, or severity, which the external cause will create.

**Vulnerability Analysis:** Vulnerability analysis is a process to identify vulnerability factors and take risk reduction measures through community participation.

### **Importance of Participatory Vulnerability Analysis:**

- To identify the mitigation options and prioritization
- Reduce the degree of losses
- Increase the awareness and capacity of the local people
- Prepare the risk reduction plan
- Identify right options of adaptation

### **Steps of Vulnerability Analysis:**

- Participatory discussion meeting at community level
- Transect walk
- Preparation of damage and risk mapping
- Prioritization
- Planning

### **Vulnerability Analysis at Different Levels and Aspects:**

The local community will analyze the vulnerability on the following aspects:

- a. Individual level: Hardcore poor, poor, women, children, youths, aged, physically-challenged people, pregnant and lactating mothers and divorcees etc
- b. Family level
- c. Community level
- d. Environmental Level

## Prioritized List of Vulnerability Factors

We will prioritize our vulnerabilities and find out possible solutions to reduce the vulnerabilities through participatory approaches, following the matrix presented in the **Table-2** below:

**Table-2: Prioritized List of Vulnerability Factors**

List of Vulnerabilities	Level of Vulnerabilities		Solutions	Fund	Remarks
	Level	Segment of the community			
Receiving loan at high interest	Individual	Poor & hardcore poor	Provide loan at no interest/low interest	SF	
Lack of earning source	Individual	Poor, hardcore poor, old, physically-challenged, aged, divorcees, women headed families	<ul style="list-style-type: none"> <li>▪ Employment generation and promoting IGA</li> <li>▪ Providing one-time grant and involving in safety net programme with GOB</li> </ul>	IDF	
Sufferings from various diseases	Individual	Children & aged people	Ensuring medical support through linking with the health department	IDF	
Lack of nutritious food	Individual	Physically-challenged, pregnant and lactating mothers	Providing nutritious food to lactating and pregnant mothers	Others	
Lack of capacity	Individual	Poor, hardcore poor, youths, women and children	Providing training on disaster management	IDF	

List of Vulnerabilities	Level of Vulnerabilities		Solutions	Fund	Remarks
	Level	Segment of the community			
Lack of adequate early warning system	Individual	All segments of the community	Developing early warning system with BWDB & FFWC by DVT, GS and Jubo volunteers and providing hand mike, radio, television etc	IDF	
Washing away of homes and homesteads	Family	-	Providing support of raising homestead plinth	Others	
Loss of livestock	Family	-	<ul style="list-style-type: none"> <li>Construction of livestock shelters</li> <li>Ensuring medical support through linking with livestock department</li> </ul>	<ul style="list-style-type: none"> <li>CISF</li> <li>IDF</li> </ul>	
Inundation of tube-well and latrines	Family	-	<ul style="list-style-type: none"> <li>Raising tube-well plinth</li> <li>Construction with concrete</li> </ul>	Others	
Food crisis during disasters	Family	-	Storage dry food	Self-initiative	
Financial crisis	Family	-	Creating emergency funds	Self-initiative	
Riverside embankment without tree plantation	Community	-	Constructing high and strong embankments with tree plantation	CISF	
Road inundation during flood, lack of drainage facilities	Community		Constructing high and strong road considering flood level, setting up sufficient number of culverts for drainage of water	CISF	
Inundation of tube-well and latrine	Community	-	<ul style="list-style-type: none"> <li>Raising tube-well plinth</li> <li>Construction with concretes</li> </ul>	Others	



List of Vulnerabilities	Level of Vulnerabilities		Solutions	Fund	Remarks
	Level	Segment of the community			
Lack of capacity on disaster management, relief and rescue operation	Community		Arranging training on disaster management, relief and rescue operation	IDF	
Lack of awareness and information	Community	-	Organizing awareness programmes such as folk song, simulation, posturing, NDPD, hand bill, billboard. youths festival etc.	IDF	
Non- availability of emergency fund	Community	-	Creating an emergency fund	IDF and contribution by members	
Lack of early warning system and equipment	Community	-	Providing training and equipment	IDF	
Lack of cyclone/flood shelter	Community	-	<ul style="list-style-type: none"> <li>Constructing multipurpose community resource centres</li> <li>Raising school field</li> </ul>	CISF	
Agricultural land filled by sand/silt	Environment	-			
Water logging	Environment	-	<ul style="list-style-type: none"> <li>Improving the drainage system through re-excavation of silted canal or drain</li> <li>Construction of culvert</li> </ul>	CISF	
Spread of diseases	Environment	-	<ul style="list-style-type: none"> <li>Regular cleaning</li> </ul>	IDF	

List of Vulnerabilities	Level of Vulnerabilities		Solutions	Fund	Remarks
	Level	Segment of the community			
and epidemic			<ul style="list-style-type: none"> <li>▪ Creating awareness</li> </ul>		
Spread of bad smell from livestock and animal corpses	Environment	-	<ul style="list-style-type: none"> <li>▪ Regular cleaning</li> <li>▪ Create awareness</li> </ul>	IDF	
Increase of mosquito and other insects	Environment	-	<ul style="list-style-type: none"> <li>▪ Regular cleaning</li> <li>▪ Creating awareness</li> </ul>	IDF	
Lack of drinking water and sanitary latrine	Environment	-	<ul style="list-style-type: none"> <li>▪ Installation of tube-well and sanitary latrine</li> </ul>	CISF	
Intrusion of saline water into agricultural land	Environment	-	<ul style="list-style-type: none"> <li>▪ Raising the base of embankment above tidal surge level</li> </ul>	CISF	

## 4.0 Participatory Damage and Risk Assessment Map

### ➤ Definition

A map, which is prepared by the community through participatory process and that will show the damages and possible risk areas of a village

### ➤ Objectives

- To identify the damages and the places which are prone to risk
- Locate the areas where poor and HCP live
- Show the locations of different types of organizations, infrastructures, roads, educational institutions, medical centres, bazaars, houses, cultivation land etc by using symbols.

A sample Participatory Damage and Risk Assessment Map is attached with **figure-3**

### ➤ Steps of Participatory Damage and Risk Assessment Map

Step 1- Discussion with the Gram Parishad

Step 2- Sharing the objectives

Step 3- Transact walk

Step 4- Discussion with the community on the findings of transact walks

Step 5- Drawing a map in a participatory way

Step 6- Making a list of damaged infrastructures and showing them in the map

Step 7- Showing the weak infrastructures with red mark in the map

Step 8- Demarcating the hardcore poor and poor households and the way of entering flood water to the village

Step 9- Demarcating the location of Sanchoy Sanrakshan Committee (SSC) with red colour

Step 10- Preparing an infrastructure development plan with focus on risk reduction

Step 11- Cross-verification of map drawn (triangulation) by identified community members

Step 12- Updating the map periodically

Step 13- Preparing the final action plan

Step 14- Cross-learning and documentation of learning

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➤ **Degree of Damages**

Every time each type of disaster does not have the same degree of damages. The degree of damages depends on the severity of the disaster and the condition of vulnerabilities. The damage is kind of loss, either fully or partially, for any individual or family, may caused by natural or man-made reasons.

➤ **Loss Reduction**

People cannot control and overcome the severity of a disaster but can reduce the vulnerabilities. So, the vulnerabilities can be minimized by reducing the volume of damages.

**Table- 3: Participatory Damage and Risk Assessment Format**

**Name of Village:**

**Date:**

SL. #	Risk	Duration/ Severity	Damaged Event	Degree of severity			Impact of Severity/Damage
				Less	Medium	High	
01	Flood	10 Days	Road-05 #		✓	✓	Mobility problem of community people
			Houses-120 #	✓	✓	✓	
			Cattle -15 #				
			Goat/Sheep- 50#				

**Table- 4: Participatory Risk Reduction Plan (Sample Copy)**

Sl No.	Level	Activity	Number/ Family	Responsible	Asset/ Money (Tk.)	Time of work	Comments.
1.	Individual	Giving one-time grant to the vulnerable to repair damaged houses	10	GS	50,000	After disaster	
		Giving nutritious food to pregnant and lactating mother.	05		7,000/-	-	Contact with GS for fund
		Giving 3 days food to old, physically-challenged (those who don't have any one to feed/help)	20		5,000/-	During flood	Emergency fund
		Giving clothes to poor helpless women & children	20		6,000/-	During flood	Emergency found
2.	Family	Giving interest-free loan to the members of GP	20	SSC VCO	20,000/-	After disaster	
		Rising the level of houses	25	Head of the family		December to March (Before Flood)	SSC will contact GS and NGO to collect fund. If needed, they could

Sl No.	Level	Activity	Number/ Family	Responsible	Asset/ Money (Tk.)	Time of work	Comments.
							continue voluntary work
		Stocking dry food, kerosene, candle, lighter by own	Villagers	GS and head of the family			GS will contact NGOs for fund
		Establishing or building latrine tube-well sanitation development	Villagers	GS			
3.	Community	Formation of youth volunteer group	Every Village	GS and CF	-	March	GP will grant ... the committee.
		Arranging a 3-day workshop on disaster preparedness and management to improve the village capacity			5,500/-	February to March before flood	
		Monthly meeting of VDMC.		GS and CF	2,000/-	Year round	
		Establishing a village disaster volunteers' team and arranging a 3-day workshop for their capacity building	Every Village	GS/ CF	5,500/-	-	



Sl No.	Level	Activity	Number/ Family	Responsible	Asset/ Money (Tk.)	Time of work	Comments.
		Monthly meeting of village disaster volunteers		VDMC/CF	2,000/-	Year round	
		Distributing disaster forecast and rescue materials (hand mike, lifejacket, raincoat, torchlight, first aid box, radio etc) among village disaster volunteers			15,000/-	February to March before flood	
		Displaying the participatory risk reduction and vulnerability map on the billboard/display board			15,000/-	February to March before flood	Emergency fund/ VCO
		Arranging a workshop after every 3 months to connect and correlate between union disaster management committee and non-Govt & donor organizations	Few villages together	GS	5,000/-	Year round	
		Folk song	A few villages together	GS	6,000/-	February to March before flood	

Sl No.	Level	Activity	Number/ Family	Responsible	Asset/ Money (Tk.)	Time of work	Comments.
		Observing NDPD (rally, sports, essay writing etc)	few villages together	GS	5,000/-	31 March	
		Yearly rehearsal	A few villages together	VDMC & village disaster volunteers/ CTL-CF	16,000/-	April- May	
		Holding fortnightly meeting on disaster preparedness & management at village level (court yard meeting)	Every village	CF	3,000/=	February to March before flood/cyclone	
		Setting up/forming emergency fund	Every village	GS/ CF	50,000/=		
		Construction of shelter, roads, culvert, etc.	Every village	village Youth volunteers/ CTL-CF	20,00,000 /-	February to March before flood/cyclone	
	Environment	Planting trees at the south and southwest corners of the house (coconut, palm tree etc.).	Each family of the village	GS	100,000/=	During early monsoon (April-May)	

SI No.	Level	Activity	Number/ Family	Responsible	Asset/ Money (Tk.)	Time of work	Comments.
		Installation of tube-well and sanitary latrine	Every village	GS	100,000/=	February to March before flood/cyclone	
		Promoting flood and drought tolerant crop varieties and short-cycling cultivation system	Every village	GS	50,000/=	-	
		Raising the base of embankment above tidal surge/flood level		GS	200,000/=	February to March before flood/cyclone	

## 5.0 Linkage between VDF & Other funds

The participatory risk and vulnerability analysis will be carried out at the village-level community with assistance from Gram Samiti. The disaster risk and vulnerability analysis assessment has to be conducted separately in a participatory process. After the proper analysis and assessment, a participatory village development plan will be prepared by the community. According to the prepared plan and prioritization, an implementation plan will be worked out considering the village budget envelop of VDF. The GS will contact other relevant institutions (**Table-4**) for implementing the remaining planned activities.

