



# SDF Report 2015

A YEAR OF  
PROGRESS  
promise with new  
commitment

## Social Development Foundation (SDF)

An autonomous organization under the Bank and Financial Institutions Division  
Ministry of Finance, Government of Bangladesh



# Social Development Foundation (SDF)

Established in 2000 as an autonomous and 'not-for-profit' organization by the Government of Bangladesh, under the Ministry of Finance, the Social Development Foundation (SDF) has grown to become one of the most successful organizations of Bangladesh in poverty alleviation. SDF reinforces multidimensional programs that impact all aspects of the lives of disadvantaged people, focusing on empowerment in human resource development.

## VISION

To eradicate poverty through sustainable development and women empowerment.

## Mission

SDF strives to empower the disadvantaged communities through implementation of integrated programs that include capacity building, infrastructure development, employment creation, nutrition awareness and support, and above all inclusive and appropriate financing for planned economic activities. These interventions aim to facilitate the communities to realize their full potentials, lift them out of poverty and take full advantage of emerging opportunities.

## What we do

Mobilize and empower rural poor with emphasis on women through capacity building initiatives to build and strengthen their institutions;

Transfer funds directly to the village institutions for making livelihood related investment to bring changes in socio-economic condition;

Develop skills and generate employment opportunities for the un/under employed youths;

Build and renovate local infrastructure through CISF program to ease communication that ultimately thrive in the national economy;

Raise awareness, improve attitudes and practices that enhance nutritional status of target beneficiaries;

Establish linkages with service providers, employers, financial institutions to ensure receiving services by the beneficiaries; and establishing second tier institutions to carry out the institutional functions after phasing out.

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## Chairperson's Statement

After successfully contributing to meet most of the millennium development goals (MDGs), we are currently aligning our strategic objectives to chase some of the sustainable development goals (SDG) within our confinement

I am happy to learn about the publication of the year's report of hard work as we stroll along another successful year with the objective to eradicate poverty through sustainable development and women empowerment. Broadly speaking, it has been a fantastic year for our growth both strategically and operationally to meliorate the quality of life of the poorest people and eventually contributing to position Bangladesh as the role model for lower income countries. Certainly, this year turned out to be a transitional one as we successfully finished implementing Social Investment Program Project (SIPP-II) way ahead of its scheduled deadline. In the meantime, there has been a great deal to occupy us in relation to the initial chores of new assignment and I am delighted to share the good news that we have already started implementing 'Nuton Jibon Livelihood Implementation Project (NJLIP)' with a funding envelope nearly double the size of preceding one with wider coverage. Clearly, this has been possible because of our concerted effort of development where the Ministry of Finance, honorable board members, and our development partners put their fair contribution through directing us to the road of excellence.

It's always interesting to look back at our work particularly with extreme poor and vulnerable in the poorest areas of the country and graduating their socio-economic status to the next higher level as a result of SIPP-II intervention over the year. The transformation at the poverty-stricken villages, however, has been possible as a consequence of running our comprehensive program of women empowerment, community infrastructure development, strengthening nuton jibon community societies, market linkage through co-ops, boosting rural economy through homestead agriculture development and most importantly skill development training for the youths who are not job-ready to be included in workforce. In fact, the prima facie evidence of women empowerment where 94% turned out to be solely women out of all beneficiaries enabling 92% of them in the leading roles of village level organizations for decision making, which is the foremost essence of Community Driven Development (CDD) approach. Contrary to the preceding one, the NJLIP which is yet in its rudimentary stage of intervention will cover

2,500 new villages in 13 districts in addition to the 3,262 villages supported under the earlier projects and indeed raise nutrition awareness, share agricultural knowledge, and focus on enhancing occupational competency of youths for better employability so as to take advantage of available job opportunities. What is more important to share that our beneficiaries lifted their veil through turning out to be our ambassadors as they spoke flamboyantly about their life changing stories of transformation with the facilitation of SDF at the inauguration ceremony of NJLIP at a village in Sylhet which is really a testament of our relentless effort.

The grim challenging conditions of last year taught us lessons to grow further and united all across the board of SDF to stand tall in a bid deal with changing dynamics of sustainable development and emerging issues for a promising future of poverty free society. After successfully contributing to meet most of the Millennium Development Goals (MDGs), we are currently aligning our strategic objectives to chase some of the Sustainable Development Goals (SDGs) within our confinement. In the area of innovation, for instance, the usage of Information and Communication Technology (ICT) to train community people using internet in order to put information in SDF's MIS (Management Information System) database in all NJLIP villages as a sub-project will be rolled out phase by phase in the upcoming years in an effort to computerise community finance activities in Village Credit Organisations. Whilst we take pride of our achievements, we are similarly sensible about our limitations which pave our way to improve further. I wouldn't hesitate to share the fact that Bangladesh is one of the 14 countries in the world where 80% of the stunted

We have many new challenges ahead to face with prudence in order to set ourselves in the prominent position of poverty alleviation in Bangladesh. We will, however, have to be more vigilant that no complacency overshadows our successes and continue focusing on our energies to hit the nail on the head to achieve par excellence in development

children live and that's why malnutrition is a high-priority area we desperately need to work more in the days to come.

Our incremental success largely depends on our human capital i.e. the people with higher level of competence and expertise work at all levels of SDF. They are our invaluable resources who work unfailingly in pursuing our goals and we are indeed grateful to each of them for all that they do. I must concede their professionalism, dedication and pragmatic ethos for all the achievements so far that put us together where we are right now. We also lament for some of

our devoted members those we lost in course of our journey during the year.

On behalf of the Board of Directors, I would take the privilege to express my sheer appreciation to the Government of Bangladesh particularly Ministry of Finance for their continued support and necessary directives which ushered us all the way to pursue our vision to work for the destitute. At the same time, I would particularly acknowledge the long-standing strategic partnership with The World Bank and their seamless support to eradicate poverty that set us at the driving role of community driven development in Bangladesh. Obviously, being the Chair of the organisation, my sincerest gratitude goes to the members of the Board of Directors and General Body for their significant contribution to keep us strategically aligned and making the organisation sustainable.

As I look to the future, we have many new challenges ahead to face with prudence in order to set ourselves in the prominent position of poverty alleviation in Bangladesh. We will, however, have to be more vigilant that no complacency overshadows our successes and continue focusing on our energies to hit the nail on the head to achieve par excellence in development. Finally, I would call all of our stakeholders including partners, and interest groups and particularly our communities to unite together and work for a better future.

Thank you all.



**M. I. Chowdhury**  
Chairperson, SDF  
(Former Secretary, Government of Bangladesh)



## Managing Director's Statement

SDF has established effective, prudent and time-tested systems for various operations and control of projects and programs. Now we are working to cope with the Sustainable Development Goals (SDG) after making enormous progress on the MDGs 1

SDF makes every effort to expand the capabilities of the extreme poor and poor to enhance their economic ability, to live healthy lives, facilitate them to nurture their talents and interests, and above all to afford them with an opportunity to live in dignity and with self-respect exercising their rights properly in the society.

SDF equally believes that investments in human capital in terms of providing education and training, the creation of employment and opportunities to acquire skills required to continuing at workplaces, health care and adequate nutrition are indispensable for socio-economic development.

The year 2015 in terms of translating our vision into reality and rolling out of the 'Nuton Jibon Livelihood Improvement Project (NJLIP)' in August in 12 poverty prone districts of Bangladesh has opened new avenue to contribute enormously yet again in the field of poverty alleviation in line with the 'Sustainable Development Goals (SDGs)'. The arena of national development is broadening and evolving, and we are positioning our organization for continued success in this changing environment. SDF realizes with its experience and expertise gained through implementation of poverty alleviation programs that sustainable development requires a steadily broadening and properly designed, integrated development mandate. To date the organization has made significant impacts through its interventions, which have led towards creating greater access and establishment of the rights of the poor and outreached.

There is much to celebrate as we begin with our new project 'Nuton Jibon Livelihood Improvement Project (NJLIP)'. In fact it's a recognition of the concerted efforts of an organization thriving to identify and position itself with the progress of the nation. The synergetic results of the previous project Empowerment and Livelihood Improvement 'Nuton Jibon' Project (SIPP II) has contributed significantly to aspire this new initiative with a budget of US\$ 220 million of which the Government of Bangladesh is providing US\$ 20 million in addition to the IDA credit of US\$ 200 million. For the next six years, we will be helping 2.25 million disadvantaged populations, especially the women and youth, with utter dedication to meet its vision through implementation of effective programs.

Poverty has many dimensions and reducing poverty is a complex and difficult challenge. This project has filled a unique niche and will cover around 2,500 new villages in 12 districts within six years including keep continuing its supports to previous 3262 SIPP-II villages. The inaugural ceremony of the NJLIP was held on 5 November, 2016 at Tikorpara village in Sylhet where the Hon'ble Minister of Finance of the Government of Bangladesh Mr. Abul Maal Abdul Muhith, MP graced the occasion as the Chief Guest.

We are transforming the poor and vulnerable community as a change-maker of their own fate and moving forward to attain our desired goal and could accomplish SIPP-II project successfully ahead of the stipulated time. We strongly believe that the achievements are the results of the concerted effort of SDF and the communities.

As usual SDF's innovation spectrum continues to deepening. In an attempt to introduce ICT in all 2,500 NJLIP villages in line with the Vision-2021 of the Govt. of Bangladesh concerning ICT SDF has carried out a pilot in 30 villages under SIPP-II engaging the beneficiaries women ensuring their capacity building support, technical assistance, monitoring and follow-up on a regular basis. On completion of piloting the promising findings have prompted the World Bank and SDF to replicate the ICT in all NJLIP villages. The ICT application is expected to enable the villagers to automate their core functions, implement efficient and effective operations and resource sharing networks, implement management information systems and develop institutional repositories of digital local contents.

Our multi-pronged programs are promoting livelihood improvement through community finance and skill

development, employment generation, women empowerment, infrastructure building and so on. We have successfully grounded more effective and efficient financing and institutional arrangements that improve the access of the rural poor to livelihood opportunities by incorporating community driven development approach. We have made significant advancement in planning, implementation, monitoring and evaluation to organize the hardcore poor and poor to build their institutions (e.g. Gram Samiti, Nuton Jibon Group, Nuton Jibon Community Society etc.) for sustainable livelihoods.

SDF, with its long years of presence since 2000, has established effective, prudent and time-tested systems for various operations and control of projects and programs. Now we are working to cope with the Sustainable Development Goals (SDGs) after making enormous progress on the MDGs, showing the value of a unifying agenda underpinned by goals and targets. In the light of SDG, SDF's vision and mission are well-defined to cater to the target groups and it has now greatly expanded its horizon.

Our basic approach strengthens rural communities by building community based institutions to raise awareness and strengthen the voices of the poor. We enable the poor, particularly women, to build, secure, and use socio-political assets to improve their well-being, reduce vulnerabilities, take advantage of new opportunities, exercise their rights, claim their entitlements, and play a more active role in society.

Many of the stories exemplifies the progress that communities can make when they become the genuine agents of development, working together to create small business, improve nutrition and child care, reduce vulnerability, and build

infrastructure. Such local doers, upon gaining control of decisions and resources, often can increase the level of transparency and fair play.

Our programs are made possible through the generosity and commitment of our development partner, The World Bank. We appreciate their full confidence in our ability to fulfill our mission and catalyze meaningful changes to elevate Bangladesh to a middle income country as envisaged by the Govt. of Bangladesh. I would also like to extend my sheer gratitude to the Board of Directors and General Body of SDF, the World Bank and above all the Ministry of Finance for their all out support and guidance from time to time. SDF's success is built on the skills and expertise of our dedicated staff, volunteers and advisory council. Our collective efforts enable us to deliver quality, transformative programs around the world. In concluding the statement I would also like to express my thanks and gratitude to my colleagues whose selfless, relentless and sincere efforts have enabled the Social Development Foundation to reach such a height that gains appreciation of the communities SDF works with, development partners and the Govt. of Bangladesh.



**AZM Sakhawat Hossain**  
Managing Director, SDF



*From the Managing Director's Desk*

# Harnessing the past and a year of progress promise with new commitment and responsibilities to deliver results

Over the past **25** years, the world has reduced the rate of extreme poverty by two-thirds and many countries have succeeded in making the presumably impossible possible. But we are not complacent with the

achievement as nearly 1 billion people still live on less than US \$ **1.25** a day. The world leaders have committed to end extreme poverty by 2030 which seemingly appears to be difficult but wholly possible. It

requires working collectively to foster inclusive and sustainable growth creating opportunity for the poor and vulnerable. We can be the generation that ended extreme poverty.

Poverty amidst plenty is the world's greatest challenge and now the paramount issue is to translate the challenges into reality. The Bangladesh Progress report 2015 on the 'Millennium Development Goals' noticeably states that Bangladesh has made remarkable progresses in the areas of poverty alleviation ensuring food security, primary school enrolment, gender parity in primary and secondary level education, lowering the infant and under-five mortality rate and maternal mortality ratio, improving immunization coverage and reducing the incidence of communicable diseases. The attainment of a few targets, however, depends on coping with a number of challenges – existence of poverty pockets, prevalence of underemployment and unemployment, stunting and wasting among under five children etc. are identified as stumbling blocks to fulfilling all the targets of MDGs in Bangladesh.

To reduce poverty, rural development is one of the processes rooted in the simultaneous enhancement of livelihoods and reduction of multiple vulnerabilities. Since its inception in 2001, the Social Development Foundation (SDF) has grown to become one of the most successful development organizations in Bangladesh in poverty alleviation and has made it their mission to fight poverty with passion, need based approaches and professionalism.

The organization reinforces multidimensional programs that impact on all aspects of the lives in particular the disadvantaged people. The underprivileged communities we work with help us unearthing appropriate niches for development and guiding to sustainable solutions to those

The landmark achievements of SDF started from Jamalpur and Gaibandha and the journey was preceded by a modest vision. The vision was to change the precarious condition of the underprivileged community and was backed by specific strategy and implementation of rigorous programs. Through trial and error method of program operations, the impact already created in the sphere of poverty alleviation uplifting the disadvantaged to next socio-economic classes, SDF has been inspired to expand its poverty alleviation programs to a substantial extent. This long journey of SDF was accompanied by its appropriate policies, competent workforce and treasure of experience.

challenges as well. SDF offers a series of skill development activities and promotes income and employment generation.

SDF, an inheritor of the Government Programs, has completed more than **15** years of its development efforts among the outreached through self-governed community institutions--the Social Investment Program Project (SIPP). The building block of SIPP was a combination of livelihood support, empowerment, access to finance, and community development. An impact evaluation study revealed that the program was sailing ahead constantly to make commitment and endeavors tied to specific targets through increased beneficiary incomes, participation and access to financial sectors, increased empowerment of the predominantly female beneficiaries and positively impacted on youth employment, food security, health and nutrition, and school attendance.

The project was intended as a small-scale pilot, to test new Community Driven Development (CDD) financing and institutional arrangements for improving access to local infrastructure and basic services. This was implemented in about **943** villages of the most poverty prone areas of Jamalpur and Gaibandha districts in three phases since its commencement in 2003. Within the same framework of CDD, SDF implemented three thematic innovative pilot projects--Pilot Healthcare Program, Monga Mitigation Initiative Pilot Project (MMIPP) and Rural Piped Water Supply Pilot Program with the main SIPP Pilot Program with the financial assistance from the Govt. of Bangladesh and World Bank.

In 2008, the program was scaled-up under the Social Investment Program Project (SIPP-I), covering **1,587** villages (including additional financing) under seven districts and introduced new opportunities for improving access to financial resources for the extreme poor and poor. Subsequently a follow-up project titled Empowerment and Livelihood Improvement 'Nuton Jibon' Project (SIPP-II) expanded activities into **3,262** villages (incorporating the SIPP-I villages) under **16** districts in July 2011 for a time span of five years scheduling its closure in June 2016 with a budget of US \$ **115** million. Since the beginning of SIPP-II SDF included it as a fast track one in terms of disbursement to village institutions and implementation of planned activities and services properly, and accordingly facilitated pragmatic changes throughout the disadvantaged community contributing to their financial and social emancipation. In the course of implementing different development programs for around one and a half decades, a remarkable number of the disadvantaged people have been successful to translate their vicious circle of poverty into the virtuous circle of prosperity.

SDF engaged independent consultants (Professor Dr. Akhter Hussain, Chairman, Department of Public Administration, Dhaka University and his team) to prepare the Borrowers Implementation Completion Results Report (BICRR) of Empowerment and Livelihood Improvement 'Nuton Jibon' Project (SIPP-II) and the study was carried out during October-December 2015. Some of the findings of the study warrant mentioning that under the Empowerment and

Livelihood Improvement 'Nuton Jibon' Project (SIPP-II) a total of **658,000** beneficiaries (95% women) participating in program implementation have surpassed the project target in terms of holding decision making positions in different committees under the village institutions. Out of **39,225** total key positions, **36,900** (94%) women occupy decision making positions in different village institutions e.g. GS, VCO, SAC etc. and **91** percent targeted HHs have been mobilized into NJG under SIPP-II.

The communities are embarking on comparatively large scale IGAs like beef fattening, dairy,

**SDF's goal for the next six years is to help five million people under NJLIP, especially women and youth, rebuild their communities and strengthen their resilience against all sorts of future disasters**

commercial vegetable cultivation, high value crops and grocery shop with higher amount of loan rather than small scale IGAs like rickshaw/van, small business, homestead goat rearing and poultry. The net income of poor and extreme poor has increased after completing successfully second and third cycle of IGAs. Moreover **62** percent targeted HHs against a set target of **50** percent has increased their income by at least **50** percent which successfully demonstrates the achievement of Project Development Objective (PDO) indicator. A total of **8** partnerships and **10** effective linkages have been established between service providers/market operators and producer organizations to ensure receiving qualitative inputs, technical services and product marketing at a higher price.