**Table -4: Relevant Institutions and their Services**

Name of the Institutions	Services (related to the disaster management)
1. Local Government	<ul style="list-style-type: none"> <li>• Construction/reconstruction of rural infrastructure</li> <li>• Providing relief and rehabilitation services through UDMC</li> </ul>
2. Department of Public Health	<ul style="list-style-type: none"> <li>• Providing health support through village/union-level health workers</li> <li>• Awareness raising on public health</li> <li>• Providing emergency support</li> </ul>
3. Bangladesh Red Crescent Society	<ul style="list-style-type: none"> <li>• Disaster preparedness and vulnerability reduction</li> <li>• Disaster response</li> <li>• Improving health and blood services</li> <li>• Providing relief and rehabilitation services</li> </ul>
4. Disaster Management Bureau	<ul style="list-style-type: none"> <li>• Institutional capacity building</li> <li>• Coordination with different stakeholders</li> <li>• Disaster response</li> <li>• Disaster preparedness and vulnerability reduction</li> </ul>
5. Water Development Board	<ul style="list-style-type: none"> <li>• Construction of water controlling structures (i.e. sluice gate, dam etc.)</li> </ul>
6. Bangladesh Meteorological Department	<ul style="list-style-type: none"> <li>• Disseminate warning messages of extreme events such as tropical cyclones, tornadoes, flood, heavy rainfall, etc.</li> <li>• Provide weather forecasting for public, farmers, sea fishers on routine basis.</li> </ul>
7. Local Government Engineering Department	<ul style="list-style-type: none"> <li>• Construction/reconstruction of rural infrastructure</li> </ul>

Name of the Institutions	Services (related to the disaster management)
(LGED)	
7. Department of Fisheries	<ul style="list-style-type: none"> <li>• Provide training and seed to the fish farmers</li> <li>• Fisheries rehabilitation activities</li> </ul>
8. Department of Livestock	<ul style="list-style-type: none"> <li>• Providing livestock health support</li> <li>• Providing training to entrepreneurs</li> </ul>
9. Department of Agriculture	<ul style="list-style-type: none"> <li>• Providing training and seed to fish farmers</li> <li>• Agricultural rehabilitation activities</li> </ul>

➤ **Benefits to be derived:**

- Attaining technical services timely
- Getting warning messages in time
- Obtaining relief support easily & adequately
- Continuing the activities with support from service providers when the project will be over
- Mainstreaming lessons and good practices.

➤ **Approaches of linkage development:**

- Arranging regular meetings with the UDMC
- Taking part in planning and implementation at UDMC
- Participating in various workshops, trainings, learning-sharing meetings on disaster management issues
- Arranging linkage and coordination workshops with local NGOs, IN NGOs, Union Disaster Management Committee (UDMC) and Upazila Disaster Management Committee (UZDMC) to get hardware and software services at different phases of disaster management
- Organizing learning fairs on mitigation risk and vulnerability

# Livelihood Development Activities



## Chapter-10



## 1.0 What is Livelihood

Livelihood means the way we make our living. It happens through sustainable income-generating activities. It happens through utilization of our local resources, too. We earn our livelihood through various income-generating activities e.g cow rearing, cow fattening, goat rearing, vegetable cultivation, fish culture etc.

Our livelihood will be sustainable when we will be able to cope with and recover from stresses and shocks, and run our IGA after withdrawing the external support and maintain or enhance our capabilities and assets both now and in the future.

We are the members of NUTON JIBON project. We have the opportunities to improve our livelihoods through this project. We should utilize maximum support of the project and outside assistance. This will help us upgrade our lifestyle and livelihoods. We will achieve the following objectives:

- To increase family income
- Improve socio-economic status
- Reduce poverty
- Ensure food security and
- Empower poor and hardcore people especially rural women.

## 2.0 Participatory Vulnerability Analysis

### 2.1 Participatory Livelihood Vulnerability Analysis:

From participatory vulnerability analysis (PVA), we will be able to know the livelihood vulnerabilities. Different calamities are creating barriers towards implementing our various livelihood activities. For this, we cannot ensure sustainable livelihood development as per our expectation. So, we should know and find out that vulnerabilities caused by the calamities or other reasons.

**Example:** There is a village, Behala, in Barguna district with a total of 375 HHs. A total of 285 HHs are of poor category (Poor- 100, HCP- 185). The poor people are basically day labourers - that is their main occupation. The SDF have disseminated all project information to them. They sit together, discuss and decide to go for NJLIP opportunities. The community of Behala village has identified livelihood vulnerabilities, resources through transact work, FGD and mapping. Project staff will facilitate us to find out the key livelihood areas, vulnerable situation. We will also follow the following matrix for livelihood vulnerability analysis.



SL #	Key Livelihood Options	No. of Involved NJ Members	Prioritized Vulnerabilities	Remarks
01.	Cow fattening	60	Lack of technical knowledge, disease, medicine/vaccine crisis, feed crisis, marketing	
02	Fish culture	30	Lack of technical knowledge, flood, feed crisis, marketing	
03	Cow rearing	50	Lack of technical knowledge, Disease, medicine/vaccine crisis, feed crisis, marketing	
05	Poultry rearing	50	Lack of technical knowledge, Disease, medicine/vaccine crisis, feed crisis, marketing	
06	Vegetable/agri. cultivation	20	Lack of technical knowledge, fertilizer & seed crises, marketing	
07	Small business (Grocery shop, vending business etc)	50	Lack of technical knowledge, transport, marketing, communication	
08	Transport	25	Skill & knowledge, road communication, road accident	

## 2.2 Prioritization & Solution to Vulnerabilities

Considering the information of the above table, we will find out the vulnerabilities on priority basis. We will find out the probable solutions to the vulnerabilities. The following table shows the possible solutions to vulnerabilities of two IGAs:

SL #	Livelihood sector	Prioritized vulnerability	Solutions
01	Cow fattening/cow rearing/poultry rearing	Lack of technical knowledge	<ul style="list-style-type: none"> <li>- Organizing skill training</li> <li>- Linkage with service provider</li> <li>- Learning visit</li> <li>- Creating service providers</li> </ul>
		Disease	<ul style="list-style-type: none"> <li>- Linkage with service providers</li> <li>- Linkage with upazila livestock office</li> </ul>
		Medicine/vaccine crisis	<ul style="list-style-type: none"> <li>- Linkage with medicine suppliers</li> <li>-Linkage with para-vets and vaccinators</li> </ul>

SL #	Livelihood sector	Prioritized vulnerability	Solutions
		Feed crisis	<ul style="list-style-type: none"> <li>- Feed stocking</li> <li>- Producing fodder crops</li> <li>- Making urea molasses straw processed feed</li> </ul>
		Marketing	<ul style="list-style-type: none"> <li>- Producer group formation</li> <li>- Finding out market operators</li> <li>- Linkage with marker actors</li> <li>- Updating market information</li> </ul>
02	Vegetable cultivation	Lack of technical knowledge	<ul style="list-style-type: none"> <li>- Organizing skill training</li> <li>- Linkage with service providers</li> <li>- Learning visit</li> <li>- Developing service providers</li> </ul>
		Disease	<ul style="list-style-type: none"> <li>- Linkage with service providers</li> <li>- Linkage with Department of Agricultural Extension (DAE)</li> <li>- Linkage with medicine suppliers</li> <li>- Linkage with feed suppliers</li> </ul>
		Medicine/ Pesticide crisis/ seed	<ul style="list-style-type: none"> <li>- Producing crops</li> <li>- Linkage with pesticide whole sellers</li> <li>- Linkage with seed dealers</li> </ul>
		Marketing	<ul style="list-style-type: none"> <li>- Producer group formation</li> <li>- Finding out market operators</li> <li>- Linkage with marker actors</li> <li>- Updating market information</li> </ul>

We will find out the probable solutions to all IGAs in our village like above example with the discussion of villagers and SDF staff as well.

### 2.3 Prioritization of Main Livelihood Options

We are also involved with different livelihood activities as like as Behela village. If we do not consider different opportunities for selecting these IGAs, we could lose, instead of earning profit. During the livelihood vulnerability analysis, we have listed different livelihood options during discussion with the villagers. Now we will determine some significant factors like member involvement, input availability, technical opportunity, training opportunity, linkage opportunity and market demand. We will award 10 marks for each indicator in discussion with others and prioritize the suitable IGAs.

### Matrix of prioritization livelihood option (Mark: 0-10)

IGA ↓ Considerable factors	Beef fattening	Fish culture	Cow rearing	Poultry rearing	Vegetable cultivation	Goat rearing	Small business (Grocery shop, business etc)
Member involvement	6	3	8	9	6	5	5
Input availability	8	5	8	8	6	6	8
Tech training opportunity	9	5	9	9	5	9	4
Technology opportunity	9	2	9	9	4	8	3
Linkages opportunity	7	4	9	9	5	6	5
Extension opportunity	8	2	8	9	6	5	2
Risk Probability	5	2	5	4	6	4	2
Total marks	52 (3 <sup>rd</sup> )	23	56(2 <sup>nd</sup> )	57 (1 <sup>st</sup> )	38	43(4 <sup>th</sup> )	29

Prioritization list: 1. Poultry rearing, 2. Cow rearing, 3. Beef fattening, 4. Goat rearing.

Furthermore, we have a list of different potential IGAs with cost benefit analysis (Annexure-cost benefit analysis of 35 IGAs). We will discuss the list among ourselves and we will be able to easily understand which IGA is more profitable and suitable for undertaking for our poor and hardcore poor community. We will select and implement IGA based on the prioritized list.

#### 2.4 Prepare Livelihood Plan

Planning is the first condition to successful implementation of any work. Before the planning, we have to consider the strength and weakness, resources and opportunities, production cost and marketing scope. We will develop the plan through discussions

among ourselves in a participatory way with assistance from project staff. At first, we will prepare the plan at the group level, and then we will compile it at the GS level. In the plan, member-wise selected IGA and amount of loan will be mentioned properly. As we have the opportunity to get fund from VCO, we will prepare a business plan (Annexure- business plan format) for each and every member before taking loan from VCO. This will internalize us how we can implement our IGAs and make profit in proper way. The example of a business plan of a dairy producer is given below:

Sl.No.	Input/Materials/Others	Quantity	Price	Remarks
Fixed cost				
01	Cow purchase (3 years old )	01 no,	25000	Calculation for one year
02	House making	01 no,	3000	
03	Chari, floor making	01 no.	500	
04	Mosary/ others		1500	
Operation Cost				
05	Rice bran	750 kg	1500	
06	Pulse bran	50 kg	1200	
07	Green grass	2000 kg	2000	
02	Straw, molasses, urea etc	1000 kg	5000	
03	Vaccine/medicine	-	500	
04	Labourers	-	3000	
06	Service charge to VCO	-	2500	
Total cost		-	45700	
Income				
01	Milk price	900 liter	34000	200 days
02	Cow dung	-	3000	
03	Cow sale price	1 no.	22500	
04	Calf price	1 no,	14000	
Total income		-	73500	
Net Profit			27800	

Figure: The cost benefit analysis of cow rearing for one year

### **3.0 Considering Factors for Livelihood Support Plan**

We will first discuss a case study on beef fattening of Rahima and Shahida. These two women are the JG members of Bujruk Jamalpur village in Gaibandha district. Rahima is interested to start beef fattening seeing others making profit out of it. Accordingly, she received loan and purchased a cattle at TK 15000. She did not assess the vulnerability and its solution. Even she had no technical knowledge on UMS (Urea Molases Straw) preparation and other issues. As a result, she saw three months later that her cattle did not grow as she had expected. She sold it having a profit of only TK 500. But, Shahida handled things chronologically like assessing vulnerability, finding out solutions and making plans accordingly. She identified technical service provider and contacted him as per need. She took care of her cattle according to the suggestion of service provider. And she got the good result she had expected. Her cattle grew enough by the time. After three months, she sold it and made a profit TK 3,500. She then bought two cattle and got more profit by expanding her business. We learnt from this case study that we would take training and follow recommendations to implement any livelihood activity.

We will consider the affordability, cost reduction; more price/income, value addition and environmental aspects for prepare a good livelihood plan. We got the solutions. Now we will start livelihood planning. We have to consider following points to prepare an effective livelihood plan and implement livelihood activities. Points are:

#### **3.1 Affordability**

We should think about the affordable livelihood option. The NJG members should have to take under consideration whether she has ability to implement the IGA. These are her knowledge, skill, financial ability, physical scope and her willing attitude to implement the livelihood option. At initial stage, these are very important to select IGA for individual group member.

#### **3.2 Cost Reduction**

Before starting the selected livelihood, we will find out the way of cost reduction. It may be in different way like -

- Improving productivity
- Qualitative and collective input collection
- Use local resources/materials
- Group marketing etc.

### 3.3 Value Addition

During production and after harvesting product, we will take some activities of value addition.

These activities will help us have qualitative production, product processing and marketing of the product at a higher price. We will do the following for having better prices:

- Cleaning
- Grading
- Drying
- Washing
- Packaging etc.

### 3.4 Business Expansion

We need to consider the expansion of our current business to boost production so that we can supply our products as per market demand. This will help us employ more labourers and make more profits. The expansion opportunity may also encourage us to run big business and risk taking capacity will turn high.

### 3.5 Environment Restoration

The things around us are called environment. We do not take any initiative that may cause damage our environment. We should discuss among us the environmental issues of livelihood to build awareness and take measures to save our environment-

Livelihood Issues of Environment	Measures
<ul style="list-style-type: none"><li>* Unhygienic accommodation of livestock (cattle, poultry etc)</li><li>* Misuse of bi-product like cow dung etc.</li><li>*Wrong use of chemical fertilizers and pesticides in crop production.</li><li>*Misuse of antibiotics in feeds cause of public health concern.</li><li>*Deep underground water use in agricultural production</li><li>* Salinity in the water</li></ul>	<ul style="list-style-type: none"><li>*Livestock rearing in clean, fresh and hygienic condition as possible.</li><li>*Preparing organic manure, vermin compost biogas as bi-product</li><li>*Reduce the use of chemical fertilizers and pesticides, use of organic manure and herbal pesticides as well as follow IPM</li><li>* Restrict the use of antibiotics in feeds</li><li>* Maximum use of surface water in crop production.</li><li>* Using saline tolerant variety and avoid intrusion of saline water into croplands.</li></ul>

## 4.0 Value Chain

We know the value chain is the term used to describe the channels through which products move from the production to consumption. The main objective of value chain is to increase the product value for getting more profits.

The value chain describes the full range of activities which are required to bring a product (service or goods) from its conception, through the different phases of production (involving a combination of physical transformation and the input of various producer services), delivery to final consumers, and final disposal after use. We could ensure value addition to our products at the following stages:

1. **Input Stage-** Ensuring qualitative inputs (seed, feed, medicine etc) through developing linkage with different input suppliers
2. **Production Stage-** Using modern technologies and methods (feeding, housing, cleaning, nursing etc) for qualitative and higher production
3. **Marketing Stage-** Ensuring group marketing competitive higher prices through developing linkage with different market operators. Ensuring cleaning, grading and packaging.

## 5.0 Linkage Development

Linkage development is the most important part for operating livelihood activities at rural level. Rural people are deprived of all sorts of facilities like improved knowledge, technologies, market information, instruments, inputs and services etc. So, it is very important to link up the community people with public and private sectors for creating opportunities enabling them to avail themselves of all sorts of entitlement and rights. There are many service providers and market actors at upazila and district levels. These service providers are providing different services to the community for their livelihood development. The market actors help raise the potentials of the poor and hardcore poor as market partners, reduce market transaction costs and align their production decisions with business and market opportunities. Following are the main service providers and market operators at upazila and district levels:

SL #	Department/Organization	Types of Providing Services
01	Livestock Department	Training, technical advice, vaccine support, AI service, fodder cutting/seed, treatment service etc.
02	Department of Agricultural Extension	Training, technical advice, demonstration plot, fertilizer, seed, pest and disease coping advices and its treatment service etc.
03	Agriculture Marketing Department	Market information, market opportunities, price value, market infrastructure and service for linkage development with different market operators.
04	Research Institute	Training, technical advice, information of high yields variety, demonstration service etc.
05	Department of Fisheries	Training, technical advice, information of high yields variety, fish feed, demonstration service etc.
06	Local Government	Information and services of agriculture, fisheries, livestock, health, and infrastructure, access to common pool resource (Roadside, small water bodies char, etc).
07	Local Service providers/ para- vets	Training, technical advice, AI service, fodder cutting/ seed, treatment service etc.
08	Department of Youth Development	Training, technical and financial support, employment loan for youth etc.
09	NGOs	Training, technical advice, AI service, Fodder cutting/ seed, inputs, treatment and marketing service etc.
10	Bangladesh Agricultural Development Corporation	Training, fertilizer, seed, technical advice, etc.
11	Bank/MFI	Loans and financial support
12	Private sector/Company	Training, technical advice, AI service, fodder cutting/ seed, inputs, medicine, irrigation, treatment, feed and marketing support etc.
13	Piker and Foria	Market information, marketing support.



We will prepare a list of service providers/employers/business operators and display this list in our GS office. We will update the list every year and use the following format to do that:

List of Service providers/market operators				
SL	Name	Position	Organization Name	Mobile #

## 6.0 Innovative Livelihood Activities

In our village, we are implementing various livelihood activities. Most of the activities are traditional ones. Nobody likes to start with new ones due to risk and vulnerability factors. This time we are going to make ourselves aware to go for new livelihood options that may benefit us better.

At the same time we need to search better marketing option. Before that planning, we will discuss among ourselves the potential new options and improved technologies.

So, we will arrange exposure visits, hold discussions with potential producers and build linkage with other relevant institutions for upgrading the livelihood activities. Even we will organize need-based training to strengthen our technical capacity. We can consider rice, fish culture, integrated fish-duck-vegetable farming, ball method seedling production, floating vegetable production, apiculture rabbit cultivation, vermin composting, mushroom cultivation, candle making, koel rearing, thonga making and egg hatching. We will launch any new and innovative livelihood activity on pilot basis. We will expand it further based on the learning of the piloting.

## 7.0 Mini Farms, Growth at Production Level

In our project, group members are undertaking different income generating activities like beef fattening, goat rearing, vegetable cultivation, fish culture and small trade etc. for improving their livelihoods. At the initial stage, we are doing these activities in traditional ways because we do not have enough knowledge, experience and finance and market support. On completion of 2-3 cycles, we would become confident about our

skill and financially solvent to expand our IGA gradually towards developing a mini farm. This is the previous stage to be an entrepreneur. We can establish mini farm on the following income generating activities:

SL #	Type of Mini Farm	Characteristics of Mini Farm
01	Dairy (cow) mini farm	The NJG member should have at least 2 adult cows so that he/she may have milk around the year.
02	Beef fattening mini farm	The NJG member should have at least 2 adult cattle and he/she would rear it with a modern approach.
03	Goat rearing mini farm	The NJG member should have at least 5 adult goats and he/she could rear those round the year.
04	Poultry mini farm (backyard, broiler, layer, koel, duck )	The NJG member should have at least 50 adult birds and he/she would rear those round the year.
05	Fish mini farm	The NJG members should have at least 25 decimal water body/pond (taken on lease or own) and he/she would culture fish in it round the year.
06	Vegetable mini farm	The NJG members should have at least 20 decimals of land (lease/own) and he/she would cultivate vegetables on its round the year.
07	Nursery mini farm	The NJG members should have at least 20 decimals of land (lease/own) and he/she would produce tree sapling on it round the year.
08	Fruit orchid (Kul, mango, banana etc)	The NJG members should have at least 30 decimals of land (lease/own) and he/she would produce fruit on it round the year.

## 8.0 Micro Enterprise/Business development

Enterprise is an economic activity/initiative of a person or a group engaged in trade or service sectors to make profit by considering risks and opportunities. We have to think about our activities from the business perspective and try to be an entrepreneur.

Micro enterprise is a small-scale business in the informal sector. Micro enterprises often employ less than 10 people and have assets worth between taka 10,000-1,000,000.

Micro enterprise is often the sole source of family income but can also act as a supplement to other forms of income. The examples of micro enterprises include small retailing, cattle fattening, sewing workshops, carpentry shops and market stalls etc. The owner/proprietor of a micro enterprise is called a micro entrepreneur.

In our project, we will implement various income-generating activities and we will be able to complete 3-4 cycles of IGA. On completion of 2-3 IGA cycles, we will enhance our activities as a business. Then we will be able to grow our business to emerge as a micro enterprise. This will help us get more income as well as create employment opportunities for the rural community.

## 9.0 Steps for Livelihood Plan Implementation

After preparing the participatory livelihood plan, we will set the step-wise activities. We will go forward step by step for smooth implementation of the plan. The steps are given below:

### Step 1- Identification of Opportunity and Resources

In our village, we have some opportunities and resources. We will have to find out these and utilize those accordingly. We could consider the following resources and opportunities for our development:

Livelihood Assets/Resources	Livelihood Opportunities
1. Social resource: NJ groups, producer group, society, cooperative, relationship and informal networks etc	- Livelihood options like beef fattening, dairy rearing, vegetable etc (Annexure-cost benefit analysis of 35 IGAs).
2. Natural resource: Land, soil, water, forests and fisheries etc	- Service providing agencies for training and technical support.
3. Physical resource: Roads, culverts, water and sanitation, schools, telecommunication etc	- Availability of financial assistance- VCO, bank, income, MFIs etc.
4. Financial resource: Savings, credit and income from employment.	- Availability of quality inputs- feed, vaccine, loan, land, seed, fertilizer etc.
5. Human resource: Education, skill, knowledge, efficiency, health, nutrition etc.	- Availability of value addition like processing, packaging, cleaning, storing etc.
	- Marketing of products at good prices.
	- Security-insurance, write-off etc.

## **Step 2- Identification of Training Need and Provide Training**

Most members of the village have no enough skill and knowledge to implement the IGA. It is very important to build the capacity of the community in the IGA area. Training is one of the ways to do that. Resource persons, venue selection, module materials and approach are very inter-related issues to make the training effective. Any exposure visit is also very effective learning tools for the community. The GS will arrange the exposure visit with the help of SDF staff. To ensure effective training, we will carry out the following activities:

- Identification of training participants
- Working out the training plan
- Identifying resource persons, selecting training centre and preparing training materials
- Keeping in touch with different training centres
- Providing training to community members on IGAs.