Capacity of producers has increased in terms of increased production, marketing, value addition to the products through producer group activities.

The CARTA report reveals that **96** percent of the sampled beneficiaries have a household income of more than US \$ **1.25** per day beating the poverty line. This implies that the program has been successful in improving income levels; it also indicates that many of the current beneficiaries no longer belong to the poorest group. According to a Technical Audit and Impact Assessment of SIPP- II report, income of extreme

poor and poor HHs has increased by **90** percent and also **90** percent beneficiary HHs have no food crisis and are getting 'full stomachs' three times a day.

Forty percent of the vulnerable households from SIPP-II have graduated to extreme poor and have been able to start savings and undertake small scale IGAs. Also, income of vulnerable households has increased by **50** percent. The most impoverished communities of the society, regarded as the 'vulnerable' have never been served in the past as no one trusted that they could repay the loan installments. This uniqueness of SDF has lifted up a large cohort of widow, senile, deaf, dumb, blind and other physically or mentally challenged persons who would have been dependent on society otherwise.

# IMPLEMENTATION ARRANGEMENTS

A total of **50,000** youths have been employed through wage and self employment initiatives under different employers like G4s, Apex Footwear Ltd., various industries of EPZs etc. A total of **69** youths from SIPP villages have been already employed in Malaysia, Jordan and Hong Kong. All the youths have been supported financially by the concerned Gram Parishad of the project. It is most important to note that a radical change is being observed in the lives of the trained youths who have already started earning a handsome amount of money. These youths were earlier treated as a burden for their families. Many youths are now supporting their families and leading a happy life.

Among the targeted **80** percent HHs, **92** percent HHs have benefited from improved community infrastructure or social services sub-projects. Infrastructure works have been completed in **2,987** villages where the direct benefited HHs from completed infrastructure sub-projects are **597,400** which is **92** percent (**597,400/652,400**) of total direct beneficiaries.

The social status of the women beneficiaries has increased dramatically compared to the past. Economic condition, improvement of their living standard and the construction of the GS Office

The creation of SDF by the Govt. of Bangladesh in 2000 and its contribution in the sphere of poverty alleviation in rural Bangladesh through implementing Social Investment Program Projects I and II has contributed to the achievement of Millennium Development Goals (MDGs). SDF has started another bigger operation in August 2015 titled 'Nuton Jibon Livelihood Improvement Project (NJLIP)' covering a wider population in the poverty prone districts and upazilas of Bangladesh. It is heartening for us that Bangladesh has already joined the association of the lower middle-income country as its per capita income rose to \$1,314 this fiscal year. The rise in per capita income makes Bangladesh the 58th largest economy in the world in terms of nominal value. The country has been set to be a middle-income nation by 2021, when the country will celebrate its 50th year of independence. Now the country aspires to achieve the new set of Sustainable Development Goals (SDGs) by 2030.

During preparation of NJLIP it has been taken into consideration how best the project can contribute to the achievement of SDGs. Several reports concerning the health sectors revealed that nutrition is still a major concern for a densely populated country like Bangladesh. Though the problem of underweight children aged below five has been addressed, still more than one third of our children suffer from malnutrition. As nearly 17 percent of the total population is unable to intake the daily minimum level of 1,805 kilo calorie, the government is working hard to achieve this goal. Poor participation of women in economic activities remains to be another area of concern along with unemployment and underemployment of the youths in the 15-24 age groups. All these aspects relating to poverty alleviation NJLIP has adjoined one more sub-component titled "Nutrition Awareness and Support" to the project.

Moreover, the lessons learned through implementing the SIPP-I and II projects have also contributed immensely in designing the NJLIP taking into consideration the specific implementation aspects largely identified by the SDF, the communities it works for and the recommendations that came into view through the implementation support missions conducted by the World Bank during the life span of SIPP-I and II.

The funding conduit that SDF has been using over the years for making disbursement to its village institutions known as village development fund consists of three sub-funds (i) the institutional development fund (IDF) that largely supports the establishment, operation and capacity building of the community groups; (ii) community financing i.e. the Shabolombi Fund (SF) operates as a revolving fund to provide loans to beneficiaries for livelihood/income generating activities; and (iii) the Community Infrastructure Support Fund (CISF) that supports prioritized key community infrastructures.

## Village Development Fund

### Institutional Development Fund

- Fund for Capacity Development of the Community Institutions
- Fund for One-time Grant to the most Vulnerable
- Loan for Skill Development - Youth
- Loan to Youth for Employment

### Shabolombi Fund Community Financing

- Livelihood Revolving Fund

### Community Infrastructure Support Fund

- Funding for Construction of Small Community Infrastructures
- Funding for construction of Gram Samiti Office

building and other infrastructures were the main causes for this social change. They are now invited to different functions, such as social and religious rituals. This has resulted from their involvement with the project. Social harmony (less conflict, social value, rich-poor relationship) has also increased substantially. All most 100 percent members of the families are using sanitary latrines due to their improved economic condition along with consciousness and awareness.

In view of the achievements of the project revealed in different independent studies and World Bank evaluation the Empowerment and Livelihood Improvement 'Nuton Jibon' Project (SIPP-II) has been regarded as a very successful one and thus has been rated as 'Satisfactory' by the World Bank. It's worth considering that SIPP-II has been completed ahead of scheduled closure meaning in December 2015 instead of June 2016.

The unique achievement of SIPP-II prompted the Government of Bangladesh and World Bank to initiate another bigger operation serving wider population to supplement the poverty alleviation initiatives of the Govt. of Bangladesh. As a consequence, a follow-up project titled 'Nuton Jibon Livelihood Improvement Project (NJLIP)' was launched in August 2015 (overlapping with SIPP-II until December 2015) with a budget of US \$ 220 million for a time span of six years. With the objective to improve livelihoods of the poor and extreme poor in the project areas, the NJLIP has started implementing programs in around 2,500 new villages in 12 districts (around 500,000 poor and extreme poor

households/2.25 million beneficiaries). The project also continues to providing support to the 3,262 villages supported under SIPP-II through higher level institutional and producer group support (around 2.2 million beneficiaries).

The NJLIP consists of three components such as Community Institutions and Livelihood Development; Business Development and Institutional Strengthening, and Project Management, Monitoring and Learning. The Community Institutions and Livelihood Development is sustaining the mobilization of the poor and extreme poor in selected rural communities by building and strengthening beneficiary community institutions, providing funding for small infrastructure and livelihood assistance for project beneficiaries and endowing with nutrition awareness and agricultural production knowledge. Under the Business Development and Institutional Strengthening the project is building and strengthening producer organizations as market partners and commercially oriented entities, facilitating interaction between producers and traders/processors of products in the down-and up-stream value chains. Also support market/business oriented investment to solve bottlenecks in the market chains and adding value to the products (e.g. poor and extreme poor capturing a higher share in the value chain). The Project Management, Monitoring and Learning is support the management of the project, monitoring and continuous learning throughout the project period. The component also continues to support the third

party monitoring and impact evaluation activities as well as build and expand on communication aspects that SIPP-II has initiated.

To assist the most disadvantaged people in their fight against poverty, SDF challenges the frontiers of poverty reduction. Our recognition in poverty alleviation has given us moments of reflection, allowing us to march forward with better poise to fulfill our vision of a society free from hunger, poverty and discrimination. The SDF's strength that derives from the people it serves and the unbending determination of its ever-increasing workforce will surely tackle the challenges as they may emerge in future.

SDF's goal for the next six years is to help five million people under NJLIP, especially women and youth, rebuild their communities and strengthen their resilience against all sorts of future disasters. SDF's phenomenal initiatives have increased the scope of activities for the poor and extreme poor in different areas of livelihood improvement and its sustainability through SIPP.

In consequence of catalyzing community people's own endeavors to a great extent, SDF streamlined internal processes to increase the efficiency and effectiveness of its programs and organization as a whole. We put in place a new strategic plan to guide our equity focused work over the next six years across all our priorities.

6 Bangladesh has made remarkable progress in reducing poverty. Sixteen million people came out of poverty in the last decade. Still poverty remains a daunting development challenge, with around 47 million poor people – most of who live in rural areas...

The Nuton Jibon Livelihood Improvement Project will consolidate and scale-up the activities of its predecessor programs to improve livelihoods, quality of lives and resilience of the poorest and vulnerable households.



**Johannes Zutt**

Former Country Director of World Bank for Bangladesh, Bhutan and Nepal



## Livelihoods

In an effort to unlock the value of outreached human resources, Livelihood development program of SDF has been knitting changes into prosperity towards self-sustained development. It has been bringing about changes in the lives of the underprivileged and unskilled people, especially women in the community through empowerment, self-reliance and improvement of living standard by financing for making productive investments. In 2015, a total of **26,080** NJG members received skill development training and also **848** members participated in exposure visit to learn best practices for replication in their programs. To improve the living, **43,851** new members got themselves involved with Income Generating Activities (IGAs) out of which **548** members implemented innovative IGAs like rabbit rearing, production of vermi-compost, quill rearing etc. In addition, **1,937** producer groups with **32,204** producers have been formed on different potential Income Generating Activities (IGAs) to improve productivity, value addition to their produces and collective procurement of inputs and marketing of the products. Above and beyond, a total of **6,259** mini-farms have been established at community level on different trades enabling the producers to investing more amounts of fund to scale up their IGAs as well as enhancing productivity. A total of **170,803** loans were received by NJG members from Sabolombi Fund (SF) for the implementation of IGAs during this year.

This program has also facilitated the community to make large scale investments, bringing about positive changes through development of

entrepreneurship in particular for the women beneficiaries that empowered them substantially leading to contributing to the health and productivity for the entire communities which in turn, will leave legacy for socio-economic development of the next generation.

## Community Finance

With a view to grappling with poverty for trapping hunger, our Community Finance program reliably serves millions each year. In our holistic approach to poverty alleviation, we see community finance as one of the essential tools to address the root cause of poverty. In addition to providing access to finance, we ensure that our borrowers are supported, have the ability to exchange information and raise their awareness on better living, social and legal issues. This collective effort contributed to greatly increased cash flow in the rural economy, employment creation, and the development of millions of micro and small entrepreneurs.

A total of **42,625** new members have been enrolled in NJGs during the reporting year which has brought the total number of NJG members to **658,661**. Also a total of BDT **80.32** million (US\$ 1.03 million) savings have been accumulated bringing the total to BDT **488.57** million (US\$ 6.26 million). Furthermore, an amount of BDT **53.43** million (US\$ 0.69 million) and a total of **5,966** loans have been disbursed in Internal Lending during this year, bringing the total amount to BDT **480.88** million (US\$ 6.17 million) and the total number of loans to **183,236**.

In addition, BDT **72.58** million (US\$ 0.93 million) has been recovered in internal lending during the reporting

year against a recoverable target of BDT **77.21** million (US\$ 0.99 million). The cumulative rate of loan recovery is 94%. Also, a total of **170,802** NJG members received BDT **2,878.97** million (US\$ 36.91 million) as Shabolombi Fund loan during this period. The cumulative amount disbursed among **432,919** NJG members is BDT **10,058.15** million (US\$ 128.95 million).

## Community Infrastructure and Social Services Fund (CISF)

Placing the highest priority on community driven activities for social pragmatic change, CISF program has made remarkable strides in constructing roads, culverts, schools and office buildings, water and sanitation systems and so on in its project areas. With the main thrust of removing physical bottlenecks for improving rural accessibility, upgrading quality and enhancing sustainability of rural transport and market services in the project area, it has constructed **205** culverts and **406** km of earthen road. The rural level improved infrastructures have already started reducing transport cost, improving marketing system, increasing production and marketing facilities of agricultural products which are contributing a lot to socio-economic development of the project area. Improvement of the physical facilities of rural markets will ensure fair price of agricultural products and thereby provide incentives to increase agricultural production, assist enhancement of rural economic and commercial activities. To this end, community people are being imparted training

on campaigning and awareness building on health and nutrition. With infrastructure development of the selected areas, rural communication net work has been improved facilitating overall socio-economic advancement.

Under this program, **726** GS office buildings were constructed which are used as village hubs for several social purposes and **675** tube-wells were installed. Furthermore, a total of **207,326** households have been benefited from the implementation of CISF sub-projects during the reporting year. A total of **189,261** households were benefited through the implementation of CISF sub-projects during this year compared to that of the previous year which was **141,936**.

## Youth and Employment

To produce best service outcomes and achieve desired goals, SDF has been counting on skill development and employment generation for the unemployed youths. It has actively engaged youth in the project areas to counsel, support, and demonstrates employment opportunities. Through these efforts, this organization has gained huge experiences and established linkages for employment opportunities.

SDF identified **66,508** youths in the reporting year and 2013 youths were mobilized leading to constituting **3,925** groups. A total of **5,577** youths were trained on various skills and **4,919** youths were employed in 2015. Furthermore, number of self-employed youths is quite noticeable, they are **2,558**. It has also made significant impact on wage-employment and **69** youths are being employed outside the country through development of linkages with the government's relevant departments. For the small entrepreneurship, **1,586** youth borrowers received loan and the amount of self Employment loan and skill development loan is BDT **40.18** million and BDT **9.54** million respectively. The On Time Recovery (OTR) status of youth employment

loan is 94% and Cumulative Rate of Return (CRR) is 89% which is very significant about their transformation. Moreover, **3,245** youths were included in the database to keep track of the trained and employed youths.

To illustrate examples of existing initiatives and offer recommendations for increasing their scale and effectiveness, more than **20** employers from NGOs and private sector commercial service providing agencies extended their thankful worthy cooperation and prepared Memorandum of Understanding (MoU). SDF has spared tremendous efforts for making up partnership and core linkages with the Department of Youth Development (DYD) and other agencies i.e. BGMEA, G-4s Security Services, SSL, GOB-DLS, DAE, DMPK, BEPZ, BEZA, BITAC BFID and Ministry of Women Affairs to operate said partnerships as functional and meaningful at the grassroots through mobilizing unemployed youths and their parents as well as the community village institutions. It is mentionable that DYD has extended enormous cooperation and support for materialize the dream into reality specially "developing skills" for securing employments.

## Nuton Jibon Community Society (NJCS)

A unique initiative Nuton Jibon Community Society (NJCS), which is helping us, set more specific objectives for the whole project period in line with our organization's vision, mission and strategy. Our basic approach strengthen rural communities by building community based institutions to strengthen the voices of the poor, while creating a platform for the disadvantaged to enhance the institutional and resource capabilities. Our concerted efforts formed **53** cluster community societies under **9** districts and started functioning following the guidelines of Community Operational Manual (COM) during 2015. Moreover, an amount of BDT **108.46** as IDF has

been received by **13** Nuton Jibon District Community Societies including **95** Nuton Jibon Cluster Community Societies enabling those implementing planned activities for their capacity building and sustainability.

A total of **976** villages were enrolled as the member of NJCS and 95% deposited their membership fees amounting to BDT **27.64** million. Furthermore, **1,937** active Producer Groups have been formed on different IGAs and are being supported by the NJCS though providing technical assistance. In addition, formal partnerships between NJCS and other institutions have been built up for technical support and marketing facilities. As well, linkages with livestock, Youth Development, Dept. of Fisheries, Jamalpur Sugar Mills Ltd. have also been developed.

## Capacity Building Cell (CBC)

For augmenting the capacity and professionalism of SDF staff and program participants through a wide range of human development and management training, our Capacity Building Cell (CBC) conducts need based, job specific and skill oriented courses. In view of that, this unit boasts **745** staff members on implementation strategy of NJLIP activities and also **88** staff members have been oriented on nutrition awareness and support. Moreover, **268** staff members were trained on communication and facilitation to develop human resources. A training course on community finance and accounts and book-keeping was arranged for **843** staff members and **368** staffs were trained on livelihood development and value chain development. To create an enabling environment with appropriate policy and legal frameworks, training on Environmental and Social Management Framework (ESMF) for **82** relevant staffs was held and training on management skill development for **103** Cluster Officers was also carried out.



## LIVELIHOOD

SDF's **Livelihood** program focuses on improving the economic and social situation of those at the base of the economic pyramid. It empowers the poor, especially women, by mobilizing communities to translate awareness into action. Living in extreme poverty, this group struggles to meet its minimal dietary requirements and has proven difficult to reach with more mainstream anti poverty programs like microfinance. To help this population reach the bottom rung on the economic ladder, our process includes a deliberate sequencing of interventions including asset grants, skills development and other supports. We give beneficiaries, especially women the tools they need to bring about positive change in their own lives by increasing their human and social assets so they know their rights and can claim their entitlements, resist exploitation, and play an active role in public life.

# HIGHLIGHTS

In an effort to unlock the value of outreach human resources, Livelihood development program of SDF has been knitting changes into prosperity towards self-sustained development. It has been bringing about changes in the lives of the underprivileged and unskilled people, especially women in the community through empowerment, self-reliance and improvement of living standard by financing for making productive investments.

In 2015, our support enabled a total of **26,080** NJG members to receive skill training and also **848** members participated in exposure visit to learn best practices for replication in their programs. To improve the living, **43,851** new members got themselves involved with Income Generating Activities (IGAs) out of which **548** members implemented innovative IGAs like rabbit rearing, vermi-compost, quill rearing etc. It is to be mentioned that **170,803** loans were received by NJG members from Sabolombi Fund (SF) to implement IGAs during this year.

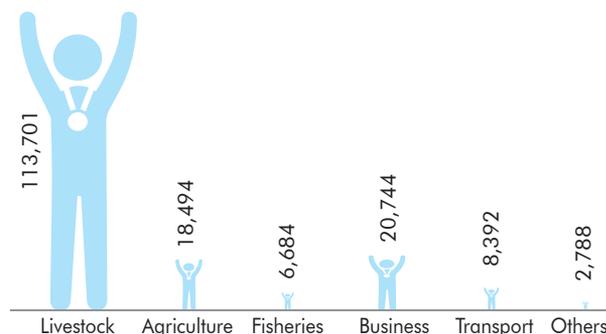
The chart shows the number of loans received by the NJG members for starting their IGAs.

The highest investment was made in the livestock sector and the lowest investment was made in fisheries sector.

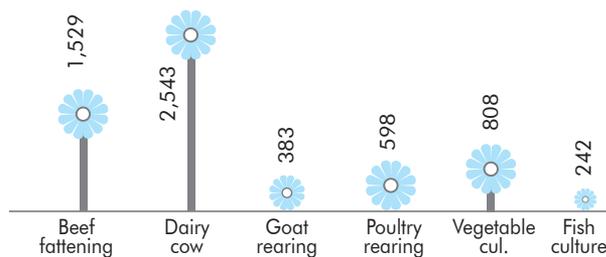
Furthermore, a number of **1,937** producer groups with **32,204** producers have been formed on different potential Income Generating Activities (IGAs) to improve productivity, value addition and collective marketing of the products. Besides, a total of **6,259** mini farms have been established at community level on different trade and the producers are investing more amounts of fund to scale up their IGAs as well as productivity. The chart shows the number of mini farms established during this year.

This program has also facilitated the community to make large scale investments, bringing about positive changes through development of entrepreneurship in particular for the women beneficiaries that empowered them substantially leading to contributing to the health and productivity for the entire communities which in turn, will leave legacy for socio-economic development of the next generation.

Sector-wise IGAs  
Number of Loan received from SF by NJG members



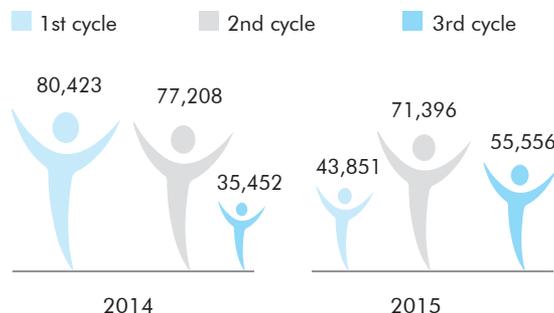
Sector-wise IGAs  
Number of mini farms established



# TREND ANALYSIS

The figures demonstrate the number of beneficiaries who received 1st, 2nd, 3rd and above cycles of loans to implement income generating activities. If we take into consideration the 1st cycle loans taken by the beneficiaries in the years 2014 and 2015, it reveals that there is a decline in the number of borrowers by 45% in 2015 compared to 2014. Likewise there is also a decline in the number of 2nd cycle loan receivers by 7.5% in 2015 compared to the corresponding year 2014. But the number of beneficiaries received 3rd cycle loans and above has increased considerably in 2015 by 57% which indicates that the beneficiaries are taking multiple cycles of loans that in turn help them to expand their business on a bigger scale enabling them to make more profits for their economic liberation. Our external studies reveal that more than 60% project HHs have been able to increase their income at least by 50%.

IGA Cycle



## Partnership Development

Our range of services continued its progress on other fronts. In order to ensure technical and market support to the producers, a total of five partnerships have been developed with private sectors during this year:

- Between Jamalpur Nuton Jibon Community Society and Zil Bangla Sugar Mill. Consequently, **603** sugarcane producers have got access to fertilizer and market support and have been benefited;
- Between milk processing company (Milk Vita) and Rangpur Nuton Jibon Community Society. Accordingly, a total of **1,296** producers in Rangpur district are getting input and technical support at free of cost and selling milk at a higher price;
- Between Sylhet Nuton Jibon Community Society and SSKS (Sylhet Samaj Kallan Sangtha). Thus **76** NJ group members are getting health support and benefited;
- Between Barisal Nuton Jibon Community Society and Lal Teer Seed Ltd. Hence **215** producers are getting seed and technical support from Lal Teer Company;
- Between Patuakhali Nuton Jibon Community Society and ACI Company Ltd. Therefore **55** producers have got training and consultancy services at free of cost.



Chameli Akhter, Mesta, Jamalpur.

SUCCESS STORY

### Adversity often leads to prosperity

In the patriarchal communities of Bangladesh, deserted women is often ostracized from the community and, without a husband or father to rely on, becomes destitute. Abandoned by her first husband, while she was carrying their child, Chameli Akter found herself, at just 13 years age, with little respect and no source of income. She returned to live with her parents, gave birth to a baby girl and feeling that she had no options and grew increasingly despondent. But today, her revolutionary change through Nuton Jibon has brought her into light as she got rid of the evil clutches of poverty and has earned great respect in the village. During her stay with the parents, she tried her best to earn her living.

Meanwhile she received training on tailoring but that did not help her much to earn enough. Time passed by and after 10 years she got married again. Here she gave birth to three children of whom two of them died. Suddenly her mother-in-law started forcing her for dowry. But it was impossible for the poor parents of Chameli to meet their demand. When her mother-in-law realized the reality, she provoked her son to divorce her. And finally he divorced her and compensated her with BDT 25,000.

She was again deserted and started harboring dark secrets of her so called social life. With her three children, she was at her wit's end to maintain her family with the very little interest from the money that she deposited (BDT 25,000).

Thrashed by the poverty, she was looking for the silver lining behind the clouds. She joined Gram Samiti and gradually became aware of the different types of support provided by the project. She received her first loan of BDT 2,000 for further training on tailoring. After successful completion of her training, she became the trainer of the other trainees in the project and received a sewing machine as remuneration. With this machine, she started IGA at her residence and eventually her financial condition went through a change. Gradually she started gaining trust and reputation by dint of hard work and sincerity. She paid back her loan completely. Chameli tells us, 'I feel I have been given the opportunity to change people's perception about me. May be even I have helped change what the whole community thinks about abandoned women.'

She procured a new machine and again borrowed BDT 1,000 from the SSC. She employed a female assistant to work with her. After a couple of months, as it became profitable, she decided to expand the business. But as she had shortage of fund for such expansion, she was granted BDT 15,000 from Swabolombi Fund and opened a tin-shed tailoring shop by the road side nearby her house. To ensure quality, she also purchased raw materials from Korotia, Tangail with the rest of that money.

Chameli Akter paid off the loan and again borrowed BDT 30,000 for further expansion of her business periphery. She made good earning and her present daily profit is around BDT 300-400.

Now she is a renowned tailor not only in her own village but also in the nearby villages.

SDF's holistic approach has brought very positive changes in Chameli's life. She says, 'SDF sets the wheel of my life in motion.'

# Major Findings

According to the latest assessment study that has been conducted in September of the reporting year, major findings are:

- Capacities of producers have been increased by receiving skill training in the area of production technology;
- Production of 90% producers has increased by 100-250% of different IGAs. Some of the members shifted from local cow rearing to cross/high yielding cow;
- Producers were able to increase the amount of milk from **1.5** to **5** liter per cow per day as well as number of cattle head. Some of them shifted from local chicken to poultry/broiler farming. Similarly, some of them could increase number of goats and fattened cattle;
- Some members are growing vegetables and high value crops commercially. About 55% NJ group members have completed multiple cycle of IGAs;
- By accessing to multiple loan cycles, about 50% NJG members have been graduated in different IGAs and earning more income. Most of the producers have been able to sell their products into the bigger market to get reasonable price. Average net income for first, second, third and fourth cycle IGAs are BDT. **21,919**, BDT. **30,347**, BDT. **41,436** and BDT. **42,220** per year respectively.





## COMMUNITY FINANCE

The **Community Financing** component of SDF, a proven tool for direct financing support to participating communities, provides revolving fund/loan to beneficiaries, known as Shabolombi Fund (SF) for income generating activities and allows the beneficiaries to self-manage resources as well. This helps the community enormously to developing a sustainable village-based savings and credit system expanding horizons for the extreme poor and poor for inclusion into financial sectors, who otherwise do not have access to such formal institutions. To this end the Village Credit Organization (VCO), the specialized savings and credit arm of the Gram Parishad, comprised of selected members from its Nuton Jibon Groups plays the key role. For this purpose, the VCO follows a guideline known as Community Operational Manual (COM), developed by the beneficiaries in collaboration with SDF officials and approved by the World Bank for savings and loans (including savings amount, service charges and repayment terms). It has been able to demonstrate positive impacts on the income level of the beneficiaries to a substantial extent allowing them to come out of the poverty circle. In this regard critical success factors include the development of strong organizations whose members have a profound sense of ownership and a vision for long-term sustainability. It owns a very good governance structure that empowers the members, transparent guidelines for resource management and a reliable accounting and loan tracking system.

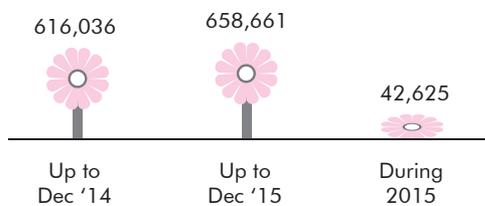
# HIGHLIGHTS

Over the years, the community finance operation of SDF has expanded its reach to millions of beneficiaries contributing to achieve the Millennium Development Goals (MDGs) halving the poverty by 2015 as committed by the Govt. of Bangladesh. In order to maintain the momentum already created, SDF has further polished up its internal controls and borrowers' screening. This has strengthened our relationship with the beneficiaries and improved their confidence and trust in terms of enhancing quality of loan portfolio.

## Enrolment of NJG Members

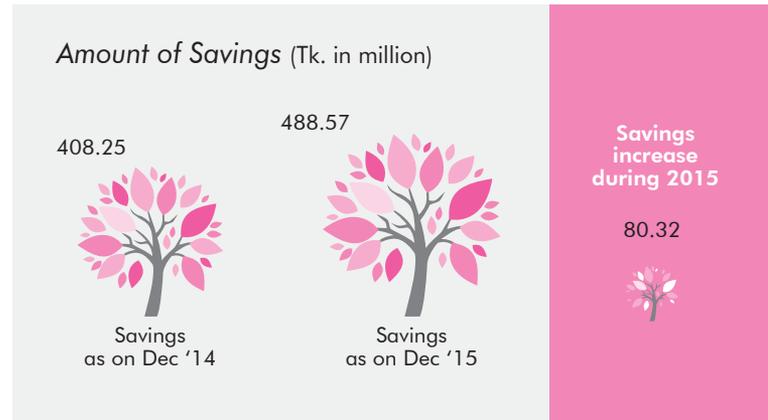
The chart below reveals that a total of **42,625** new members have been enrolled in NJGs during the reporting year bringing the total to **658,661**. Most of the NJG members are accumulating savings regularly and creating a fund for their future safety. Some of the members borrow internal loan from their savings fund.

### Number of NJG members enrolled in NJG



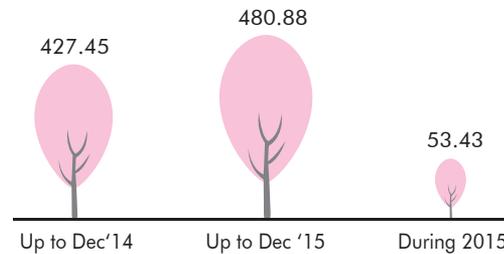
## Status of savings accumulation by the NJG members

This chart reveals that a total of BDT **80.32** million (US\$ 1.03 million) savings have been accumulated during the reporting year 2015, bringing the total to BDT **488.57** million (US\$ 6.26 million)

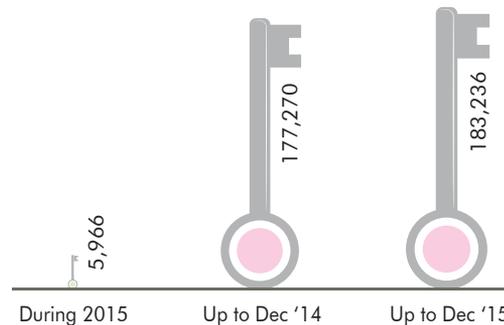


## Loan disbursed in Internal Lending

### Internal Lending disbursement (Tk. in million)



### Number of loans disbursed in Internal Lending

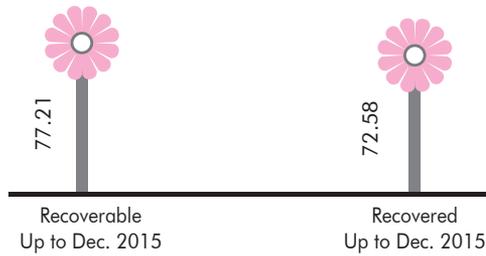


The above charts reveal that an amount of BDT **53.43** million (US\$ 0.69 million) and a total of **5,966** loans have been disbursed in Internal Lending during this year, bringing the total amount to BDT **480.88** million (US\$ 6.17 million) and the total number of loans to **1,83,236**.

## Loan (Internal lending) recovery status

The column chart shows that an amount of BDT **72.58** million (US\$ 0.93 million) has been recovered in internal lending during the reporting year against a recoverable target of BDT **77.21** million (US\$ 0.99 million). The cumulative rate of loan recovery is 94%.

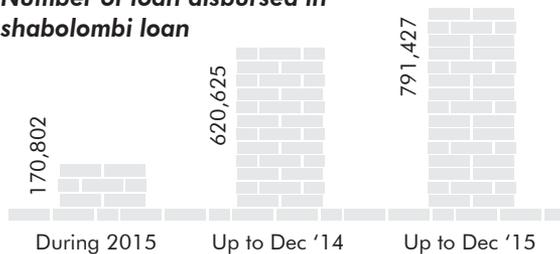
**Loan (Internal lending) recovery status**  
(Tk. in million)



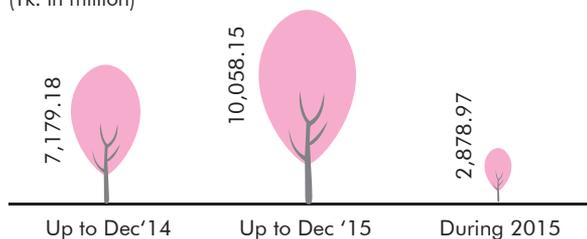
## Shabolombi Fund (SF) Loan disbursed

The following bar and column charts reveal that a total of **170,802** NJG members received BDT **2,878.97** million (US\$ 36.91 million) as Shabolombi Fund loan during this period. The cumulative amount disbursed among **432,919** NJG members is BDT **10,058.15** million (US\$ 128.95 million).

**Number of loan disbursed in shabolombi loan**



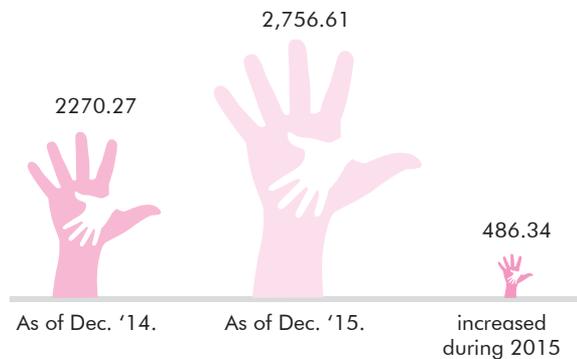
**Shabolombi loan disbursement**  
(Tk. in million)



## Status of the outstanding of Shabolombi Fund (SF) loan

During Jan.- Dec.'15 there has been an increase in outstanding of Shabolombi Fund loan by BDT **486.34** million (US\$ 6.24 million), bringing the total to BDT **2756.61** million (US\$ 35.34 million) at the end of December 2015.

**Outstanding amount of loan**  
(Tk. in million)



## Shabolombi Fund loan recovery status

The following column chart shows that an amount of BDT **6,670.23** million (US\$ 85.52 million) has been recovered in Shabolombi Fund loan during the reporting year against a recoverable target of BDT **7,095.99** million (US\$ 90.97 million) ensuring a cumulative rate of loan recovery by 94%.

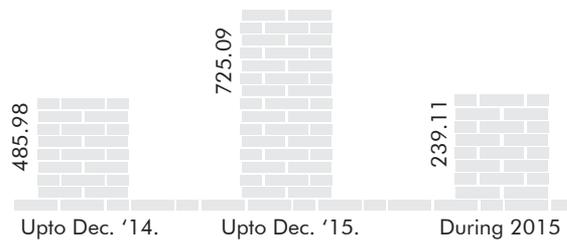
**Shabolombi Fund loan recovery status** (Tk. in million)



## Service charge earned by Shabolombi Fund loan operation

The column chart shows that a total of BDT **239.11** million (US\$ 3.07 million) has been earned as service charges against Shabolombi Fund loan operation during this reporting period, bringing the total amount of service charge to BDT **725.09** million (US\$ 9.30 million).