## **Step 3- Financial Support for Livelihood Development**

Financial support is very important for implementing income-generating activities. Our poor and hardcore poor have not enough money to carry out IGAs. That is why they need financial support. The project has a provision for financial support for the community to carry out livelihood activities. Sometimes, this support may not be enough for up scaling IGAs. In that case, the community will search out sourcing fund with support from SDF staff. The scopes of financial support are:

- IDF (Skill training )
- Internal lending
- Sabolombi fund
- Financial support from other organizations (Bank, MFI), own fund

## **Step 4-IGA Implementation**

Most of the poor and hardcore poor are implementing their IGAs in a traditional manner, resulting in low production and marginal profit. The community will practise modern and scientific methods at the IGA production level. They will consider their

IGA as a business and will try to get more profits. The community will carry out the following activities at the production level:

- Collecting quality inputs
- Starting income-generating activities at appropriate time/suitable season
- Keeping in touch with service providers for technical support at local level
- Applying own skill/efficiency
- Proper supervision and monitoring of IGAs
- Value addition to production and processing levels
- Using modern technologies in feeding, housing, de-worming, vaccinating

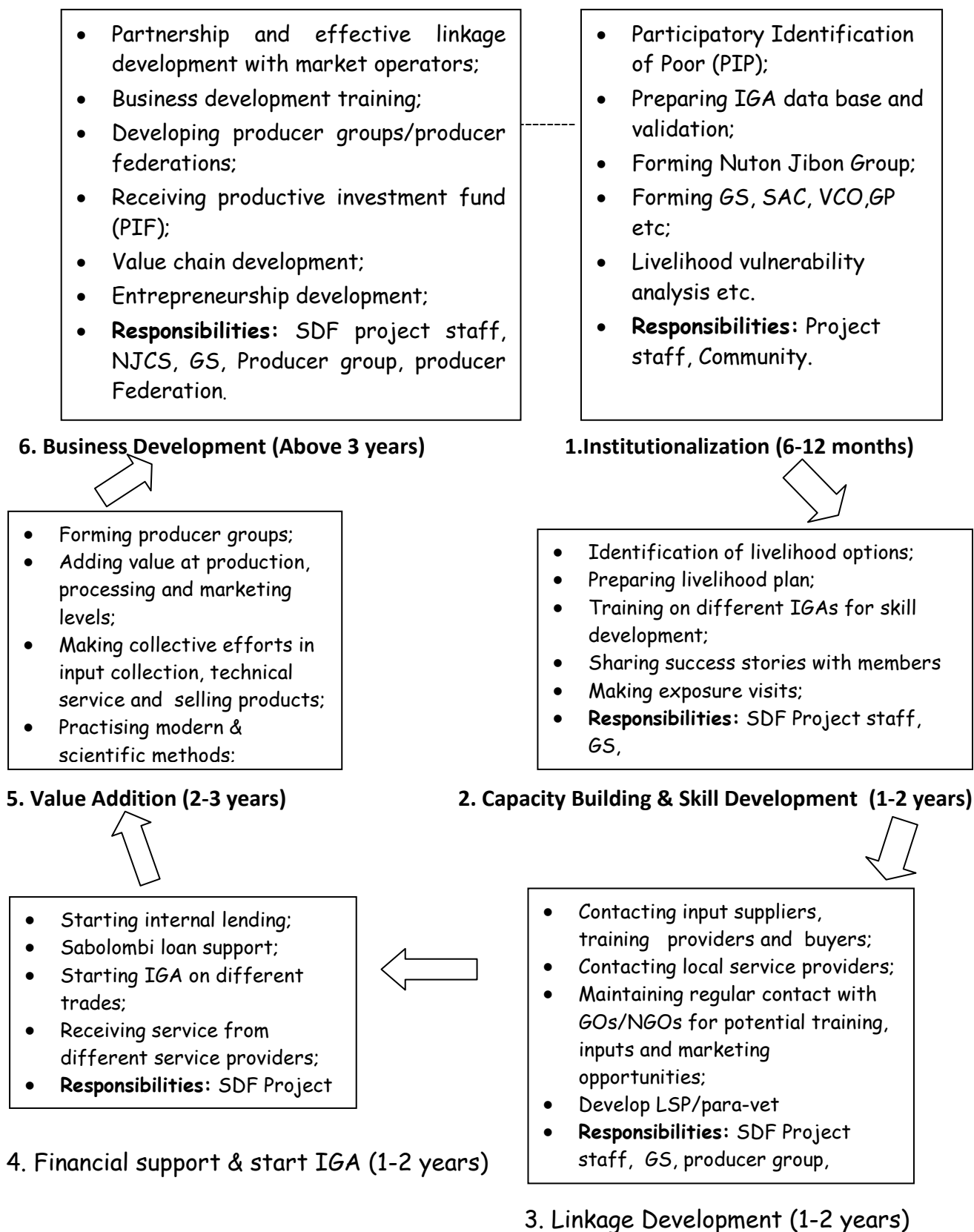
### **Step 5- Product Marketing**

Marketing is very important for livelihood development. Producers are unlikely to be benefited if there is no good market for the products. In the village, most community members sell their products at the local market individually, a practice which has little scope for making enough profit. We will prepare our plan as per market demand and market price considering '4Ps' (price, place, promotion and product). In order to strengthen the market, networking has to be established between market operators and producers. The following activities should be carried out for effective marketing:

- Surveying the market price and selling goods at competitive market
- Collecting market information (input and output market)
- Producer group/federation formation with producer group representatives
- Building linkage with different market operators
- Developing partnership with private companies and business operators
- Selling products collectively
- Organizing workshops, seminars with market operators
- Organizing/participating in trade fairs.

## **10.0 Livelihood Development Process**

We will implement the livelihood activities through the following process, which we call livelihood development process.



**Figure-Livelihood development process for NJLIP**

## **11.0 Producer Group Activities**

### **11.1 Introduction**

The Social Development Foundation is implementing Nuton Jibon project for reducing the poverty of rural poor and other vulnerable groups through empowerment and livelihood improvement activities. Under the Nuton Jibon project, group members have undertaken various income-generating activities like beef fattening, goat rearing, vegetable cultivation, fish culture and small trade etc. for improving their livelihoods. They are producing small scale products and selling their products at the local markets individually. But, they are not getting reasonable prices of their products and produces, resulting in little improvement in their livelihood drive. As there is no collective drive, they are suffering from the lack of capacity building, input collection, available information and technical services, which ultimately constraint their scope of sell in to their products and produces at higher prices through developing linkage with different markets. Having producers' organization is essential for sustainable livelihoods through scaling up IGAs as well as enterprise development, value addition and improving productivity. Once organized under the umbrella of a producer group, the group members could improve the quality of products and produces and marketing those in a collective way. It will help reduce their production cost and maximize profit.

### **11.2 Producer Group**

A producer group is formed with the producers who will produce the same type of products together and help each other for technical assistand, input collection and marketing of their products and produces collectively. The producer groups may utilize their resources properly, reduce production cost and maximize profit from their production. Both the 'Push and Pull' actions will be taken for motivating the villages to form producer groups.

### **11.3 Purpose of Forming Producer Group**

We have developed our producer group for the following purposes

- ♦ The producer group will collect inputs, produce and market their products collectively ensuring bulk production, better price as well as profitability;
- ♦ Develop entrepreneurship skill among the rural hardcore poor and poor;
- ♦ Maintain collaboration and improve forward and backward linkages in the production and market system.

#### **11.4 Key Benefits from Producer Group**

Through the producer group, the producers will produce and market their products and produces in a planned and sustainable way which lead them towards more profitability. The producer group members may get the following benefits through producer group approaches:

- To help producers to produce as per market demands;
- Enhance technical knowledge on production;
- Increase negotiation skills of the producers;
- Maximize profit by taking the producers closer to the markets;
- Protect the producers from exploitation of middlemen;
- Reduce risk and mitigate the risks;
- Produce qualitative products adding value as per market demand;
- Help provide quality input and technical assistance;
- Help the producers to achieve higher production target with low investment; and
- Create business knowledge and attitude among producers.

#### **11.5 Principles for Forming Producer Group**

1. The producers should have the clear understanding about formation of the producer group. SDF staff will take initiatives to create a positive attitude among the producers to form producer group;
2. Arranging orientation meetings and FGD with the producers of villages for discussing the formation of producer group, its objectives, benefits of producer group members and responsibilities of the producer group;
3. The producer group would be formed based on the decided strategy-- either it will be a market-led strategy or resource-based one within a village;
4. The producer group will be formed with that producers who have completed the first cycle of IGA, started the second cycle of IGA with SF loan and desire to add value to their products;
5. Gram Samity with the help of SDF staff will form a producer group with individual producers who are involved in production of the same type of products, such as, milk producers, vegetable producers, beef fattening producers etc;



6. The number of producers involved in the product, amount of production and other scope and opportunity should have to be considered to form producer group in a village;
7. Each producer group will be formed with at least 10 members. If the group gets large, there may be a sub-group under the main group for better management and decision making;
8. At the forming stage, a producer group should have at least 10 members, but in the course of time, interested members may join the producer group through making a resolution on producer group record book;
9. There will be a three-member producer functional committee in each producer group, and one member will be its convener. A GS member may represent the producer group;
10. A potential member who produces two-three products could be a member of the two-three producer groups. Potential youth members also could join the producer group;
11. Each producer group will have a separate register khata (notebook) where all the meeting resolutions will be documented properly. The basic information of producers should be documented in the annexure matrix; and
12. For taking outsource service and owning and operating joint assets (e.g. storage sheds, transportation, cleaning or packaging facilities, etc.) as well as sustainability of producer groups, registration may be needed from any authorities.

### **11.6 Role of Producer Functional Committee**

- To arrange regular meetings (special meeting, if needed) of the producer group;
- Help group take any decision in a participatory way;
- Implement group plan activities with the help of other member;
- Help group members to get loan and repayment of loan;
- Establish forward and backward linkage with service providers and market actors;
- Maintain group record and keep it updated;
- Maintain liaison with SDF/NJCS and producer group members; and
- Help producer group members to get input service, technical service and marketing support of the products.

### **11.7 Strategic Functions in Producer Groups**

- ❖ The producer group will have a meeting once in a month and it may be more, if needed. The meeting agenda (Annexure-ii) will be meaningful and issue based one;
- ❖ The members of a producer group will be allowed to receive loan from VCO at a time (same day);
- ❖ The producer group should have to know the constraints and opportunities of their products;
- ❖ The producer group should have basic understanding of production technology, production cost calculation and profitability;
- ❖ The VCO will provide need-based fund to producers based on the IGAs;
- ❖ The producers of a producer group will start implementing their IGAs at a time in a modern and scientific approach;
- ❖ Each producer will have a business plan and will keep income expenditure record of IGA in a small notebook;
- ❖ The producers of a producer group may gather inputs collectively;
- ❖ The producer group may have an effective linkage with different service providers and market operators;
- ❖ The producers of a producer group may hire technical service collectively;
- ❖ Market information and analysis report will be available to all producers;
- ❖ The producers of a producer group may collectively sell their products competitively at higher prices; and
- ❖ The producers of the producer group will add value to their products and produces and emerge as a business entity or entrepreneur.