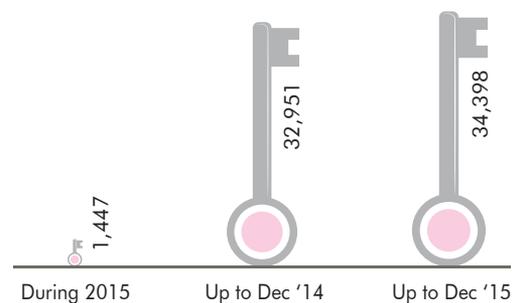
**Service charge earned by Shabolombi loan**  
(Tk- In million)



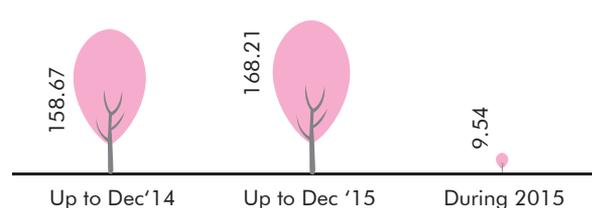
## Youth Skill Development Loan disbursed

The following bar and column charts reveal that a total of **1,447** NJG youth members received BDT **9.54** million (US\$ 0.12 million) as Youth Skill development loan during this period. The cumulative amount disbursed among **34,398** NJG members is BDT **168.21** million (US\$ 2.16 million).

**Number of loan disbursed**



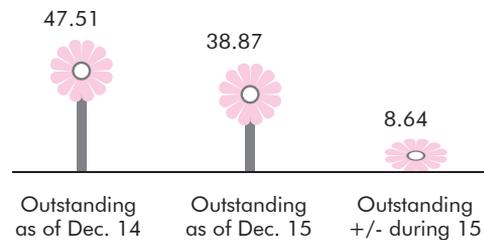
**Amount disbursed**  
(Tk. in million)



## Status of the outstanding of Youth Skill Development loan

During Jan.- Dec.'15 there has been a decrease in outstanding of Youth Skill Development loan by BDT **8.64** million (US\$ 0.11 million), bringing the total to BDT **38.87** million (US\$ 0.5 million) at the end of December 2015.

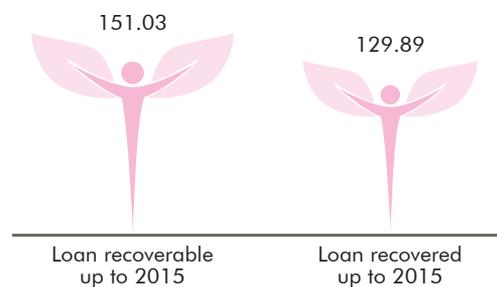
**Outstanding of Youth Skill Loan** (Tk. in million)



## Loan recovery Status of Youth Skill development loan activities

The following chart shows that an amount of BDT **129.89** million (US\$ 1.67 million) has been recovered in Youth Skill Development loan during the reporting year whilst the recoverable amount was BDT **151.03** million (US\$ 1.94 million). The cumulative rate of loan recovery is 86%.

**Loan recovery Status of Youth Skill development loan activities** (Tk. in million)



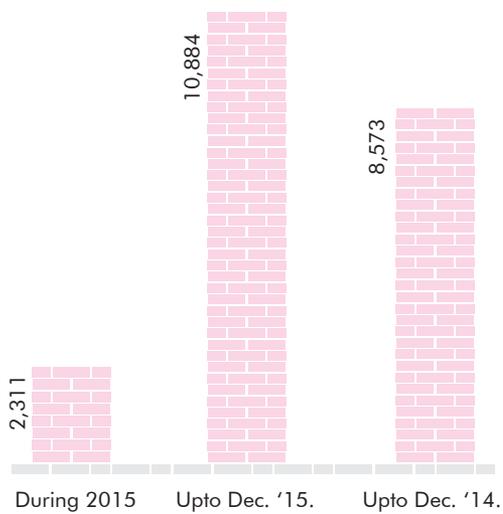


Bishakha, Ramdhan, Sundarganj, Gaibandha

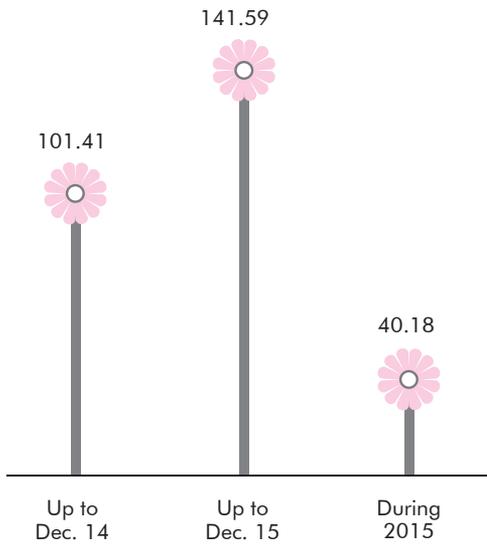
## Loan disbursed in Youth Employment Loan

The charts below reveal that a total of **2,311** NJG youth members received BDT **40.18** million (US\$ 0.52 million) as Youth Employment loan during this period. The cumulative amount disbursed among **10,884** NJG members is BDT **141.59** million (US\$ 1.82 million).

Number of loan



Amount disbursed (Tk. in million)



## Bishakha: Rising up from the point of no return

Thrashed by the poverty, she was looking for a silver lining behind the cloud. Bishakha unfolded her story: 'Just a couple of year's back my family had to struggle every day to run errands. My only sun could not continue his studies after class VIII because of the draught of money. But now my economical adequacy has enabled me to have control over my life. It would not be the same without SDF. This organization came to us as a lantern of Aladin.'

For a very small earning of a day laborer husband, her life was in utter chaos, desolation and despair as her family wheels was about to stop. They had to live on other's pity, didn't have any homestead of their own, and during the lean period her husband could hardly earn enough to meet both ends. But the scenario started to change since 2007 when she joined SDF. Within a short period, she became eligible to receive BDT 5,000 as Shabolombi Loan for cow rearing. She bought a cow, made a profit of BDT 10,000 and repaid the loan. The profit helped her buy another 2 calves. Meanwhile, she received 2nd SF loan and invested on rickshaw van for her husband. That van brought a dramatic change in the family as it ensured a source of regular income (BDT 300 per day). In July 2010, she sold those two calves for BDT 35,000 and took possession of 20 decimal of agricultural land on lease for vegetable cultivation. In the following month she received 3rd cycle SF loan amounting to BDT 15,000 for vegetable cultivation. During last 3 years, they became able to save some money even after repaying SF loan as well as family expenditure.

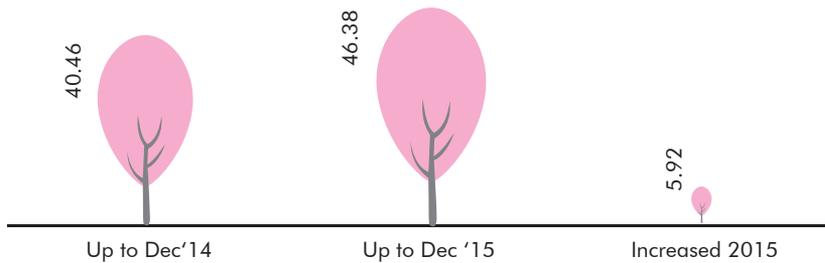
She received her last (or 4th cycle) SF loan of BDT 20,000 in 2012 with a plan to purchase a piece of land of their own. They put all their earned and saved money to buy that 11 decimal land at BDT 70,000. Now, they have built a new house in 7 decimal of land keeping 4 decimals for agriculture. She started homestead gardening in her courtyard with various types of fruit trees. That is not the last indicator of their development. She also successfully arranged the marriage ceremony of her elder daughter. Now she is looking forward to establish a dairy farm of her own.

She thanked SDF for enlightening her life. In her words, 'Being poor no more means a curse when someone can utilize his/her chances to its optimum level like I did.'

## Status of outstanding Youth Employment loan

During Jan.- Dec.'15 there has been an increase in outstanding of Youth Employment loan by BDT **5.92** million (US\$ 0.08 million), bringing the total to BDT **46.38** million (US\$ 0.59 million) at the end of December 2015.

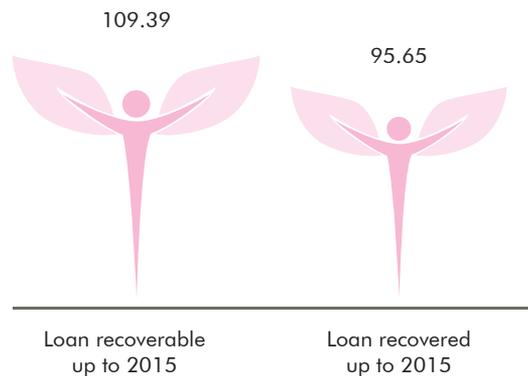
**Outstanding loan amount** (Tk. in million)



## Loan recovery status of Youth Employment loan

The column chart shows that an amount of BDT **95.65** million (US\$ 1.23 million) has been recovered in Youth Employment loan during the reporting year whilst the recoverable amount was BDT **109.39** million (US\$ 1.40 million). The cumulative rate of loan recovery is 87%.

**Amount of loan** (Tk. in million)





## COMMUNITY INFRASTRUCTURE AND SOCIAL SERVICES FUND (CISF)

**Community Infrastructure and Social Services Fund (CISF)** is one of the major key elements of SDF in developing growth paths that has enabled the extreme poor and poor to get rid of poverty by increasing their productivity and generating positive rural-urban economic interaction and migration. The project's rhythmic and kinesthetic development approach in constructing infrastructure has made remarkable strides in building roads, culverts, repairing schools and office buildings, improving water and sanitation systems and construction of U-drains and so on in its project areas. The infrastructure development works have facilitated the villagers immensely to accessing local markets, hospitals, sending children to schools that eventually contribute to increasing productivity, reducing poverty, achieving economic modernization and urbanization.

# HIGHLIGHTS

## Infrastructural Development

SDF has been able to increase scope of activities that catalyze economic and social changes among the disadvantaged and creates aspirations in all aspects. Through our infrastructure development activities, **726** GS office buildings have been constructed during the reporting year. The office buildings are used as village hubs for conducting meetings, social gatherings, cultural activities, day to day business of the village institutions, and most importantly it symbolizes the village organization as a sustainable village institution. Under the CISF initiatives a total of **406** Km of earthen road has been constructed that contributes to creating a good communication road network linking different institutions, markets, hospitals and schools.

Above and beyond a total of **205** culverts were constructed during the reporting year removing water logging and prolonging the cultivation facilities for the farmers. A total of **675** tube-wells were also installed at different villages that provide pure drinking water to the villagers which ultimately prevents waterborne diseases like diarrhea, cholera, arsenic contamination etc.

Activities	Achievement during the year 2015
GS office building (#)	726
Earthen road (Km)	406
Culvert(#)	205
Tube well(#)	675
Latrine/Urinal(#)	1
School dev. (#)	5
Drain (Rm)	3339
Other infrastructure (#)	31



## Socioeconomic development

The well designed infrastructure program along with its implementation has brought phenomenal changes in the socio-economic development. A total of **305,020** labor days have been generated during the year 2015 contributing to direct employment generation for the poor and hardcore poor in the project areas.

Furthermore, a total of **207,326** households have been benefited through the implementation of CISF sub-projects during the reporting year.

Activities	Achievement during the year 2015
Total labour days generated (benefiting the hardcore poor families)	305,020
Total number of households (HH) benefited from the completed infrastructure sub-project	207,326

## Since inception of SIPP-II

Total labour days generated benefiting the hardcore poor families	Total number of households (HH) benefited from the completed infrastructure sub-project
<b>2,402,219</b>	<b>772,480</b>

# TREND ANALYSIS

## Infrastructural Development

In 2015, our efforts have provided an increase of GS office building construction to **726** which was **629** in 2014. This is contributing to sustainable institution development at community level.

The earthen road construction has also been increased to **406** Km than that of (87 Km) of the previous year. The earthen road constructed in the project villages, facilitates a lot to building a good communication network connecting the villagers with different institutions, markets, hospitals, schools, local offices etc.

A total of **205** culverts constructed in 2015 seem to be lesser than that of (1,254 culverts) 2014. It warrants mentioning that most of the infrastructure development works were completed in 2014 prioritizing its needs and not leaving them for construction during the last year of the project. Likewise the number of tube-wells installed in 2015 was **675** whilst in 2014 a total of **843** tube-wells were installed. The construction of drains, however, was a priority task for the villagers during 2015 and it increased to **3,339** meters from **1,006** meters in 2014.



A recently raised road of Taluk Habu village of Rangpur

## Sunny days of Taluk Habu village

Residents of Taluk Habu village of Rangpur district have long suffered from a lack of social and economic development opportunities and access to basic services due to non-availability of proper roads and transportation system that facilitates access to upazila and district headquarters. The locals, unable to travel became prone to a high level of insurgent activity, and the local government's support was inadequate to resolve such problems. To bring stability to the area and provide better access to transportation for the community people, SDF's Nuton Jibon Project launched an activity to gravel two roads, construct two culverts, one office building for the Gram Samiti and 25 meter long palasiding. These improvements facilitate development of livelihoods of more than 3,000 people, ensure stabilization in the village, and provide people with access to transportation and health services.

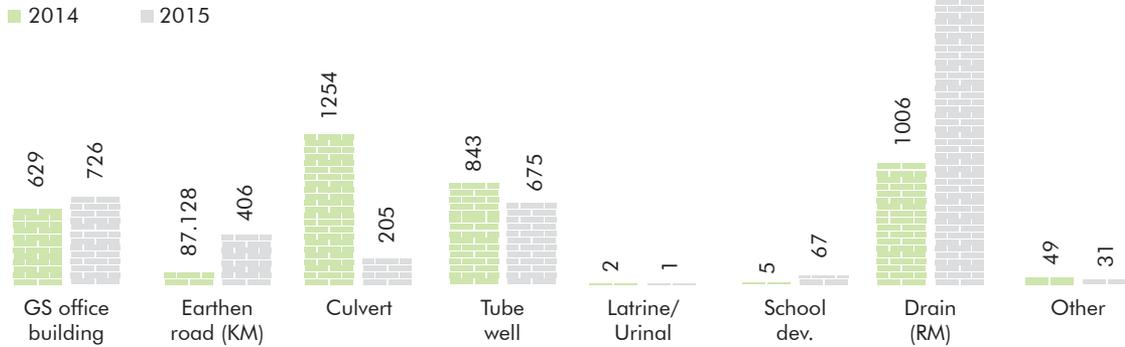
Haider Ali, a community elder, said, 'This is a great opportunity for our community to have a road that facilitates our day-to-day life. The road has minimized the journey duration to the district center, lowered the car fare considerably, and encouraged more drivers to take this road, thus bringing more facilities to residents.'

Kodom Ali, a beneficiary of the project, said, 'I strongly support the implementation of the project that brings stability and prosperity to our village. I am enthusiastic about participating in the renovation of this road and I deem it as an honor for myself and for my country as well.'

The water-logging problem was also removed by the culvert. The villagers are at present in a convenient position regarding road communication for which students now can easily go to Gangachara for schools and colleges. These roads have linked up the villagers with the main road towards Rangpur.



**Comperative achievement between Year 2014 & 2015**

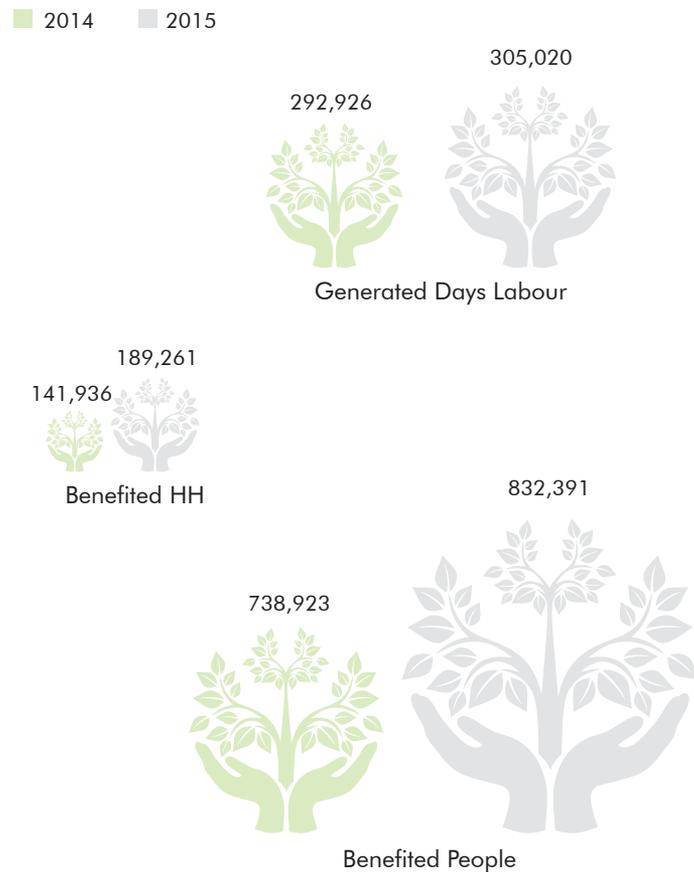


**Socio-economic development**

The implementation of CISF activities impacted tremendously on the socio-economic lives of the villagers. A total of **305,020** labor days have been generated demonstrating an incremental trend during the year. In 2014 the project generated a total of **292,926** labor days. The increment of labor days' generation contributes to direct employment generation for the hardcore poor and poor in the project areas that eventually augments income and improves the livelihoods.

A total of **189,261** households benefited through the implementation of CISF sub-projects during the year compared to that of the previous year which was **141,936**. However number of benefited households are also more compared to the previous year.

**Comparison of achievement between 2014 & 2015**





## ENVIRONMENT, CLIMATE CHANGE AND RISK REDUCTION (ECCRR)

Now a days the entire world is facing various environmental issues which have incredible negative impacts on people, societies and the ecosystems. Regrettably many of the environmental issues are caused by human activity which we can evade if appropriate attention is given by individuals, societies and states. In Bangladesh the natural calamities like floods, cyclones, tidal surges and tornadoes have resulted in severe socio-economic and environmental damage by a combination of factors. In view of the adverse effects SDF puts appropriate attention to environmental issues and adopted a number of measures in its program design and implementation by its **Environment, Climate Change and Risk Reduction (ECCRR)** unit. In implementing livelihood and infrastructure development program

SDF helps the communities to enhance their understanding, knowledge and attitude to be more resilient to natural disasters. Recognizing the links between disaster risk reduction and climate change adaptation, SIPP-II has been addressing the vulnerability of the target communities through their capacity building and integrating climate and disaster risk management into their livelihoods and well being planning and development through a bottom up approach. The Village Development and Risk Reduction Funds (VDRRF) are used for the establishment and implementation of productive and social infrastructure, livelihoods, assets, service sector investment and risk mitigation measures.

## HIGHLIGHTS

In 2015, as part of ongoing process a total of **17,786** disaster volunteers have been developed and trained out of whom **393** volunteers have explicitly received training on disaster preparedness, rescue, rehabilitation and early warning system in SDF project villages. Also a total of **1,525** Gram Samities considering their proneness to disasters have initiated emergency fund to manage and cope with disaster situation and a total of **11** new villages have initiated emergency fund to deal with any kind of unwanted situation instantly.

Environmental Screening (ES) and Initial Environmental Examination (IEE) Forms are being used at the field and Environmental Management Plan (EMP) is mandatorily implemented during implementation of infrastructure sub-projects. Environmental Management Plans have been implemented for **3,682** sub projects out of which **148** have been accomplished during the reporting year.

Furthermore, a total of **2,278** villages out of which **32** villages have been implementing risk reduction plan during the reporting year which has been developed with the active participation of community people through analysis the risks and vulnerability of individual villages under the leadership of Disaster Volunteer Team and Gram Samiti.

### Component wise highlights of ECCRR activities under Nuton Jibon Project

Activities	Cumulative Status (as of December 2015)
No. of villages completed participatory vulnerability analysis (PVA)	2,388
No. of DVT members completed training on rescue and rehabilitation	17,786
No. of villages set up emergency fund.	1,525
No. of Infrastructure sub-project for which Environment Management Plan (EMP) is required and implemented.	3,682
No. of villages are implementing risk reduction plan.	2,278





## COMMUNICATIONS

In materializing our journey ahead, the **Communications Unit** of SDF has been cascading vigorously to promote, protect and enhance the image and reputation of the organization through establishing strategic communication, exposure and extending support both internally and externally, as deemed necessary. It fosters rejuvenation, innovation and synergy between programs through inward and outward efficient and effective exchange of ideas and information as well as aims to maintain consistency and uniformity pertaining to all inner and outer communications. Counting on collective actions, this unit is continuously developing channels and activities to promote better understanding of SDF and to raise the organization's profile. Our communications program seeks to influence the resource holders, access providers and individuals to bring about the positive changes in the lives of the poor and marginalized.

# HIGHLIGHTS

This unit continued year round activities to promote SDF's profile both nationally and internationally. It has been deriving key messages from the programs, designing key offline and online communication materials for SDF, managing local and national public relations events and organization's media engagement.

In 2015, SDF developed a communication strategy, which ensures efficiency, standardization, integration and cost-effectiveness. It also conducted a thorough workshop on communications strategy and successfully implemented the strategy in the communication campaign for the new project, NJLIP.

Nonetheless, SDF attained a significant success in its field-based interventions. As per the target set in individual program plans, SDF's achievement reached up to the mark. To scale up the life skills of the outreached, we have been stimulating their inner beings through effective promotional activities similar to training, orientation, community convention, courtyard meetings and so on.

We embarked on our website development to enhance our organization's future growth and progression with the fast changing world of information technology, social and business networking.

SDF is committed to making information about its programs and operations available to the public. It considers public access to information, a key component of effective participation of all stakeholders, in the development process. The communications unit strives to enable SDF to expose both nationally and to the outside world, uploaded a number of organizational documents that ensure right to information, organizational mandates, policies and procedures, which also include Information Disclosure Policy (IDP) and Grievances Redress Policy (GRP).

In an effort to generate specific outcomes among a large number of individuals in a specified span of time, this unit published **51,000** posters on **17** types of activities to showcase the achievements of SIPP II and to speed up the campaign for NJLIP. In addition, **70,000** tri-

fold brochures were published to portray the activities and achievements of SIPP II. It warrants mentioning that in order to expose the activities and programs of SDF a good number of successful campaigns were held at all regions for the new project to make people familiar with the livelihood opportunities that contribute getting out of poverty cycle.

In the reporting year, the communication unit published desk calendars highlighting the guide of light (luminaries) in the field of women empowerment, which is also a vision envisaged by SDF together with publication of wall calendars and diaries for the year 2016. Besides, it is regularly publishing the quarterly newsletters and annual reports.

A day long training session was arranged by the communication unit to disseminate the information on communication strategy and its implementation. Furthermore, a three day long workshop on basic photography was also arranged for **35** officials of SDF from different levels. One of the leading photographic institutes in Bangladesh, Pathshala facilitated the training followed by distribution of certificates among the participants.

Round the year, this program of SDF has been managing web content and social media presence, archiving audio visual records, facilitating internal communications, building and maintaining relationships with development partners through the donor liaison office, harnessing synergy and partnership management through the social innovation lab, managing relationship with local, regional and national media to bring the achievements to public notice and promoting SDF values internally.





## CAPACITY BUILDING CELL

**Capacity Building Cell** of SDF encompasses the organization's human, technological, organizational, institutional and resource capabilities. Its fundamental goal is to enhance the ability to evaluate and address the capacity issues, best suited to the organization's goals embedded in a personnel development plan and overall organizational efficiency and ability to fulfill its mandate. Our capacity building is much more than training and includes human resource development, the process of equipping individuals with the understanding, skills and access to information, knowledge and training that enables them to perform effectively. It is a long-term, continuing process, in which all stakeholders participate.

# HIGHLIGHTS

In the reporting year, conduction of orientation on implementation strategy of NJLIP activities for **745** staff members have been accomplished and a total of **88** staff members have been oriented on implementation strategy of nutrition awareness and support. This cell also developed and executed Annual Training Plan (under medium term SSDP) and conducted training on communication and facilitation for **268** SDF staff members to develop human resources. A training course on community finance and accounts and book-keeping for **843** staff members was arranged and capacity building training on livelihood development and value chain development for **368** SDF staffs were also organized. As part of SDF's ongoing adaptive measures, this project undertook designing and development of NJCS and phasing out activities workshop and training. Training Impact Assessment (TIA) study for staffs and Training Adaptation Analysis (TAA) for community members were conducted during the reporting year. Trainings were also conducted on Environmental and Social Management Framework (ESMF) for **82** staffs and Management Skill Development for **103** Cluster Officers.

## The key approaches of CBC

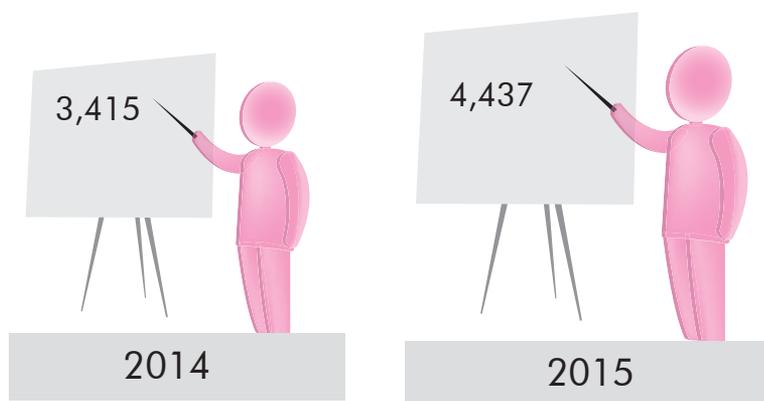
- to develop extension experts and community resource/professionals;
- to disseminate appropriate program knowledge and skills; and
- to create confident, enabling working environment and demonstrate multi type IGA models and skills for execution.

# TREND ANALYSIS

Considering training as an integral part of a comprehensive program addressing capacity issues, the CB cell has conducted orientations and trainings on roles and responsibilities of staff members and beneficiaries of phasing out districts to a total of **4,437** participants. A total of **745** key staffs (RMs, DOs, COs and CFs) also received training on different trades that ultimately help increasing overall efficiency and skills to achieve organizational goals and objectives.

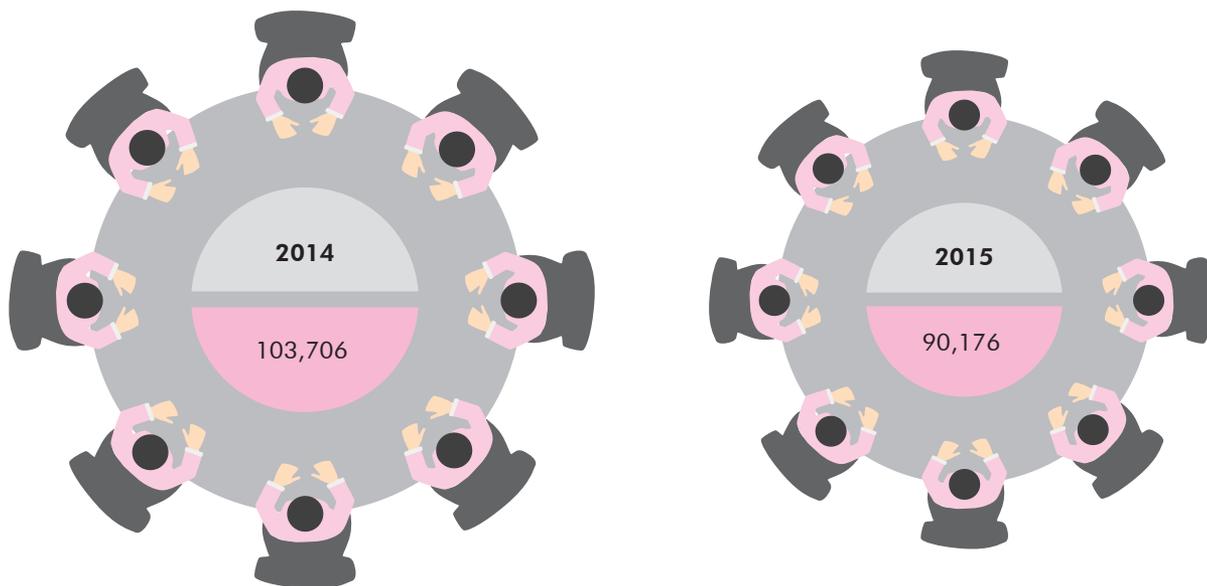
Since the beginning of SIPP-II, trainings and orientations were provided to a total of **3,415** staffs and **103,706** community members until 2014. The following chart shows the achievement of the CB Cell in terms of providing training to staff members and community people i.e. a total of **4,437** staffs and **90,176** community members received training in 2015 that immensely contributed to closure of SIPP-II and launching of NJLIP.

**The chart indicated the number of staffs trained in 2014 and 2015.**



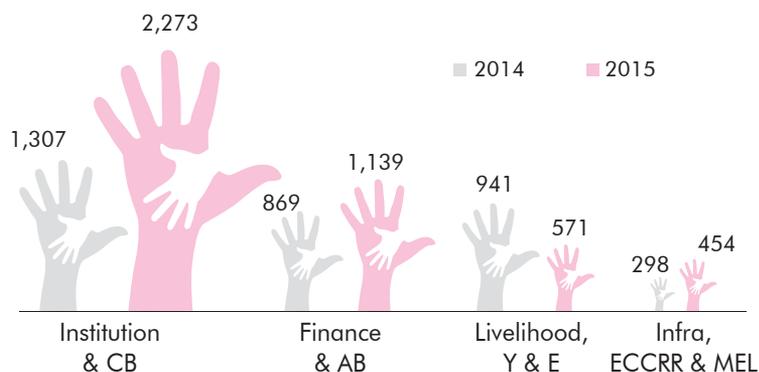
**Number of Staff Trained**

**Yearwise Number of Community Members Trained**



## Category wise need based thematic trainings delivered for Staff in 2014 and 2015

Since July 2014, following the medium term Strategic Skill Development Plan (SSDP), the CB Cell and the regional Core Team (Master Trainers) have been a stroke to the comprehensive implementation of identified trainings at the districts and cluster level in order to build capacity of community organizations and their actors (GS and VCO players) by mid 2015. To lead the change that is generated, guided and sustained, a number of livelihood IGA supported demand driven technical trainings were conducted by the cluster and district team to increase the practical proficiency and confidence, communication and facilitation with community for investing finance in the IGA



related farming and trades. The above bar chart indicates the training performance of category wise need based thematic trainings delivered for staff in 2014 and 2015. The overall staff training performance is higher in 2015 than 2014.

The CB Cell has also conducted a series of preparatory workshops on phasing out of SIPP-II and launching of NJLIP that were continuously held at the national, regional and cluster level offices. These workshops and trainings were participated by a total of **5,487** staff members from different tiers of management.



## YOUTH AND EMPLOYMENT

In response to demand and time, SDF has addressed the cyclical challenges coping with prevailing social ethos and circumstances by emphasizing the needs of the youths through its **Youth and Employment** program. To scale up their life skill for livelihood development, this organization have been stimulating their inner beings through effective promotional activities similar to training, orientation, community convention, courtyard meeting, counseling session and so on. Catalyzing their own endeavors to a great extent, SDF bridges the gap between their aspiration and action by organizing self and wage employment. It is advancing ahead to motivate, organize and groom the deprived youths through well-coordinated local resource mobilization. By this venture they have become able to engage and invest their skills and knowledge for improving their income and livelihoods. SDF is sharply aware of empowering youth resources through strategic partnerships negotiated with potential employers and service providers and also harnessing linkages with GoB training and job creation initiatives.

# HIGHLIGHTS

By tracking the youth and enlisting them under a systematic skill development program, Nuton Jibon of SDF identified **66,508** youths in the reporting year. By active mobilization, **2013** youths were mobilized and **3,925** groups were formed. When it comes to skill development and training, a total of **5,577** youths were trained in various skills and **4,919** youths were employed in 2015. Furthermore, number of self-employed youths is quite noticeable, they are **2,558** in total. It has also made significant impact on wage-employment and **69** youths are being employed outside the country through development of linkages with the government programs. For the small entrepreneurship, **1,586** youth borrowers received loan and the amount of self Employment loan and skill development loan is BDT **40.18** million and BDT **9.54** million respectively. The On Time Recovery (OTR) status of youth employment loan is 94% and Cumulative Rate of Return (CRR) is 89% which is very significant about their transformation. Moreover, **3,245** youths were included in the database to keep track of the trained and employed youths.

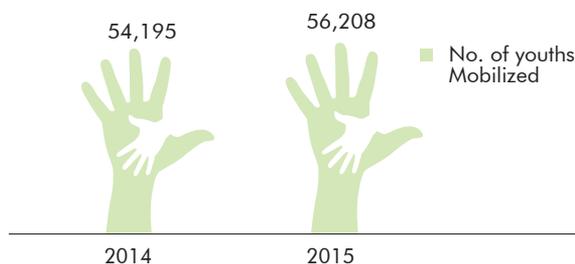
To illustrate examples of existing initiatives and offer recommendations for increasing their scale and effectiveness, more than **20** employers from NGOs and private sector commercial service providing agencies extended their thankful worthy cooperation and prepared Memorandum of Understanding (MoU). SDF has spared tremendous efforts for making up partnership and core linkages with the Department of Youth Development (DYD) and other agencies i.e. BGMEA, G-4s Security Services, SSL, GOB-DLS, DAE, DMPK, BEPZ, BEZA, BITAC BFID and Ministry of Women Affairs to operate said partnerships as functional and meaningful at the grassroots through mobilizing unemployed youths and their parents as well as the community village institutions. It is mentionable that DYD has extended enormous cooperation and support to materialize the dream into reality specially 'developing skills' for securing employments.

## TREND ANALYSIS

### on Youth Activities in 2014 and 2015

The graph shows that in 2015, a total of **56,208** youths were mobilized under SDF youth and employment program. In 2014, the number was 54,195.

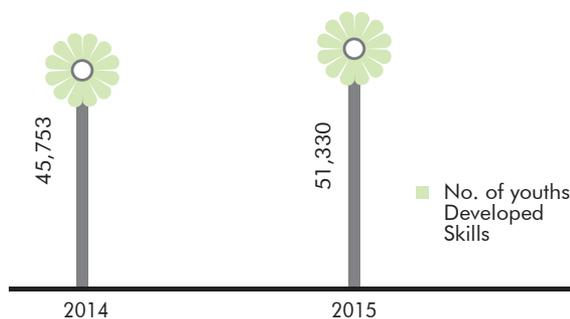
**No. of youths Mobilized**



The following bar diagram shows the status of youth development skills under SDF programs. In the year 2015, overall **51,330** youths were capacitated through developing their awareness, knowledge and practical skills in term of multi-sectoral vocational skills development skills. Under the skills development training, about **25** different IGA based vocational trades were introduced and a longer term capacity building initiatives have been adapted.