### **11.8 Formation of Producer Federation/Sub-committee**

The producer federation/sub-committee will be formed under Second Generation Activities. The formation process and function of federation/ sub-committee at cluster and district levels are mentioned elaborately in NJCS chapter.

**Cost-Benefit Analysis of different IGA****Social Development Foundation (SDF)****Subject: Income and expenditure of Different IGA with cashflow**

Sl no.	IGA Name	Period of Income	Possible Fixed Cost				Current cost				Expected total cost	Possible Income				Possible Net Income	
			Sector	Quantity	Cost	Total	Sector	Quantity	Cost	Total		Sector	Quantity	Cost	Total income		
1	Cow Rearing(1 cow)	1 Year	Cow shed(Thatched house)	1 no	30000	34000	Rice polish	360 kg	9000	27800	61800	Milk	720 litre	28800	83800	22000	
			Cow shed(Thatched house)	1 no	3000		Pulse bran	50Kg	1500			Cowdung sale	0	2000			
			chari	1 no	500		Green Fodder/ Forage	2000Kg	3000			Cow	1 no	40000			
			Mosquito net/ others		500		Dry Straw/Rice/Molasses	1000Kg	9000			Calf	1 no	15000			
							Treatment	0	300								
							Labour	0	3000								
							Service charge										
2	Beef Fattening(1 no)	6 Month	Cow shed(Thatched house)	1 no	3000	5000	Bull calf	1	15000	25360	30360	Bull	1	45000	46000	15640	
			Manger	1 no	500		Rice polish	75Kg	3000			Cowdung sale	0	1000			
			Mosquito net/ others		1500		Pulse bran	30Kg	1200								
							Green Fodder/ Forage	500Kg	360								
							Dry Straw/molases	500Kg	2000								
							Treatment	0	300								
							Labour	0	1500								
							Service charge	10%	2000								
3	Goat/ sheep ( 5 nos)	1 Year	Shed	1 no	2000	2500	Goat/Sheep	5 no	20000	37700	40200	Goat/Sheep	5 no	35000	56000	15800	
			chari	1 no	500		Grass/Straw/feed/tre	450kg	15000			Cowdung sale	-	1000			
							Labour	1 Year	1200			Kid	10no	20000			
							Service charge	10%	1500								
4	Rabbit Rearing (10 no)	1 Year	Rabbit purchase	10 no	5000	8500	Grass/Treatment/feed	0	16000	21500	30000	Rabbit kid	500 nos	50000	54000	24000	
			House	1 no	3000		Labour	0	4500			Rabbit purchase	10 nos	4000			
			Feeder/Waterer	-	500		Service charge	10%	1000								
5	Deshi/Local chicken (11 nos)	1 Year	Bamboo House	1 no	3000	3500	Breeder Hen	11	3300	15600	19100	Sale of Hen	2000 nos	30000	33250	14150	
			Feeder/Waterer	-	500		Feed/Rice	200 Kg	7000			sale of Facies	-	500			
							Vaccine/Medicine	-	1000			Breeder Hen	11nos	2750			
							Saw dust/Rice husk	-	300								
							Labour	-	3000								
							Service charge	-	1000								

6	Broiler Rearing (200 nos)	2 Month	House	1 no	8000	14000	Chick purchase	200 nos	6000	29500	43500	Sale of Broiler	190 nos	44500	45500	2000
			Chick Feeder	6 no	600		Feed purchase	500 Kg	17000			sale of Facies	-	1000		
			Waterer	14 no	1400		Vaccine/Medicine	-	2000							
			Brooder	1 no	2000		Electricity/kerosin oil	-	1000							
			Others	0	2000		Saw dust/Rice husk	-	500							
							Labour	-	1000							
							Service charge	-	2000							
7	Layer Rearing (100 nos)	1 Year	House	1 no	10000	16000	Chick purchase	100 nos	10000	160800	176800	Sale of Egg	25000 nos	175000	195000	18200
			Chick Feeder	6 no	1200		Feed purchase	3960 kg	118800			Sale of Hen	90 nos	18000		
			Waterer	14 no	1400		Vaccine/Medicine	-	3000			sale of Facies		2000		
			Brooder	1 no	1000		Electricity/kerosin oil	-	12000							
			Others	-	2000		Saw dust/Rice husk	-	3000							
							Labour	-	12000							
							Service charge	10%	3000							
8	Chicken Rearing for quality meat production (200 nos)	3 Month	House	1 no	8000	9500	Chick purchase	200 nos	8000	32600	42100	Sale of Chicken	180 Kg	45000	46000	3900
			Waterer/Feeder	5 no	500		Feed purchase	500 Kg	17000			sale of Liter	-	1000		
			Brooder and Others	-	3000		Vaccine/Medicine	-	2000							
							Electricity/kerosin oil	-	1000							
							Saw dust/Rice husk	-	600							
							Labour	-	2000							
							Service charge	10%	2000							
9	Duck Rearing (100 nos)	1 Year	House	1 no	4000	6800	Duckling purchase	100 nos	3500	64000	70800	Sale of Egg	8000	56000	84500	13700
			Waterer/Feeder	4 no	1800		Feed purchase	1800 Kg	54000			Sale of Duck	90nos	28500		
			Others	-	1000		Vaccine/Medicine	-	1000							
							Liter	-	1000							
							Labour	-	2500							
							Service charge	10%	2000							
10	Quail Rearing (200 nos)	1 Year	House	1 no	5000	6400	Chick purchase	200 nos	4000	23500	29900	Sale of Egg	22000 nos	44000	51300	21400
			Waterer/Feeder	4 no	400		Feed purchase	200 Kg	6000			Sale of Quail	180 nos	6300		
			Others	-	1000		Vaccine/Medicine	-	2000			sale of Liter	-	1000		
							Liter	-	2000							
							Electricity/kerosin oil	-	3000							
							Labour	-	5000							
							Service charge	10%	1500							
11	Betel leaf cultivation (10Deci.)	1 Year	shelf making	-	15000	17000	Land lease	10 deci.	3000	23000	40000	Betel leaf sale	2000 Bira	80000	85000	45000
			Others	-	2000		Cutting	500 nos	2000			Vegetable sale	-	5000		
							Fertilizer/Pesticide	-	4000							
							Irrigation	-	1000							
							Oil cake	-	2000							
							Labour	30nos	9000							
							Service charge	10%	2000							
12	Cucumber/Bottle gourd cultivation (20Deci.)	6 Month	No	-	-	0	Land lease	20 deci	6000	25450	25450	Sale of Cucumber/Bottle	4000 kg	45000	47000	21550

[illegible]

							Seed	-	6000							
							Polybag/Top/Pot	-	10500							
							Labour	-	40000							
							Service charge	10%	2000							
18	Vegetable cultivation (20 Deci.)	6 Month	Bamboo shelf	1 no	5000	6000	Land lease	20 deci	6000	21900	27900	Vegetable sale	3000 Kg	45000	46000	18100
			Others	-	1000		Land preparation	20 deci	2000			Others	-	1000		
							Seed	-	400							
							Irrigation	-	1000							
							Fertilizer/Pesticide	-	5000							
							Labour	20 nos	6000							
							Service charge	10%	1500							
19	Cadle Making	1.5 Month	Mould/Cesspit	8 nos	12000	14000	House rent	1 no	4500	26000	40000	Candle sale	10000 nos	40000	42500	2500=1st month
			Melting Pot	5 nos	1250		Raw material	-	6500			Others	-	2500		
			Pot for watering	3 nos	750		Board/ Polybag	-	1000							
							Labour	40 nos	12000							
							Service charge	10%	2000							
20	Fried rice(Muri)/ chira production	10 Day	Pot purchase	6 nos	3000	4000	Paddy purchase	800 †KwR	16000	23500	27500	Fried rice(Muri)/ chira	700 kg	28000	30000	2500
			Iron pot keeper	-	500		House rent	1 gvm	2000			Others	-	2000		
			Others	-	500		Fuel wood	200 †KwR	1000							
							Labour	10 no	3000							
							Service charge	10%	1500							
21	Pond fish culture (20 Deci)	1 Year	Net purchase	-	3000	5000	Lease value	20 deci	5000	29000	34000	Sale of Fish	400 †KwR	70000	71000	37000
			Others	-	2000		Pond preparation	20 deci	2000			Others	-	1000		
							Fertilizer/Lime	-	1000							
							Fingerling	3000	3000							
							Feed	-	3000							
							Guard	12 Month	12000							
							Labour	12 Month	1000							
							Service charge	10%	2000							
22	Fish nursery (20 Deci)	6 Month	Net purchase	-	10000	12000	Lease value	20 deci	5000	38500	50500	Sale of Fingerling	200000	80000	83000	32500
			Others	-	2000		Pond preparation	20 deci	2000			Others	-	3000		
							Fertilizer/Lime	20 deci	2000							
							Fingerling	-	15000							
							Guard	6 Month	12000							
							Service charge	10%	2500							
23	Prawn/Shrimp(Golda) culture (20 Deci.)	4 Month	Net purchase	-	10000	12000	Lease value	20 deci	5000	82500	94500	Sale of Prawn	500 †KwR	150000	152000	57500
			Others	-	2000		Pond preparation	20 deci	2000			Others	-	2000		
							Fertilizer/Lime	-	2000							

							Fingerling	4000	20000							
							Feed	500 Kg	15000							
							Guard	12 Month	12000							
							Labour	12 Month	24000							
							Service charge	10%	2500							
24	Sugar cane cultivation (20 Deci.)	1 Year	No	-	-	-	Land lease	20 deci.	6000	23800	23800	Sugar cane sale	4800nos	38800	48600	24800
							Drain making/Land preparation	-	1200			Leaf sale	-	5000		
							Sapling	1200 nos	2400			Sapling sale	4800nos	4800		
							Irrigation	-	1200							
							Fertilizer/Pesticide	-	2000							
							Labour	25 nos	7500							
							Others	-	2000							
							Service charge	10%	1500							
25	Water melon/ Musk melon cultivation (20 Deci)	6 Month	No	-	-	0	Land lease	20 deci.	3000	18500	18500	Water melon/ Musk melon sale	500 nos	40000	43000	24500
							Land preparation	-	1000			Rely crop	-	3000		
							Seed	100 gm	500							
							Irrigation	-	1000							
							Fertilizer/Pesticide	-	3000							
							Pit	-	500							
							Labour	20 no	6000							
							Others	-	2000							
							Service charge	10%	1500							
26	Grossery shop	1.5 Month	Weight	1set	500	6000	Rent of House/Shop	1.5 month	4500	21200	27200	Product sale	1.5 month	30000	32000	4800
			Weight measure scale	1set	500		Material purchase	1.5 month	15000			Others	-	2000		
			Rack making	-	5000		Others	-	500							
							Service charge	10%	1200							
27	Tea shop	1.5 Month	Chair-Table	Need base	10000	12500	Milk/Sugar/Tea leaf	1.5 month	25000	44700	57200	Tea sale	1.5 month	70000	72000	14800
			Cup-pirich	Need base	2000		Labour	1.5 month	13500			Others	1.5 month	2000		
			Oven making	2 no	500		Lighting	1.5 month	500							
							House rent	1.5 month	4500							
							Service charge	10%	1200							
28	Hotel Business(Sweat/Snacks)	1.5 Month	Chair-Table	Need base	10000	13000	Milk/Sugar	1.5 month	30000	50000	63000	Sweat sale	1.5 month	60000	82000	19000
			Crokary	Need base	2000		Labour	1.5 month	13500			Singara/Samucha	1.5 month	22000		
			Oven making	2 no	500		Lighting	1.5 month	500							

							House rent	1.5 month	4500							
							Service charge	10%	1500							
29	Apiculture	1 Year	Bee nest	2 set	4000	5800	Feed purchase	1 Year	3000	17500	23300	Sale of Honey(1 Year)	60	36000	37000	13700
			Honey collection machine	1 no	800				Others			-	1000			
			Kerosin	1 Year	6000											
			Dram	1 no	500		Labour/Traveling	1 Year	5000							
			Globe material	1set	500		Service charge	10%	2000							
30	Small Business( Dry fish/Vegetable/Rice/Bittlenut	1.5 Month	Weight	1set	500	1000	Rent of House/Shop	1.5 month	1500	60000	61000	Product sale	1.5 month	80000	81000	20000
			Weight measure scale	1set	500		Material purchase	1.5 month	55000			Others	1.5 month	1000		
							Others	-	2000							
							Service charge	10%	1500							
31	Hand Loom Business	1.5 Month	Equipment purchase	-	20000	22000	Threat purchase	1.5 month	45000	63500	85500	Loom materials	1.5 month	90000	93000	7500
			Others	-	2000		Other materials	1.5 month	5000			Others	1.5 month	3000		
							Labour	1.5 month	12000							
							Service charge	10%	1500							
32	Rice husking	1.5 Month	Equipment purchase	-	20000	22000	Paddy purchase	600 kg	9000	18300	40300	Rice sale	400kg	12000	23000	4700
			Others	-	2000		Labour	1.5 month	6000			Rice polish sale	-	5000		
							Fuel cost	1.5 month	1000			Craying/Rent	1 Day	6000		
							Ghuni bag	8 no	300							
							Service charge	10%	2000							
33	Transport ( Rickshaw /Van	1 Month	Rickshaw/Van purchase	1 no	7000	8000	Maintenance cost	1 month	500	10500	19500	Income from Rickshaw/Van	1 month	15000	15000	4500
			Others	-	1000		Labour	1 month	9000							
							Service charge	10%	1000							



**Business Plan**

Name of the borrower: -----

ID/Khana no: -----

First cycle

Period: From -----to-----

Sector/ IGA: -----

Investment Source		Capital cost		Operating cost		Total cost		Projected Income		Net income/ profit	Period of business	Repayment	
SF loan	Others	Item	cost	Item	cost	Item	cost	Monthly	Total	Amount		Monthly/ weekly	Amount
		a. b. c. d.		a. b. c. d.		a. b. c. d.							
Total													

## Second cycle

Period: From -----to-----

Sector/ IGA: -----

Investment Source		Capital Cost		Operating Cost		Total Cost		Projected Income		Net income/ profit	Period of business	Repayment	
SF loan	Others	Item	cost	Item	Amount	Item	cost	Monthly	Total	Amount		Monthly/ weekly	Amount
		a. b. c. d.		a. b. c. d.		a. b. c. d.							
Total													

### Third cycle

Period: From -----to-----

Sector/ IGA: -----

Investment Source		Capital Cost		Operating Cost		Total Cost		Projected Income		Net income/ profit	Period of business	Repayment	
SF loan	Others	Item	Cost	Item	Cost	Item	Cost	Monthly	Total	Amount		Monthly/ weekly	Amount
		a. b. c. d.		a. b. c. d.		a. b. c. d.							
Total													

# Income - expenditure statement at individual level

## Social Development Foundation

Region:

Name of JG Member:

GS Name:

Cluster Address:

Name of IGA:

Expenditure Statement						Income statement						
Date	Name of Particulars/Items	Quantity (No./KG/ Liter)	Unit cost (Tk.)	Total cost (Tk.)	Cummulative cost (Tk.)	Date	Name of Particulars/ Items	Quantity (No./KG/ Liter)	Income (Tk.) /Unit	Total Income (Tk.)	Cummulative Income (Tk.)	Remarks
17/8/15	Cattle Feed purchase	50 Kg	20.00	1000.00	1000.00	17/8/15	Milk sale	5 Liter	40.00	200.00	200.00	
18/8/16	Vaccine purchase	2 no.	150.00	300.00	1300.00	18/8/16	Cowdung	1 Trolly	500.00	500.00	700.00	

**Net Profit: Total Expenditure( Tk.) - Total Income( Tk.)**

**Producer Group**

Name of the group-

Name of the village-

Name of the cluster-

SL #	Name of the producers	Father/Husband Name	PIP Number	# of animal or land	Remarks
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					

### **Agenda of producer group meeting**

In order to function of producer groups, priority will be given to elaborately discuss the following subjects/issues in the producer groups meeting. In this connection, help would be taken from training manuals and producer group guideline provided earlier for effective and fruitful discussion on specific issues. Moreover, facilitation and advises will be provided continuously to the producers through follow up field visit at household level.

1. Principles, objectives and functions of producer groups;
2. Responsibilities of producer group members and functional committee;
3. Characteristics of functional producer groups;
4. Strategy to receive fund at a time from VCO and start IGA in a modern practices;
5. Collectively inputs like cattle, feed, seed etc purchase;
6. Collectively services like training, vaccination, de worming etc purchase;
7. Collectively products like cattle, milk, vegetable etc marketing;
8. Fodder cultivation like para, nepiar and Jambo grass and its benefit;
9. UMS (Uria, molasses, straw) preparation and its benefit;
10. Technical support like AI (Artificial Insemination) for breed improvement;
11. Find out local service providers and technique to receive services from them;
12. Capacity building support like training, exposure visit etc;
13. Discussion on mini farms and it benefit;
14. Symptom of diseases and its mitigation techniques;
15. Housing of animals, cleaning issues, balance feeding etc;
16. Using of fertilizer, pest management and good quality seed etc;
17. Maintained income expenditure of IGA at individual level;
18. Market information collection from local, upazila and district level and discussion on it;
19. Partnership/ linkage development with service providers and market actors;
20. Discussion on Productive Investment Fund (PIF);
21. Review on the progress of previous meeting minutes and updated all records.



# Youth Development Activities



## Chapter-11





## **1.0 Background:**

The importance has been given to welfare and development of the total population, including youth community in articles- 14, 17 & 20 of the constitution. of Bangladesh Youths constitute one-third of total population in Bangladesh. The history of our nation is enlightened with the heroic contributions of the youth. They played vital roles in the Language Movement of 1952, mass upsurge of 1969, Liberation War of 1971 and in all the crisis times after the liberation. So it is indispensable to encourage the youth in light of their glorious history.

Youths are the most strong, self-confident, creative and productive guiding force of any nation. It is possible to reflect hopes and aspirations of a nation through youths. So it is necessary to explore and utilize their all the potentialities. Besides, youths can substantially contribute to the family income as well as poverty reduction. Based on the above philosophy, the aims and objectives of the youth policy have been formulated.

## **2.0 Youth in Nuton Jibon:**

### **a) Youth:**

According to the National Youth Policy, all Bangladeshi citizens, aged 18-35, shall be treated as youths. In Nuton Jibon project, we say those are youth who are recognized by our national youth policy. Youths may be male or female, married or unmarried and even student. For the project benefit, we will give priority to those youths who are the members of hardcore poor and poor families. The unemployed member of a poor and hardcore family like son/daughter/ husband/ wife/brother could be recognized as an unemployed youth.

### **b) Unemployed and Underemployed Youths:**

We called those youths unemployed who do not have work and those do not earn money for their own. Those who are neither students nor earning members of families could also be treated as unemployed. Underemployed youths, could also be treated as unemployed. Irregular students like those who are students of Open University and take part in exams as irregular students could be considered as unemployed youths.

### 3.0 Types of Unemployed Youths:

As per the above section, two types of youths would be treated as unemployed youths:

- i) Fully unemployed and;
- ii) Underemployed.

➤ **Fully Unemployed:**

We call those are fully unemployed youth who do not have work and cannot earn money.

➤ **Under employed:**

We call those are under employed youths who do not have specific and regular work. The youths who work seasonally and are not regular students will also be considered as underemployed youths.

#### *Criteria of unemployed youths to be supported by Nuton Jibon Livelihood Improvement Project (NJLIP):*

- In Nuton Jibon villages, the youths of the above category from the hardcore poor or poor families are treated as unemployed youths;
- A youth should comply with all the group rules if s/he want to be member of youth group;
- At a time, one un/underemployed youth from each of the targeted HHs would be eligible to be the member of Nuton Jibon youth group. But youth NJG member may withdraw his/her membership after repaying all the loan amounts. And other unemployed youths of the same HHs will be eligible for membership of the youth group.
- The project has an aim to create employment opportunities for unemployed youths through linking them with training institutes and potential employers.
- *Special Grant Support to Brilliant Students:* The NJLIP may provide financial support to the brilliant students who have already passed the HSC examinations

with excellent results and not to be admitted to a university due to financial crisis. In this case, one-time small grant support for highly deserving students of project beneficiaries that have admission rights to a university with brilliant results, but may fail to start their studies due to financial hardship. The student will be entitled for grant with an amount to be defined jointly by GS and SDF field units concerned. The student should submit a proposal to the SDF which will be appraised by AMT and support will be provided if qualifies.

#### **4.0 How to Identify Youths:**

It is necessary to identify all the youths under NJLIP and the database has to be updated regularly. Otherwise we will not be able to track them as well as their improvement. The NJLIP would provide certain supports to the identified youths of the poor and HCP families which need to be updated regularly. To capture them, the youth database will help us know the status as well as the improvements. As per the above criteria, we will identify youths in our village using the following format. The youth database must be updated once a year and approved by the Gram Parishad. The GS concerned will record the information about the dropout of employed youths if any and should update the village matrix input format. The cluster team concerned will update the youth database on a monthly basis.

The format is:

## Youth Database format

District :

Upazila :

Sl. No.	Name of Youth	Father's Name	Union/cluster	Village	National ID No.	Height	Contact Phone No.	Group No. (JG)	Sex	Age	Marital Status	Edu. Qualification	Econ. Status	Present Empl.	Training Obtained	Train. Needed	Interested to go outside of the district (Yes/No)	Remarks

## 5.0 Vulnerability of Youths:

In our village, there are many youths as per the definition described above though all of them are not vulnerable. Actually, many of our youths do not have regular work for many reasons. The following are the major vulnerabilities of the youths:

- Lack of proper education;
- Lack of financial ability to continue the education;
- Scarcity of jobs;
- Lack of technical education;
- Scarcity of good technical institute at the local level;
- Home sickness;
- Limited employment opportunities;
- Low remuneration packages etc.

### ❖ Identifying Vulnerabilities of Youths:

We never find out the root causes of the vulnerabilities of youths. We will do the following to identify the youth problems:

#### *FGD of Youth Group*

The respective GS with the help of project staff will arrange FGDs as required with various youth groups to identify the constraints/vulnerabilities.

#### *Mapping*

We will take the following actions for preparing a youth map:

- The GS with the help of project staff will organize identified youths covering the whole village;
- The GS will discuss the purpose of the meeting together before the drawing map;
- The 2-3 youths will be facilitated to draw the map, and the youth group will identify challenges, constraints, and opportunities;
- On completion of the exercise, all the information will be recorded in a paper and preserve in the Gram Samiti Office.