**No. of youths Developed Skills**

*Training of BGS for self employment*



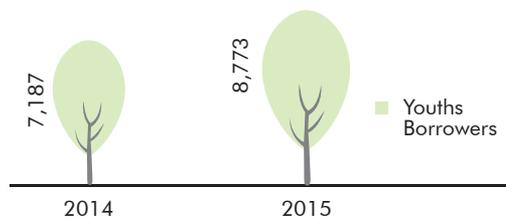
In 2015, a total of **49,742** youths were employed by the different partners and agencies. The employment figure is significantly higher than 2014. The trained youths were offered job placement in the different factories, industries and vocational trade based commercial organization. SDF made good linkage and cooperation for sending the youths in those factories through bilateral cooperation and accomplishment of one MOU.

**No. of Youths Got Employment**



The following bar chart indicated the status of youth borrowers who had received loan from SDF for investing the capital in the different IGA based income sector. SDF has provision to provide skills and IGA development loan for the youths so that they can invest easily to utilize and adapt their trained skills and knowledge for earning. Comparatively the youth borrowers number of 2015 is significantly higher than 2014.

**Youths Borrowers Received Loans**



Shirin Akhtar, Poschim Amragachia, Amragachia Dhanshagore, Swaronkhola, Bagerhat

**Finding the Rainbow**

‘ I was at wit’s end when my family started living I utter poverty. Many of the days we passed starved. At present, my economical adequacy enabled me to have control over my life.’

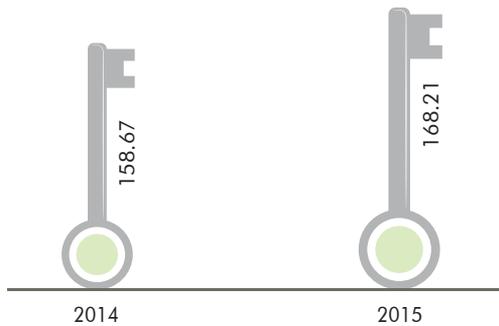
Girl of a seven member family, Shirin Akhter, was battered by poverty while her father became seriously ill and unable to earn the bread of the family. Besides, she could not continue her education due to draught of money. She wanted to help her family to come out of the clutch of poverty. In 2012, she joined ‘Nuton Jibon Project’ in her village and formed youth group. She started savings and attended regular meetings and other activities. To get monetary support, she borrowed BDT 8500 for skill development training. After training, she was confident enough to rent a room from Shaj Beauty Parlor at Rayenda bazaar for starting Beauty Parlor of her own. Shirin started the parlor in her name on a very small scale at Amragachia bazaar. To expand her business, she got another loan of BDT 15,000 as employment loan. In this way she invested total BDT 30,000 and also started repaying her installment regularly. As Shirin’s Beauty Parlor was the only parlor at the community so its demand had been increasing gradually. Her monthly income was around BDT 8,000 from the parlor.

SDF’s holistic approach has turned over a new leaf in her life. Happiness has started beaming in her face as she can contribute in her family. After three years of her entrepreneurship, she got admission again at Open University this year and is bearing all of her educational expenses by herself.

She says, ‘Nuton Jibon project has changed my life, I want to be a role model to other unemployed youths and my unaware society, I want ever long success of my Gram Samiti.’ Her dream is to establish a parlor in the district town and start training facilities also.

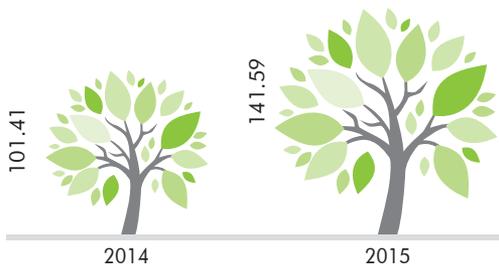
The graph expressed the trends of skill development loan amount that was provided by SDF to youth borrowers. In 2014, the youths received BDT 158.67 million whereas in 2015, the amount was BDT 168.21 million. The figure is comparatively higher than previous year because many of the youth borrowers receive skill loan for building IGA capacity by using the defined loans.

**Amount of Skill Development Loan Provided**  
(Tk. in million)



The data shows the trends of loan status of the youths that were received in 2014 and 2015. Till 2014, a total amount of BDT 101.41 million was received by the youth but in 2015, the amount is BDT 141.59 million which is significantly higher than the previous year. The data shows that youths preferred to receive self employment loan and invested those capital in different agro based self employment IGA trades.

**Total Amount of Self Employment Loan Provided**  
(Tk. in million)



## Snapshot of SIPP II

**50,000 youths joined national labor forces to boost up the Rural Economy**

Under SIPP-II Project, SDF identified 66,508 youths as un/underemployed. A total of 56,208 youths (85%) were mobilized and of them 49,742 got employment. The following data shows the region-wise current status of youth identified so far:

3,262

Villages Covered Under Youth Program

66,508

Youths are identified

56,208

Youths are mobilized

51,330

Youths developed skill

49,742

Youths received employment





When it comes to Skill Training and Employment, a total of **51,330** youths were trained on various skills, while **49,742** (of them 50% above were females) youths were employed against the project target of **50,000** (up to December 2015) direct employment. Among the **49,742** employed youths, a total of **23,663** employed under the wage employment initiatives through development of linkages with various employers and programs like- G-4s Security Services, SSL, GOB-DLS, DAE, DMPK, BEPZ, BEZA, BITAC, BFID, Department of Youth Development etc. and a total of **26,079** youths were employed at the local level in various self-employment initiatives like mobile servicing, electrical house wiring, mini-garments, welding, various mechanical works etc.

The number of employed youths appears to be higher as some of them received on the job training. Till December 2015, at the end of SIPP-II project, SDF has provided in total BDT. **168.21** million for skill development and BDT. **141.59** million for employment generation loan. The On Time Recovery (OTR) of Skill and Employment loans are 94% and 86% and the Cumulative Rate of Return (CRR) of these two are 86% and 88% respectively. The following table shows the progress under the Nuton Jibon Project:

Activities	Project Target	SIPP- 1	SIPP- 2	Cumulative (Achievement)
Skill Training	50,000	10,660	40670	51,330
Employment	50,000	7,893	41849	49,742

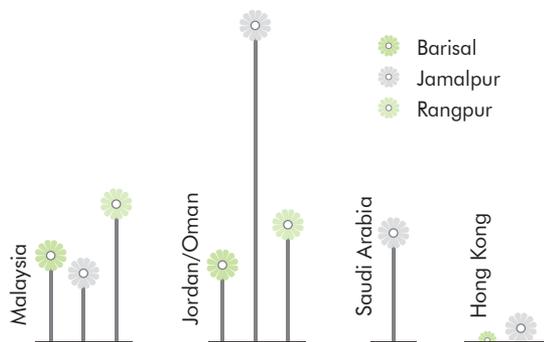
#### Achievement of SIPP-II in Skill Training

**102%** of target

#### Achievement of SIPP-II in Employment

**99%** of target

### Creating Overseas Employment Opportunities (Region Wise)



SDF created avenue to avail overseas employment for the rural youths through linking with the overseas service providing organizations. This is just opening stage of the initiative where till to date **69** youths have been offered overseas employments in the Middle East as well as East Asian countries. This opportunity creates encouragement among the youths to compete such offer in future.

6 While Bangladesh has made tremendous progress in reducing poverty over the past four decades, poverty remains more pervasive in rural areas than in urban areas in Bangladesh.

The Nuton Jibon Livelihood Improvement Project (NJLIP) will scale up the activities of predecessor programs to improve economic wellbeing and empower the poorest households, and especially the poor women.



**Christine E. Kimes**  
Acting Country Director  
World Bank, Dhaka Office



## APPRAISAL AND MONITORING TEAM (AMT)

SDF has been making every effort to engage and improve human capital in pursuit of fighting against poverty in a sustainable manner. It has truly orchestrated a way for independently evaluating the Village Development Fund proposals received from project villages, and inter-villages proposals and checking compliance and verifying preparedness for fund release through its **Appraisal and Monitoring Team (AMT)**. The unit has been retaining SDF's appraisal and monitoring system to ensure quality and achievement of milestones by the concerned village institutions. The AMT independently reviews community submissions for release of fund installments following the project's guidelines and rules.

# HIGHLIGHTS

Throughout the year outstanding results have been achieved by the AMT. In 2015, a total of **1,882** fund proposals (**965** proposals from Rangpur, **621** proposals from Jamalpur and **296** proposals from Barisal) were received out of which **1,720** (91.39%) were appraised at field level and 8.61% have been returned after desk appraisal. In addition, **1,691** (98.31%) were recommended for fund release.

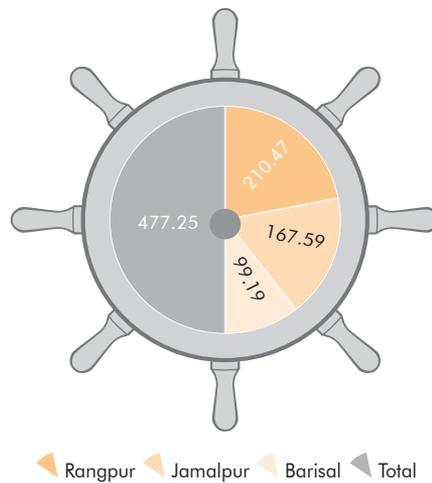
## Progress of Appraisal



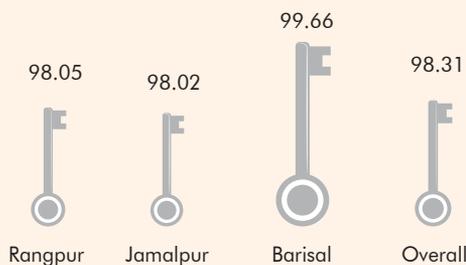
## Amount Recommended

The following chart demonstrates region wise qualifying status of fund proposals together with amount sanctioned for individual region. The AMT recommended a total of BDT **477.25** million and was thus sanctioned by SDF management for making disbursement to the respective Regional Offices during the reporting year. The chart also shows that out of the total amount worth BDT **477.25** million sanctioned Rangpur region received BDT **210.47** million Jamalpur region received BDT **167.59** million and Barisal region received BDT **99.19** million.

## Amount Recommended



## Rate of Success (%)



# TREND ANALYSIS

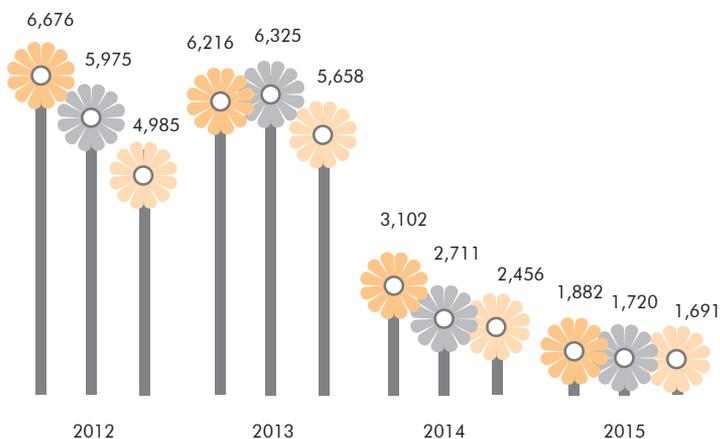
The column chart shows that a total of **6,676**, **6,216** and **3,102** proposals were received during the year 2012, 2013 and 2014 respectively. In 2015, a total of 1882 fund proposals were received indicating a declination by **70** percent compared to the years 2012, 2013 and **39** percent compared to 2014 as most of the villages under SIPP-II received their funds in 2012, 2013 and 2014. It deserves mentioning that as the year 2015 was the closing year of SIPP-II and thus SDF has given more attention to make disbursement to village institutions in the preceding years to enable the beneficiaries to embark on income generating activities to improve their socio-economic status.

The chart also reflects that the number of proposals appraised in 2012, 2013, 2014 and 2015 were **5,975**, **6,325**, **2,711** and **1,720** respectively. This indicates that in 2012, 2013 and 2014 the appraisal rate was higher but in 2015, the appraised rate sharply declined and was around **27** percent compared to previous years i.e. 2012, 2013 and **63** percent compared to the year 2014. This has resulted from making more disbursement as required in 2012, 2013 and 2014.

The overall trend of the proposals received, appraised and recommended has an incremental trend and contributes to program implementation to a large extent.

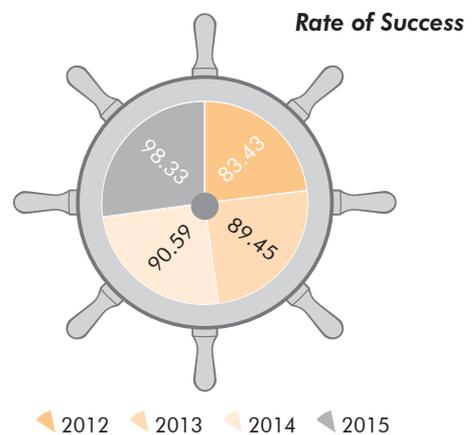
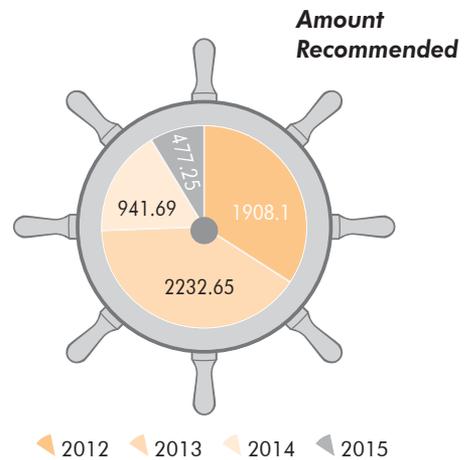
## Appraisal Progress

-  Proposal Received
-  Proposal Appraised
-  Proposal Recommended for fund



## Amount Recommended for Release

The chart shows that the funds recommended for disbursement in 2013 is equivalent to the amount recommended for disbursement for 2012 and 2014. It also indicates that the amount of funds recommended for 2014 is one fifth of the total amount recommended for consecutive three years i.e. 2012, 2013 and 2014. It also reveals that the recommended amount in 2015 is **50** percent compared to the amount recommended in 2014.



## Success rate of Appraisal

This chart clearly indicates the upward direction of success rate of proposal appraisal and recommendation for fund release. It distinctly demonstrates an impressive upward trend which means strong monitoring and supervision of district and regional team to the village organization is ensured to ensure smooth implementation of community financing activities to sustain the CDD model.

# Snapshot of SIPP II

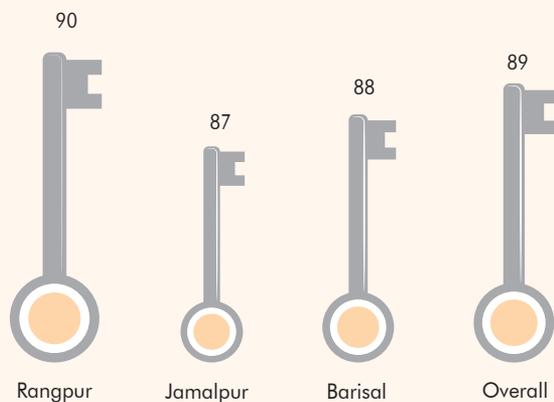
## Appraisal Progress up to December, 2015

The below column chart shows that a total of **24,649** fund proposals were received out of which **21,641** proposals were appraised and **19,172** proposals were recommended for fund release. The line chart below findings show the overall success rate of appraisal up to December, 2015. The column chart also shows that a total of **8,142** proposals were recommended for fund release out of **9,071** at Rangpur Region and its success rate is **90** percent. A total of **5,885** proposals were recommended out of **6,755** at Jamalpur Region and its success rate is **87** percent. A total of **5,145** proposals were recommended out of **5,815** at Barisal Region and its success rate is **88** percent. The overall success rate up to December, 2015 is **89** percent which is promising.

### Progress of Appraisal



### Rate of Success (%)



## Factors contributed to recommend for approval of funds

- Groups and committees of VOs are functioning well;
- Physical and financial progress of the respective fund is up to the mark;
- Expenditure and books of accounts are maintained regularly;
- Committee members are skilled enough to run the functionaries of VOs;
- Youth members are employed up to the mark which is at least 40 percent;
- Recommendations made earlier by RAMTs have been addressed accordingly;
- CRR of SF loan is between 95 and 100 percent;
- Effective pre appraisal by the operational team; and
- Effective desk appraisal by the AMT.



## GOVERNANCE AND ACCOUNTABILITY

SDF doggedly reckons and is enthusiastically engaged in strengthening organizational and programmatic sustainability through effective governance. The **Governance and Accountability** unit of SDF ensures organizational accountability, integrity and alignment with its vision, mission and values. Governance and Accountability Action Plan (GAAP), one of the important tools for ensuring the good governance and social accountability is widely used in SDF. GAAP helps in identifying mal-practices, domination of individuals, find out the problems, if any during the implementation and above all ensures intended benefits of the project beneficiaries along with maintaining transparency and building greater unity among the beneficiaries that ultimately help building a strong organization of the poor.

The synergetic effect of GAAP has contributed significantly to support management control over the project, mitigate risk of corruption, collusion, nepotism and fraud and that the project objectives are achieved. For this a matrix is being used to prevent the risk of corruption and irregularities. Another innovative assessment tool known as Community Assessment Process (CAP), through which SDF has been furnishing necessary support with score cards depicting a clear picture of project activities, outputs and outcomes in a simple and comprehensive way that helps charting next appropriate plan of action. Furthermore, Social Audit Committee (SAC) strengthens the process well equipped with integrated approach and down-to-earth method by working as the watch dog.

SDF, during implementation of its previous projects imparted training on Social Accountability to the Social Audit Committee (SAC) members of the project villages, who in turn, on completion of the training disseminated the knowledge and learning the other community members. The SAC through the books and records of NJG, SSC, VCO and GS had observed the activities of the different committees and also prepared reports reflecting their observations with recommendations and presented the report to the quarterly meeting of Gram Parisad (GP). The report, inter alia included findings that in the villages where SAC is active, violation of rules did not happen and on identification of community leaders with ill motives, changes were made in the leadership positions. All these accomplishments resulted in empowering the community with adequate information of community development activities and above all transparency was established.

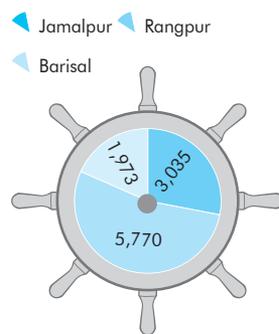
# HIGHLIGHTS

In 2015, GAAP has successfully identified **10,778** risks in all three regions of SDF out of which **3,035**, **5,770** and **1,973** risks were identified in Jamalpur, Rangpur and Barisal regions respectively.

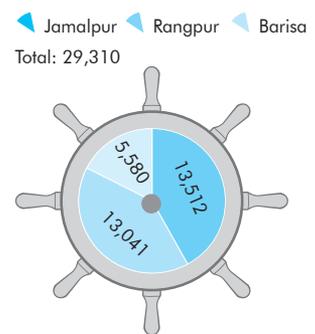
During the reporting year, SAC has identified and recommended **32,133** issues in all 3 regions of SDF out of which **13,512**, **13,041** and **5,580** issues were identified in Jamalpur, Rangpur and Barisal regions correspondingly. It is a significant achievement on part of the communities that they have been able to resolve a total of **30,096** (94%) issues out of **32,133** issues identified.

This year, SDF has implemented **2,065** CAP through its nationwide network and among them **725** CAP in Jamalpur, **840** CAP in Rangpur and **500** CAP in Barisal regions have been implemented.

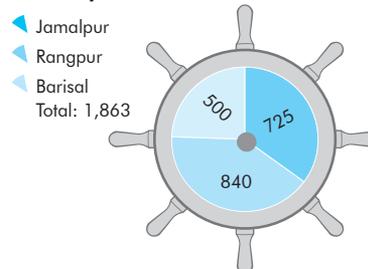
## GAAP Identified Risks



## Issues Identified by SAC



## CAP Implemented



In order to ensure a wider access to all in line with the Right to Information Act we have uploaded a number of documents and manuals in SDF Website such as Information Disclosure Policy, Grievance Redress Mechanism, Community Operational Manuals etc.



## MONITORING, EVALUATION AND LEARNING (MEL)

Monitoring, an integral part of SDF management, engaged in incessantly collating information from field level about programs being implemented helps enormously to bring changes in implementation strategies from time to time, if needed. It helps us to comprehend what is working well as envisaged along with its effectiveness and emerging needs in the fields. Concurrently the evaluation through its systematic collection, analysis, and interpretation of data facilitates determining the value of and decision-making about SDF's programs or policy and finally learning ensures the usage of data and insights from a variety of information, gathering approaches including monitoring and evaluation to formulate strategy and decisions. In order to ensure transparency, the **Monitoring, Evaluation and Learning** department conducts periodic analysis enabling the management to determine whether the key activities are being carried out as planned, and whether they are able to create expected impacts. This program has been focusing on the pivotal role of monitoring and evaluation ensuring effective implementation of the agreed actions; ensuring accountability of resource utilization expected results and impacts of the projects and above all in learning and disseminating lessons that can lead to further improvement and replication of future interventions.



# HIGHLIGHTS

The monitoring unit helps to know how the programs are reaching their intended beneficiaries, enabling the management to determine whether the key activities are being carried out as planned, and whether they are having the expected outcomes and also evaluating impact. Here are some highlights of 2015:

## Institutional Monitoring

Institutional Monitoring System has been introduced under Nuton Jibon Project at region, district, cluster and community level for assessing the performance and functions on a monthly/quarterly basis. Quarterly Monitoring meetings at Regional level and monthly monitoring meeting at district, cluster and community levels are taking place since the inception of SIPP-II.

## Village performance Monitoring System

The village performance monitoring system was introduced to look into the progress of SIPP-II villages before handing them over to the NJCCS (Nuton Jibon Cluster Community Society). This system segregates data into two separate strategies, i.e. monthly and periodically.

## Village grading status

In order to measure the performance of village level institutions as well as functioning modality, SDF conducts an in depth assessment based on set indicators every year. Through this study, SDF gives more coherent effort to the weak villages e.g. C and D graded villages. This exercise has created an opportunity to improve the performance of the weak villages. Out of a total of 3,262 project villages, grading has been conducted in **3,142** villages whilst remaining 120 villages have been considered dormant and SDF made an exit as per exit policy. As of December 2015, it is found that about **2,700** (86%) villages have been categorized as A and B grades.

### Village Grading Status

*not taking into account the dormant villages*

Region	Total Number of Cluster	Number of villages	Grading status (December'15)				Total Graded villages	%
			A	B	C	D		
Khulna/Rangpur	43	1,420	768	419	80	86	1,353	95
Mymensingh	36	1,133	410	419	124	128	1,081	95
Barisal	45	709	521	163	19	5	708	100
Total	124	3,262	1,699	1,001	223	219	3,142	96%

## Summary of Progress

Title of Milestones	Achievements
Number of Villages covered by SIPP-II	Already achieved in 2014
No. of targeted NJG members mobilised and organized into Nuton Jibon Groups (NJGs)	15,300
No. of NJG members started savings	7,077
No. of NJG members received internal lending	3210
Total revolving amount of Internal Loan (Tk. in crore)	5.45
No. of villages received/accessed Village Development & Risk Reduction Fund (VDRRF)	1,823
Amount (Tk. in crore) of VDRRF disbursed	37.54
No. of actual borrowers (NJG member) received Shabolombi loan and started IGAs	43,851
No. of most vulnerable member received one time grant	230
No. of most vulnerable started IGA or employment	241
No. of youths receive skill development loan and training	5,301
No. of youth employed (wage/self) after receiving skill development training	4,919
Total roads constructed under CISF (km)	57.15
No. of culverts built	205
No. of tube-wells installed	420
Total length of drains constructed (mtr)	2,699
No. of school building repaired	5
No. of GS Office buildings built	726
No. of labour days (in lac) generated through the community level infrastructure development activities	5.1
No. of villages completed GAAP	70
No. of villages completed Community Assessment Process (CAP) and approving Action Plan	92
No. of second generation institutions (NJCCS) initiated	46

## Village Grading Status



## Follow up Survey of SIPP-II baseline villages

A baseline survey was carried out by external firm in 2012 in 480 villages covering 4,701 households under 3 regions. A total of 4 districts were randomly selected from three regions (one district each from Barisal and Jamalpur regions and two districts from Rangpur region). A follow up survey on the same districts, villages and households have been carried out in the reporting year following the same methodology covering both treatment and control villages by applying the matched pair randomized method. According to the plan household survey and village profiles have been completed at 480 villages on 10 July 2015. The methodology for this survey has followed mixed method approach adopting both qualitative and quantitative methods.

### Internal and External Studies of 2015

#### Internal Study

- Dynamics of Poverty Status in 'Nuton Jibon' Project Community
- Short assessment on Road Infrastructure sub-projects- Visible Impact of Community Infrastructure Works (CIWs);
- Study on the Income, Asset building and Socio-Economic Condition of SIPP-II beneficiaries;
- Impact of Nuton Jibon on the lives of vulnerable communities.

#### External Study

- Assessment of Financial Returns of Income Generating Activities (IGA);
- Operational Manual on Productive Investment Fund;
- Technical Audit and Impact Assessment of CISF under SIPP-II;
- Survey/Impact Assessment of Youth Employed in different Industries/ Places through SIPP-II;
- Thematic Study Report on Community Finance activities.

## Process Monitoring (PM) or Third Party Monitoring

The Process Monitoring is a crucial component of project management, which helps improving the efficiency and effectiveness of project interventions. It helps in steering and tracking the implementation process to ensure the proper achievement of outputs, outcomes, and impacts of the program. It provides feedback and learning for concurrent corrections and decision-making at various levels.

### OUTPUTS

- **Monthly Process Diary**-Illustrated monthly process observations with recommendations;
- **Quarterly Process Monitoring Report**- Highlighting the key observations in summarized form including Case Studies and Lessons Learnt;
- **Annual Report**- Summarized annual observations;
- **Review the follow-up** status against the management decisions of key issues and presented in the meeting.

Process monitoring recommendations are reviewed by SDF on a monthly/quarterly basis. The outputs of field observations are shared with district and regional officials for understanding, comments leading to decision making and its executions. The summary of monthly reports is shared with all concerned officials including Senior Management of SDF for taking necessary and timely actions. Each of the actions based on management decision related to PMA findings are followed up by the M&E staff of SDF as well as PMA staff. A total of 448 issues were identified

# Snapshot of SIPP II

by PMAs in three regions out of which **372** (83%) have been resolved this year. The region-wise PMA issues raised and resolved are shown below:

## Number of issues resolved during the reporting period

Region	# of issues raised	# of issue resolved
Rangpur	159	134
Jamalpur	146	124
Barisal	143	114
<b>Total</b>	<b>448</b>	<b>372 (83%)</b>

## Management Information System (MIS)

In an effort to make project information available to all throughout the Globe, SDF developed a computerized MIS system consisting of five modules such as (i) Financial Information System (ii) HR & Payroll System (iii) Inventory System (iv) Procurement System (v) Project Monitoring System and also started receiving its immense benefits. Among these five modules, Project Monitoring System (PMS) are accessible from national to cluster level office and other modules are accessible up to district office.

Title of Milestones	Achievements
	Cum. as of Dec' 15
Number of Villages covered by SIPP-II	3,262
No. of targeted NJG members mobilised and organized into Nuton Jibon Groups (NJGs)	658,661
No. of NJG members started savings	591,193
No. of NJG members received internal lending	144,878
Total revolving amount of Internal Loan (Tk. in crore)	48.2
No. of villages received/accessed Village Development & Risk Reduction Fund (VDRRF)	3,235
Amount (Tk. in crore) of VDRRF disbursed	701
No. of actual borrowers (NJG member) received Shabolombi loan and started IGAs	432,919
No. of most vulnerable member received one time grant	35,422
No. of most vulnerable started IGA or employment	33,966
No. of youths receive skill development loan and training	51,054
No. of youth employed (wage/self) after receiving skill development training	49,742
Total roads constructed under CISF (km)	2,756
No. of culverts built	5,701
No. of tube-wells installed	6,883
Total length of drains constructed (mtr)	5,993
No. of school building repaired	94
No. of GS Office buildings built	1,937
No. of labour days (in lac) generated through the community level infrastructure development activities	51.3
No. of villages completed GAAP	3,172
No. of villages completed Community Assessment Process (CAP) and approving Action Plan	3,260
No. of second generation institutions (NJCCS) initiated	124



## NUTON JIBON COMMUNITY SOCIETY (NJCS)

Battling to ease sustainability of village institutions as per project design leading to achieve desired goals, SDF has been operating its development programs and facilitating the community to take over their village institutions and continue operations. It has aimed at creating sustainable livelihood options for the hardcore poor and poor enabling them to be self-reliant through phenomenal initiatives like establishing **Nuton Jibon Community Society (NJCS)**.

Over the years the NJCS program, a holistic and innovative approach to be sustainable has been able to bring about positive changes in the lives and livelihoods of the target people and has created impacts on their families and societies in terms of being economically self dependant. The constituion of the NJCSs strengthened the Gram Parishads for ensuring organizational quality, accountability, transparency and compliance to the rules of business and guidelines for sustainable performance, scaling up information sharing and communication among all its members, aggregating various services and mobilizing producer groups and livelihood development activities including linkages with local government, private sectors and financial institutions.

# HIGHLIGHTS

Through the concerted efforts a total of **53** cluster community societies under Bagerhat, Sherpur, Mymensingh, Barisal, Patuakhali, Sylhet, Kurigram, Naogoan and Dinajpur districts (9 districts) have been formed and started functioning as per COM during the reporting year. All the societies both at cluster (124 offices) and district (15 offices) level have established their own offices. Also the registration process of the above mentioned districts have already been started initially with the completion of name registration under Registrar of Joint Stock Companies. Moreover, an amount of BDT **108.46** million as IDF has been received by **13** Nuton Jibon District Community Societies including **95** Nuton Jibon Cluster Community Societies enabling them implementing planned activities for their capacity building and sustainability.

In 2015, NJCS facilitated the development of **976** villages to be enrolled as its member and most of them (95%) deposited their membership fees amounting to BDT **27.64** million. A total of **1,937** active Producer Groups have been formed on different IGAs like- beef fattening, dairy, poultry, fisheries etc. and are being supported by the NJCS through providing technical assistance and bulk input collection. Furthermore, formal partnerships between NJCS (Gaibandha and Jamalpur districts) and different agencies such as Grameen Danon Foods Ltd., BRAC Dairy Ltd., Bio- Science Agro Ltd., Milk Vita Ltd. and Bandhu Chula for technical support and marketing facilities have also been developed. In addition, linkages with livestock, Youth Development, Dept. of Fisheries, Jamalpur Sugar Mills Ltd. for receiving technical assistance. A three member advisory committee for supporting NJCS has been formed as part of the Jamalpur NJDCS on a pilot basis. The advisory committee started providing regular support to the society on a regular basis.



## Snapshot of SIPP II

- A total of **124** cluster community societies under Jamalpur, Gaibandha, Nilphamari, Barguna, Pirojpur, Bagerhat, Sirajgonj, Sherpur, Mymensingh, Barisal, Patuakhali, Rangpur, Sylhet, Kurigram, Naogoan and Dinajpur districts (16 districts) have been formed and started functioning as per COM;
- The 'Nuton Jibon' District Community Societies in Jamalpur, Gaibandha, Nilphamari, Barguna, Pirojpur, Bagerhat, Sirajgonj, Sherpur, Mymensingh, Barisal, Patuakhali, Rangpur, Naogoan, Kurigram and Dinajpur districts (15 districts) have been formed, trained and started functioning independently;
- All the societies both at cluster (124 offices) and district (15 offices) level have established their own offices. Two district societies- Jamalpur Nuton Jibon Community Society and Gaibandha Nuton Jibon Community Society have been registered under Societies Act **1860**. The registration process of Nilphamari, Barguna, Bagerhat, Pirojpur, Dinajpur, Sherpur, Naogoan, Kurigram and Sirajgonj districts have already been started with the completion of name registration under Registrar of Joint Stock Companies;
- An amount of BDT **131.00** million has been received by **15** NJDCSs (including 124 NJCCSs) and implementing planned activities for their capacity building and sustainability;
- A total of **2,910** villages are enrolled as members of the NJCSs and most of them (95%) deposited their membership fees amounting to BDT **27.64** million;
- A total of **5,561** active Producer Groups have been formed on different IGAs like- beef fattening, dairy cows, poultry, fisheries etc. and are being supported by the NJCS through providing technical assistance, bulk input collection.



## MARKETPLACE DEVELOPMENT

Standing at the vantage point of 15 years of achievement and retrospection, one of the most significant lessons that SDF learned is that two approaches to human development- the supply side and the demand side must interconnect if a holistic human development has to be achieved. In this regard, SDF's extensive network of **Marketplace Development**, with the capacity to address community needs, allows SDF to continually create innovative solutions to fulfill the needs and create necessary market linkages. As a result, instead of getting lost in abject poverty and unemployment, each of the community members received the opportunity to remain on track for financial solvency and increase their capital and skills. By targeting profitable and scalable business for the small entrepreneurs, they become able to fulfill their social missions at a greater scale while increasing financial surpluses. In most cases, they create new opportunities in underserved markets, create space for new entrants, and foster healthy competition. With the financial support of Social Development Foundation (SDF), Bangla-German Sampreeti (BGS), a national NGO has



completed the implementation of a pilot project on 'Marketplace Development for Youth Employment Generation' in Gaibandha and Rangpur districts during 06 November, 2013 to 31 July 2015 with a target of providing skill development training and subsequently ensured employment of 1,160 unemployed youths. Most importantly they were assigned to identify niche that allows the under/unemployed youths to receive training that has huge demand both in home and abroad for getting employed and in parallel provide them with opportunity to earn more.

In view of the above facts and results as well as success of the piloting in Gaibandha district, SDF extended the contract agreement with BGS to create an opportunity for unemployed youths of the project intervened villages under SIPP II for sustainable employment. The extension of services of BGS to implement the ongoing Marketplace Development for Youth Employment Generation is extended for Rangpur district with a target to train and employ 356 unemployed youths.