**Example:**

Uttar Refayetpur village is under Badiakhali village of Gaibandha Sadar Upazila in Gaibandha district. The GS has done the above exercise to identify the youth vulnerabilities and found the following reasons behind that:

- Home sickness
- Illiteracy
- Inadequate opportunities for technical education
- Absence of a favourable environment in the fields of sport, game and sound recreations
- Lack of sense of responsibility to the family and society
- Moral degradation
- Lack of financial support
- Dependence on family
- Taking skill training without thinking about employment prospect
- Negative attitude towards labour supply.

**❖ Ways of Solutions:**

- Counselling parents including youths
- Identifying potential training institutions and disseminating information among youths
- Facilitating youths to select suitable skill training options and employment as per qualifications and aspirations
- Conducting social events to make youths aware
- Establish linkages with different skill training providers and employers etc.

**❖ Addressing Vulnerabilities:**

In identifying youth problems, it is essential to give equal priority to moral education and existing poor practical education, incompleteness of formal education (dropout), different types of unemployment, involvement of youths in anti-social and immoral activities, including AIDS and drug addiction, unawareness in healthcare, scarcity of credit and less scope for undertaking self-employment project, backwardness in technology, inefficiency in IT, lack of sense of responsibility to family and society, moral degradation etc. It is necessary to identify youth-related problems towards undertaking any step of development for the youth. It is urgent to emphasize opinion of the youth.

Considering the above fact, Nuton Jibon has developed a youth development cycle consisting of following stages for focusing development of youth in the village. The stages have been summarized in the following figure some major activities have been described below:

## **6.0 Awareness Building:**

Awareness building will be carried out through IEC campaign through holding rally, video show, leaflet, poster, rural drama and folkong in the villages. We will disseminate information of training, employment and other opportunities that are available. We will conduct IEC campaign in our villages to create awareness among our youths. The SDF will provide us various IEC materials.

## **7.0 Motivation and Mobilization:**

Youths would be motivated for project principle, guidelines as well as skill training and employment. We will motivate our youths to organize themselves in small groups with 10-15 members in each group. In the group, the youths will have the opportunities to share their views, project principle, possible prospect and available opportunities. We will mobilize youth groups and counsel them. This would help them to understand how skill training and employment would create positive impact on their life. The SDF will help us conduct the motivation and mobilization events.

## **8.0 Social Event and Competition:**

We will organize various social events and competition like youth festival, sport competitions, issue-based cultural programme and day observation for youth. This will help know about various opportunities available for them, and to be aware about social responsibilities etc. These events will help us and underemployed youths understand the key reasons behind the success of other youths through direct interaction with successful youths. The participation of youths in these competitions would help procure information and create competitive attitude among unemployed youths. The SDF will provide financial and technical support as well.

### **Youth Festival:**

#### ***Objectives of the Youth Festival***

- To encourage unemployed youth for skill development training
- Disseminate information on skill development training opportunities



- Disseminate information about employment opportunities
- Create competitive attitude among unemployed youths towards employment
- Share success stories
- Identify training and employment opportunities as per demand

### ***Activity Schedule***

- Collection of display materials like poster/flex from different organizations (GO/ NGOs)
- Carrying out campaign in surrounding villages through miking/banner display
- Ensuring venue and participation of youths
- Purchasing prizes and materials
- Invitation
- Facilitating GS to conduct game events
- Disseminating information on skill development training and employment opportunities
- Ensuring dissemination of success stories
- Preparing reports

### **Counselling**

#### ***How Counselling Can Help?***

Counselling is a powerful tool to deal with individual's overall adjustment problem in different life issues, be it stress, frustration, social phobia, lack of assertiveness, problem in interpersonal communication, cultural shock due to internal migration etc. Some issues always need individual attention whereas issues common to many can be dealt in group sessions. Youths can be supported with career-related challenges in many ways. "Counsellor can put a person's qualification, experience, strengths and weakness in a broad perspective taking into consideration their desired salary, personal hobbies and interests, location and job market. Counsellors can support youths in gaining a better understanding of what really matters for them personally, how they can plan their careers autonomously, or help them make tough decisions and getting through times of crisis."

### ***Who Can Provide the Counselling?***

The SDF will develop a pool of its counsellors who will deal with the potential dropout youths. They will provide on the job counselling in group as well as at individual level to minimize the dropout. They will also work with the Significant Others (parents, spouse, guardians etc.) of some of the youths. To prepare this pool of counsellors the following training will be provided:

- i) Basic skill in interpersonal communication
- ii) Basic Counselling skill
- iii) Career Counselling
- iv) Counselling for other life issues those may impede retention at job place.

### ***How counselling will be done?***

We will follow three types of counselling steps which will finally help reduce the homesickness and other bottleneck prevailing with the unemployed youths. The counselling will help create positive attitude among the youth towards employment. The SDF will provide financial and technical support to organize said three counselling events.

1. **Youth-Parents Meeting:** We will arrange issue-wise different social events for counselling the youths. We will organize village-level youth- parents meeting to counsel the youths and their families. Each GS will arrange a monthly meeting with the participation of un/underemployed youths and their parents where various opportunities for skill development training and employment, constraints related to youth development and possible solutions, issues related with youth loans etc. have been discussed. This is initial stage counselling to inform all the youths and their parents about the opportunities available for them so that they can jointly take the right decision.
2. **Cluster Level Youth Meeting:** We will arrange cluster-level youth meeting to share the views of youths and provide information of opportunities available for them. Identified as well as mobilized youths of different villages under a cluster will be invited to the cluster office of SDF/ NJCS where all the participating youths will be interacted to know their problems and also provide them about the opportunities. Considering the aspiration, education of the youths and market

demand, all the participating youths will be informed about the opportunities with the sufficient information which help them understand to take decision for skill development training and employment. Sometimes, the parents of youths with negative attitude and some of the employers will be invited to attend these meetings. The cluster team of SDF will arrange this meeting at the cluster office. This is second-level counselling to be provided to the selected youths for job placement. Actually, sometimes we may get employment opportunities from potential employers. So, we should select youths who need jobs and provide them counselling so that they could positively move forward for employment.

3. **District Level Youth Meeting:** We will organize district level youth camp where youths having negative attitudes towards employment will participate. The district team of SDF will arrange a district-level meeting where youths of different clusters were counselled for certain skill training and or employment at different industries/factories will be invited to participate. The SDF team as well as some of the employers will interact with the youths to make them clear about the opportunities so that the participating youths should have sufficient space to take their own decisions. This will also help counsel the youth before sending them to any industries/factories. If needed, some professional counsellor will be contacted to conduct counselling session. It is mentioned that the counselling will be done in three stages. This is a counselling session for the selected youths before sending them to employment in any industries/ employers.

## **9.0 Capacity Building:**

As per COM, youths have the major responsibility to run their village-level organizations. So, youths should have enough knowledge, attitude and leadership quality so that they are take the responsibility of the village institutions. To enhance the leadership quality, capacity and knowledge we will arrange different trainings on COM and other issues. The SDF will assist us in organizing training, exposure visits, orientations etc.

## **10.0 Linkage Development:**

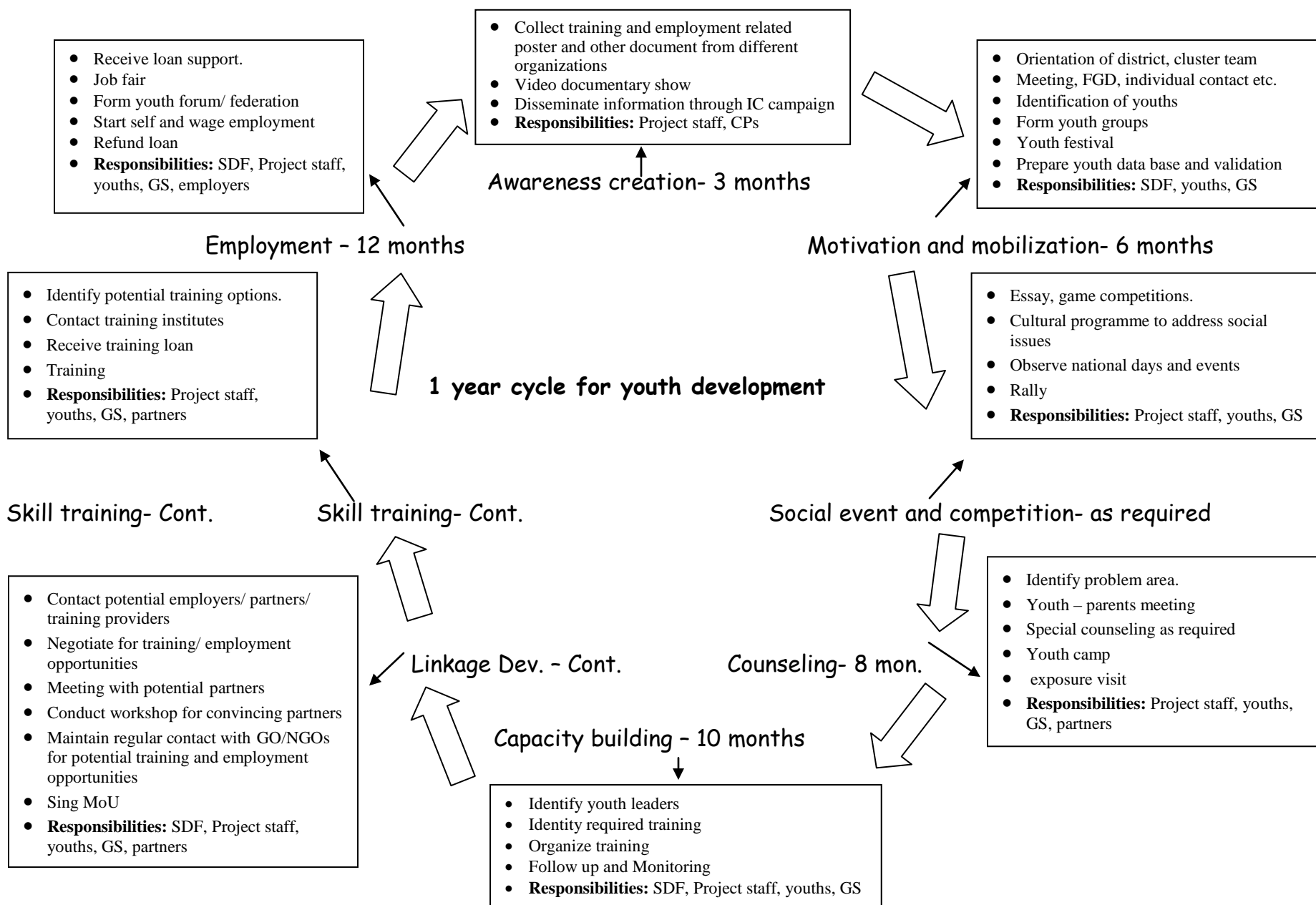
There are so many relevant trainings beyond the capacity of the project white are essential for youths. So, we should identify and contact the training providers, negotiate for convincing the partners.

### **11.0 Skill Training:**

We know without enough knowledge and skill our youths cannot sell their potentials and have the due return. To transfer appropriate knowledge and skill we, with the help of SDF, will arrange various skill trainings for youths as per their ability.

### **12.0 Employment:**

We with the active assistance of SDF will create self and wage employment opportunities through establishing linkage with potential organizations/ employers. To bridge between potential employers and unemployed youths, SDF will arrange district-level job fair where youths and employers will have the opportunities to interact with each other.



### **13.0 Opportunities for youth in Nuton Jibon:**

There are huge opportunities in Nuton Jibon villages. Priority will be given to the youths to develop them as future leader of the community. Youths will be skilled for the nation and poverty reducing income machine for the family. For these Nuton Jibon will offer them the following facilities which can make them worthy citizens of the country.

- To create an environment for wage and self-employment
- Facilitate to have skill development training and employment opportunities
- Link with different training institutes and employers
- Ensure participation in different social competitions and events
- Involve youths in the mainstream of national development process
- Involve in risk reduction and disaster management activities and
- Provide financial support

### **14.0 Youth in Gram Samiti:**

Representation of youths in all the decision-making processes relating to overall development of the village will ensure their rights and responsibilities. The youth is the back bone of a nation. As per the data base, we will organize youths in self-help group so that they can work together. We should give leadership opportunities to youths so that they can be the part of social decision-making process. In Gram Samiti, we will include youths which give them opportunities to take the responsibility to run the Samiti successfully. There are three portfolios in the Gram Samiti (GS) -- 1. President 2. Secretary 3. Treasurer.

We must keep a provision for youths in the GS portfolio. We will keep at least one position for youths so that they have the chance to lead the community. This will help us run the GS properly. Moreover, the participation of youths will be ensured in other committees like GS Gram Samiti and Social Audit Committee (SAC) according to **the chapter # 1**.

### **15.0 Type of Youth Fund:**

#### ***A. Mobilization and Counselling***

The fund will be used for the following village level activities:

- Meetings
- Exposure visits
- Counselling etc.

***B. Skill Development/ Wage Employment Loan:***

The average loan amount for skill development/wage employment is TK.10,000, considering the training subject.

The GS concerned will include the necessary budget in their IDF proposal. The skill development loan will be used for the following activities:

- Skill and technical training
- Wage employment outside the village.

***C. Employment for Skilled Youths:***

The average loan amount for employment loan for skilled youths is Tk. 20,000. The GS concerned will include necessary budget in their IDF proposal. This employment loan will be applicable for the following categories of youths:

- The youths who have successfully completed the skill development training will be entitled for employment loan. This may be the second loan for the youths who have already taken a skill development loan and received the skill training successfully. This loan is applicable for self employment purpose. The entitled youth should submit the self-employment plan to the Gram Samiti in advance which needs to be approved by the GP.

***D. Capacity Building:***

The fund will be used for the following activities:

- Identification of youth leaders and training required
- Leadership and organization management training

***E. Shabolmbi Fund for Youths:***

Youths also have the opportunities for availing themselves of Shabolmbi loan on successful completion of skill training if there is no sufficient money in the employment loan fund. We will provide these opportunities to those youths who are doing something suitable as part of self-employment. The following loan facilities we will provide to the youths. Only one youth from each family will have the loan facilities at a time:

- Shabolombi loan for individuals
- Group loan for business groups

## 16.0 Rules for Loan Receiving and Repayment:

### ❖ *Rules for receiving skill development and employment loan*

- Generally, one youth will be eligible for one loan and can take another after repayment of the previous one.
- One skilled youth may be eligible for the second loan before repayment of the previous one. This condition will be applicable only for those youths who have successfully completed the skill development training and submitted pragmatic plans to the GS concerned for regular earning through further investment.
- The skill development and employment fund will be used for the skill development training and employment purpose of the unemployed youths. This fund should be kept in the bank account of GS as a revolving fund for the betterment of the youths and not be spent on other purposes.
- To operate the skill development and employment loan, the same policy and process as Shabolombi loan will be followed which is described in details in Chapter-7.

### ❖ *Loan Repayment Rules*

- The loan repayment will start on completion of skill development training. The grace period for loan repayment should not be more than six months. But this condition will not be applicable for the youths taking loan for wage employment. For wage employment this condition will not be more than three months.
- Undertaking (meaning loan refund assurance from guardian) should be given by the guardian of a youth to receive any type of loan.
- The youth database will be updated once in a year and left out unemployed youths should be included in the youth NJ group though these youths will be eligible for any loan after three months of joining the group.
- The skill development and employment loan amount, instalments, service charge, duration etc. should be approved by GP.
- All the other rules for loan disbursement and repayment described in the Chapter-7 will be applicable for any type of youth loan.



## **17.0 Skill Development Training and Employment:**

In our country, youths account for one-third of our total population and a large number of them are unemployed. So without the development of the youths, we cannot expect the country's desired development. In this regard, the SDF has facilitated us to involve unemployed rural youths in various jobs for creating sources of earning through NJLIP project. The following steps will be taken for skill development training and employment:

- To establish a network with training and technical centres for the youths with a view to imparting skill development training through government and private sectors;
- Make the process of employment easier for the trained youths to be given financial support;
- Linkage and partnership will be established with GO, NGOs and private sector for skill development training and employment;
- Government and private organizations working in youth sector will be linked to projection programmes for keeping young women away from all kinds of social superstition, exploitation and violence;
- Adopt a market-linked approach for facilitating youths to get meaningful jobs. In our country, most trainings for the skill development of youths are organized for the sake of only training without leading to placements. We will arrange such training for our youths that has demand so that they can have job opportunities after the training.

### **17.1 Some Potential Sector for Skill Development Training and Self-employment:**

There are many skill development training options available in our country though all the options are not high demanding and linked to the market. So youths should be facilitated properly to select the potential skill development training. Actually, these sectors may be changed in the course of time. So it is very important to understand that we will select the skill development training options as per the demand of the market. Some of the potential skill development training options are as follows:

1. Mobile servicing
2. Electrical house wiring
3. Motor mechanics
4. Motor driving
5. Electronic item repairing
6. Carpentry
7. Automobile mechanics
8. Paravet
9. Welding
10. Plumbing
11. Computer operation (at least HSC level education)
12. Tailoring/ Block-batik (not more than two per village)
13. Beautician etc,

## **17.2 Some Potential Sector for Wage Employment:**

There are many wage employment options available in different industries/ employers in our country though all the options do not match us. So youths should be facilitated properly to engage with the potential wage employment opportunities in different industries/factories. Most of the industries provide on-the-job training. So it is a good opportunity for us to have jobs in different factories of the country. The SDF will facilitate us to find out these opportunities. Some of the potential wage employment options are as follows:

1. Apex Footwear Ltd and other leather industries;
2. There are eight Export Processing Zones (EPZs) in our country where different industries/ factories like Opspeed Electronics Ltd ( BD) have their own factories;
3. G-4S Security Services Ltd and other security services agencies
4. Fortune Shoe Ltd.
5. Different Garment factories under BGMEA
6. Insurance companies
7. Mobile phone operators
8. Various government circulars
9. Overseas employment, especially in the Middle East etc.

### **17.3 Some Constraints in Youth Development:**

- Reluctance about going outside the village for skill development training and employment
- Family obstacle, especially for girls
- Inadequate training institutions
- Lack of awareness
- Unwillingness to receive loan for training
- Uncertainty for having jobs after training
- Homesickness
- Superstitions etc.

### **18.0 Youths' role in CISF Sub-project**

Youths would be the members of VDMC/ SPC and take part actively in implementation. Youths could play a vital role in repair and construction-related activities. Besides, they will be involved in safe drinking water arrangement, sanitation and primary health campaign etc.

#### ***Youths' role in Disaster Preparedness:***

The youths will be organized into volunteer groups to take part in disaster preparedness activities. The groups will be formed (with 7 to 9) by the GS taking youth members from different parts of the village and comprising both boys and girls. They will be trained on disaster preparedness and emergency rescue operation and provided emergency kits so that they could play a vital role in their locality to reduce the losses of disaster. They will develop an emergency response plan annually but meet once a month for updating information on vulnerable, generating emergency fund and keep the emergency equipment ready. They will maintain a few record books to keep data on vulnerable, keep mobile phone numbers and addresses of nearby hospitals, sources of blood, fire service, police stations and other service providers. And, they will maintain close coordination with the local government and local administration to have access to relief and external support.

**Role and responsibilities of youths furnished in the table below**

<b>Before Disaster</b>	<b>During Disaster</b>	<b>After Disaster</b>
<ul style="list-style-type: none"> <li>▪ Formation of a group of youth volunteers for disaster preparedness</li> <li>▪ Receiving training on disaster preparedness and emergency response</li> <li>▪ Prepare emergency response plan</li> <li>▪ Ensure the emergency kits such as hand mike, radio (with adequate batteries), country boat, life jacket, torch light, stretcher, rain coat and gumboot etc.</li> <li>▪ Preparing a list of physically-challenged people, distressed families, pregnant and lactating mothers</li> <li>▪ Keeping mobile phone numbers and addresses of nearby hospital, sources of blood, fire service, police station and other service providers</li> <li>▪ Knowing who is keeping the key of the cyclone/flood shelter, his address and mobile phone number</li> </ul>	<ul style="list-style-type: none"> <li>▪ Arranging emergency meetings</li> <li>▪ Disseminating warning messages through hand mike/or mike of nearer mosque</li> <li>▪ Evacuating old people, children, women, disable persons to shelter home</li> <li>▪ Providing primary healthcare support to affected people immediately</li> <li>▪ Frequent contact with the union/upazila control room</li> <li>▪ Supply drinking water and emergency food at the shelter</li> </ul>	<ul style="list-style-type: none"> <li>▪ Taking sick and injured persons to hospital immediately</li> <li>▪ Clean the roads and restore the transportation and communication system</li> <li>▪ Burying dead bodies of people and corpses of livestock</li> <li>▪ Suppling drinking water, emergency medicine and food</li> <li>▪ Providing support to the members of local government for making a list and priorities of the affected families</li> <li>▪ Providing support to the members of local government/service providers for distribution of relief materials</li> </ul>

### ***Governance and Accountability Aspects in Youth Development***

The special focus on the principles of downward accountability, transparency, participation and equity will be maintained in all youth development activities. The bulk of funds will be disbursed for motivation as well as counselling, skill development and employment of the youths where we need transparent financial management and procurement practices as a high priority.

The social accountability framework and tools need to be further strengthened and developed by way of building the capacity of the community. Formation and strong

functioning of Social Audit Committees may be considered as one of the effective tools to ensure social accountability. Youths should be included in the SAC to make transparent accountability in performance of all committees.

The Gram Samiti will convene Gram Parishad meetings periodically to discuss all the activities for implementing VDF, including all youth development activities.

The Gram Samiti will maintain display boards highlighting the progress of youth development activities and progress, including financial transactions.

The SAC will keep a close look at youth development activities and presents all findings to the Gram Parishad. To carry out SAC's above role, youths have enough responsibilities because as per the COM at least one youth should be a member of SAC in each village.

## **19.0 Convergence with other Youth Development Activities**

To establish a network of training and technical centre from national to grassroots level with a view to imparting skill development training to youths for human resource development under the initiatives of government and private sectors, convergence with other agencies is very important.

Awareness building activities will also be introduced among youths against drug abuse, AIDS, STD, terrorism, all sorts of anti-social activities and immoral deeds. Initiatives like youth festival, exposure visit will be taken for regular and massive publicity of the existing activities relating to youths and success stories of employed youths for motivating other youths. To make the process of self-employment easier, the trained youths may be given Shabolombi loan.

Cooperation will be extended towards youth cooperatives societies and self-employed youths for marketing their products.

Advocacy programmes will emphasise the importance of encouraging youths to engage in sports and healthy recreational activities for their proper physical and mental growth. In this regard, youth festivals will be organized; an effective communication will be made with other organizations, including local Shilpakala Academy and sports agencies. Finally, we will create a favourable environment for the unemployed youths for their skill development which will help them become skilled members of the community as well as the skilled force of the country.

Completed