## Results of the PILOTING Development of Skilled Youth Workforce

Under the pilot project titled 'Marketplace Development for Youth Employment Generation (MDYEG)', a total of **1,160** youths were targeted to provide skill development training. However, considering the interest of the unemployed youths, **1,485** youths successfully received skill training on **4** different trades. Under the guidance and training of **8** skilled and experienced instructors the youths successfully graduated from their respective training courses. The skills training activities were organized at **2** different training venues. A summary information on training graduation of youth as skilled manpower is given in the following table:

### Training for the youths

	Name of Trade Course	Target	Trained
Gaibandha	Mechanical fitter & industrial maintenance	132	187
	Electrical house wiring & motor rewinding	132	244
	Garments machine operator	276	525
	Plumbing	264	134
	<b>Total:</b>	<b>804</b>	<b>1,090</b>
Rangpur	Mechanical fitter & industrial maintenance	88	94
	Electrical house wiring & motor rewinding	88	100
	Garments machine operator	92	108
	Mobile Phone Servicing	88	93
	<b>Total:</b>	<b>356</b>	<b>395</b>
	<b>Grand total:</b>	<b>1,160</b>	<b>1,485</b>

**Total Trained Youth**  
**1,485**

**Total Employed Youth**  
**1,160**



## Employment Generation of graduated youth

Employment generation for the graduated youths was one of the the overall outcomes of the project. Under the process of project implementation, BGS arranged employment for **1,153** graduated youths of the project, among them **630** youths got involved in Wage Employment, while the remaining **523** youths started their own business entity to establish themselves as independent entrepreneur. The following table shows the employment status of the trained youths through self and wage employment initiatives:

### Employment generation

SL	Project Area	Target	Employed Youth		
			Wage	Self	Total
1	Gaibandha	804	382	428	810
2	Rangpur	356	248	95	343
<b>Total</b>			<b>630</b>	<b>523</b>	<b>1,153</b>



## Partnership Building

In the process of linkage development BGS has established formal and informal partnership with some of the potential employers which is, in fact a tremendous achievement of the project as it will bestow long term implications for youth employment. These employers are -- RFL Group, PRAN Group, SINO Bangla Industries Ltd, Walton, Aristocrat Agro Based Industry, Asian Textile, Nahid Cotton Mills etc. It may be mentioned that youths who got wage-based employment have initially started earning Tk. **6,000-8,000** per month, and hopefully their salaries will be increased gradually.

Apart from this, the project has been able to establish linkages with different NGOs, Financial Institutions and Bank for borrowing loan to start own enterprise or business. These youths are also supported with necessary information and guidance to operate their own business. A total of **523** graduated youths have already started their own business, while some others have got involved in businesses with other established business enterprises.



This is a great opportunity for our community to have a road that facilitates our day-to-day life. The road has minimized the journey duration to the district center, lowered the car fare considerably, and encouraged more drivers to take this road, thus bringing more facilities to residents.

**Haider Ali**

a community elder  
Taluk Habu village of Rangpur





## ICT IN INFORMATION MANAGEMENT

### Innovation Fuels the Mission

Our **Information and Communications Technology (ICT)** is not only making technological interventions to automate the organization's internal business processes, but it is increasingly establishing itself as a center of excellence for innovative solutions to complement our effort in the local and global development arena.

The department comprises of four units. With the purpose to ensure smooth and secured tracking of community finance activities/transactions, SDF developed a Bangla version of web-based computerized system that will be used by the community members at village level to update information on a regular basis through internet. To begin with, a pilot initiative has been taken up in 30 villages from 3 regions (10 from a cluster of each region) to explore the feasibility of the computerized system. The key objectives of the piloting are to study the feasibility of digitizing the financial transactions/ activities of VCO and GS in real time by the community members using computerized system, viability of capturing large amount of data by the community members through the system. The overall activities are being implemented from August 2015 to February 2016 including the preparatory work. The major activities like Data capturing and entering into the system by the community members (resource persons) has been started from October 2015.



# SDF sets the wheel of my life in motion

**Chameli Akter**

Mesta, Jamalpur

A renowned tailor in her own village and  
in the nearby villages



## NUTRITION AWARENESS AND SUPPORT PROGRAM

### Maximising Impact

The nutrition awareness and support services, a new initiative, adjoined to the poverty alleviation programs of SDF in the reporting year, intends to achieve the objectives to raise awareness, improve attitudes and practices that eventually enhance nutritional outcomes for targeted beneficiaries allowing them to optimizing their livelihood activities. The activities largely focus on awareness building, behavioral change for personal hygiene, food preparation, food choices and mainstreaming nutrition sensitive actions, particularly in selected income generating activities of beneficiaries. The target group for the nutrition related activities comprises a sub-set of project beneficiaries that are among the core focus group for nutrition interventions pregnant and lactating mothers and young children under the age of five. The **nutrition awareness and support** services also combine preventive, promotional, curative and rehabilitative health services to reach out to the poor, disadvantaged, socially excluded and hard to reach populations.



Meanwhile, as per the project plan, SDF has taken initiative to increase the scope of inclusion of its community people through Nutrition Support Committee (NSC) in areas such as health promotion, clinical care, and in creating an enabling environment for facilitating better access to healthcare. Behavioral change for sanitation and hygiene has also become a priority. Formulation of NSC will comprise of four members and one NSC per village. With a very few exception, all of its members are women.

The increased set of responsibilities not only enhance knowledge and skills leading to empowering the NSC members within the community, but will also create a career path for them, which otherwise remains unaddressed by the job market.

The increased set of responsibilities not only enhance knowledge and skills leading to empowering the NSC Members within the community, but will also create a career path for them, which otherwise remains unaddressed by the job market.

## HIGHLIGHTS

In 2015, an orientation on Nutrition Awareness and Support at National level was held with the objectives to provide a clear concept and understanding on NJLIP-Nutrition activities. Its project components, implementation strategy and above all the intended outcomes were also induced to the participants along with the roles and responsibilities of the SDF staffs. The orientation provided with ample of valuable review comments and feedback from the policy making officials of the SDF-HQ contributing to plan effectively for the next regional level orientations.

Orientations on Nutrition Awareness and Support Services were also held at Regional levels in Rangpur, Mymensingh and Barisal successively. In all the three orientations it was found that a good number of participants had already worked in different level nutrition programs including National Nutrition Program (NNP) before joining SDF, which in turn, makes value addition to the initiative. This will perceptibly help SDF to oversee and monitor the soon to be contracted NGOs, as per project design, to be implementing the nutrition awareness and support sub-component of NJLIP.

In an effort to develop a training module on Nutrition Awareness and Support, a two day workshop was also organized at national level with the objectives to finalize a draft module for capacity building of SDF employees and INGOs/NGOs staff members for implementation of the sub-component. The specific objectives of the workshop were to concentrate on the planned activities, expected impacts to be created, selection of contents in line with the project design, and most importantly aligning them with the national policy of the Government of Bangladesh. The workshop was attended by a number of renowned experts and specialists, working in the nutrition sectors, both in the Government and private sectors. Apart from this, a draft Training of Trainers (ToT) module in line with the National Nutrition Standard (NNS) has been developed, and most importantly SDF is going to sign a Memorandum of Understanding (MoU) with the NNS intended to receive technical support as necessary from the Government of Bangladesh in implementing the Nutrition Awareness and Support initiatives.





## HUMAN RESOURCES DEPARTMENT (HRD)

SDF **Human Resources Department (HRD)** has established a state-of-the-art human resource management and practices by adopting a qualitative and strategic approach in managing its workforce. The key focuses of HR Dept. are transparency, equality, respect for diversity, helping organization to deal with a fast-changing competitive environment and the greater demand for quality employees and recognition of potentials. It has developed and implemented its HR Policies and Guidelines to ensure uninterrupted services to and spontaneous participation of employees, which in turn facilitates achieving organizational goals as well as fulfillment of individual employee needs.

# HIGHLIGHTS

## The Key functions of HRD

- Personnel sourcing and hiring along with providing necessary orientation and training;
- Effectively managing and utilizing people;
- Carrying out employee appraisal followed by reward in terms of yearly salary increase, awarding appreciation certificates, promotion etc.;
- Instantly responding to employees' grievances and resolving within reasonable time;
- Developing competencies that enhance individual and organizational performance;
- Increasing the innovation, creativity and flexibility necessary to enhance competitiveness;
- Applying new approaches to work process design, developing career path, preparing succession plan and career development;
- Managing the implementation and integration of technology through improved staffing, training and communication with employees;
- Administering benefits of employees and compliance with associated government regulations;
- Maintaining payroll management system and Human Resource Information System (HRIS).

The SDF management believes in decentralization of authority and thus delegated a level of authority to field offices to ensure that tasks are carried out in a timely fashion and efficiently. Respective field offices are now able to update staff information into the human resources management system, conduct background checks and confirm availability of information, as required.

It deserves mentioning that during the transition in late 2015 i.e. closure of the preceding project designated Empowerment and Livelihood Improvement 'Nuton Jibon' Project and launching of another bigger follow up project titled 'Nuton Jibon Livelihood Improvement Project (NJLIP)', the SDF management had got the opportunity to go through a thorough employee assessment process. Through the process the HR Department successfully completed the reallocation process of employees to eighty cluster offices, 12 district offices and three regional offices together with phase out areas. It is commendable that within a couple of months i.e. in September and October the entire process was completed that led the employees to report and join in new areas resulting in successfully rolling out NJLIP in the project areas.

### The current staff strength of SDF is given below:

Name of Regions	Regional Level Employees	District Level Employees	Cluster Level Employees	Total Employees
Barisal	30	54	257	341
Khulna	27	74	261	362
Mymensingh	29	60	329	418
<b>Sub-total</b>	<b>86</b>	<b>188</b>	<b>847</b>	<b>1,121</b>
Head Quarter	-	-	-	73
<b>Total</b>	<b>86</b>	<b>188</b>	<b>847</b>	<b>1,194</b>

SDF employee(s) are evaluated annually through a standard performance appraisal system based on agreed milestones and job related competencies. During January-August 2015 a total of 1,244 staff members received their further service contract as an award based on their satisfactory performance, achievements, and above all ownership and loyalty of the organization. A total of 1,290 employees received annual increment during the reporting period for their satisfactory performance.

SDF strictly maintains a 'Zero' tolerance policy for misconduct, financial misappropriation and irregularities as mentioned in the SDF HR Policy and Manual. During the reporting period a total of 32 employees were brought under disciplinary actions due to a number of allegations received by SDF, of which after thorough investigation a total of 25 employees were terminated from service. During the reporting period a total of 42 staff members also resigned voluntarily from the organization.

# WORLD BANK MISSIONS

## Implementation support mission of World Bank for the Empowerment and Livelihood Improvement 'Nuton Jibon' Project

The implementation support mission of World Bank for the Empowerment and Livelihood Improvement "Nuton Jibon" Project took place from 14th to 26th February 2015. Salient objectives of the mission includes (i) reviewing the achievements towards the Project's Development Objectives, (ii) reviewing progress on the agreed follow-up actions since the last mission and the follow-up discussions held, (iii) reviewing progress on proposed phasing-out in selected districts, (iv) reviewing progress on grading of villages and village credit organisations and to discuss required actions based on findings, (v) to review implementation plan and next steps to assure timely completion of outstanding activities under SIPP-II, (vi) reviewing fiduciary and safeguard related performance and (vii) following-up on the effectiveness conditions of the follow-up project.

Whilst the revised Project Development Objective (PDO) is to improve the livelihoods of extreme poor communities and to strengthen the community institutions in selected districts, the good news is the Project's progression towards achieving its PDOs was rated 'Satisfactory' with all of the indicators largely achieved in the meantime. SIPP-II, after all, is working in **3,262**



villages in 16 districts in which currently **616,000** beneficiary households are organised in Nuton Jibon Group (NJG) and yet about **250-300** households are supported per community on average which indeed comprises of hardcore poor, poor and vulnerable households. The staggering success of women empowerment where ninety-four percent decision making roles are occupied them says it all. Turning to the project monitoring data, impact evaluation data and field reports where all depict a strong impact of the Project on improved living condition, livelihoods and empowerment. What is more important that the overall implementation progress is rated 'Moderately Satisfactory' and the Project has largely carried out the agreed follow-up actions since the last mission. The mission,

however, has mutually agreed on a list of follow-up actions to be undertaken by SDF within specific calendar.

The mission met with the Secretary of Bank and Financial Institutions Division, Ministry of Finance, the Chairman of SDF's Board of Directors, SDF's Managing Director and staff at the national level and its regional directors. The draft Aide-Memoire was discussed in the wrap-up meeting chaired by Dr. Aslam Alam, Secretary, Bank and Financial Institutions Division, Ministry of Finance on 24th March 2015 and agreed to be classified as a public document under the Bank's Access to Information Policy. No field visits were undertaken during the mission because of political situation restricting countrywide mobility.

## Implementation Support Mission of WB

The implementation support mission of World Bank for both Empowerment and Livelihood Improvement “Nuton Jibon” Project (SIPP-II) and “Nuton Jibon Livelihood Improvement Project (NJLIP)” took place from August 5-19, 2015. The objectives, chiefly, for SIPP-II that is going to be officially closed in December 2015 encompasses (i) reviewing the achievements towards the Project Development Objectives (PDOs), (ii) reviewing progress on the agreed follow-up actions since the last supervision mission and the subsequent discussions held, (iii) reviewing progress on proposed phasing-out in selected districts, (iv) reviewing progress on grading of villages and village credit organizations and discussing required actions based on findings, (v) reviewing implementation plan and next steps to assure timely completion of outstanding activities, (vi) reviewing fiduciary and safeguards related performance and (vii) preparation to begin writing implementation completion and results report. Likewise, (i) assisting and guiding SDF in the implementation of the Community Operational Manual (COM), HR Policy and Manual, Environment and Social Management Framework (ESMF) and Project Implementation Plan, and (ii) following-up on the finalization of the work plan based on the date of declaration of the effectiveness were the objectives for NJLIP already started on 3rd August 2015. The mission has commended SDF’s performance for making remarkable progress of SIPP-II that has also largely carried out the agreed follow-up actions of the last mission. Turning to the progress towards achieving PDOs of SIPP-II, 3 PDO indicators including transparent village institutions, direct beneficiary women share and beneficiaries from sub-projects were found already been achieved and the remaining two -- direct project beneficiaries and increase in income of the beneficiaries by 50% are yet to be determined once the ongoing independent impact assessment reports are available by the end of November 2015. A list of agreed follow-up actions to be completed in a stipulated time-frame by both parties on their respective behalf was provided.

## BICRR and ICRR preparation consultation with WB delegate

In an effort to review the overarching progress and achievements towards the Project Development Objectives (PDOs) of Empowerment and Livelihood Improvement “Nuton Jibon” Project (SIPP-II), the Implementation Support Mission of World Bank during their evaluation mission on August 5-19, 2015 had a consultation with the Social Development Foundation (SDF) vis-à-vis preparing the Borrowers Implementation Completion Results Report (BICRR) and Implementation Completion Results Report (ICRR). Ms. Melissa Williams, Senior Rural Development Specialist of World Bank, Washington Office who will eventually coordinate the preparation of the ICRR participated in the consultation with SDF. Taking the lead role Ms. Melissa discussed a number of potential issues that are imperative for the preparation of ICRR. It was decided that an independent consultant will be appointed by the Bank to prepare the ICRR. In order to provide necessary inputs for the preparation of ICRR, it was also decided that SDF will hire another independent consultant for preparing BICRR on behalf of SDF by December 2015. Discussants also agreed that the ongoing thematic studies most of which have already been completed in the meantime will indeed aide to prepare the BICRR.

# 2015

## AN EVENTFUL YEAR



## Inaugural ceremony of NJLIP

SDF has seized the opportunity in implementing the landmark program to increase the scope of activities for the marginalized and to renew its commitments to them whose lives stand to be transformed. The synergetic effect of this integrated program has prompted the International Development Association (IDA), of the World Bank (WB) to issue 'declaration of effectiveness' for the 'Nuton Jibon Livelihood Improvement Project' with effect from August 3, 2015 to effectiveness of the Financing Agreement and the Project Agreement.

The inaugural ceremony of the 'Nuton Jibon Livelihood Improvement Project (NJLIP)' of SDF was celebrated in pomp and grandeur on 5 November, 2015 at Tikorpara village of Sylhet Sadar Upazila under Sylhet district. The event was graced by Mr. Abul

Maal Abdul Muhith, Hon'ble Finance Minister, Govt. of Bangladesh as the Chief Guest. Operations Advisor of the World Bank Ms. Christine. E. Kimes and Mr. A.K.A. Mubin, Former Secretary and Chairman, Bangladesh Tea Company were present as the Special Guests. Mr. M. I. Chowdhury, Chairperson, Board of Directors, SDF presided over the meeting.

**Mr. M.I. Chowdhury**, in his speech categorically highlighted the impacts and contributions of SDF to pull the extreme poor and poor of rural Bangladesh out of the poverty cycle from its inception. He also pinned down that SDF is one of the pioneer organizations which provides grants directly to the poverty prone villages, whilst other NGOs and traditional development agencies provide loans on high interests that do not

substantiate that much for the economic liberation. He also expressed his deepest hope citing examples of immediate completed SIPP-II project that completed ahead of scheduled time creating a luminous example for others. He indicated that the NJLIP will not be an exception to this as well.

**Mr. AZM Sakhawat Hossain**, Managing Director of SDF, in his welcome speech provided a glimpse of changing scenario of SDF, the transformation, elevation of the poor to next higher economic classes, improvement of livelihoods across all sections that happened over the years due to intervention of SDF's projects. He also drew attention of the audience as to why the Government of Bangladesh and the World Bank



prompted SDF to embark on poverty alleviation projects. He mentioned about the significance of the project and informed the audience what we learned, what we achieved and what we changed are dedicated to brightening more lives. He also acknowledged that our commitment to the values of innovation, integrity, inclusiveness and effectiveness were further strengthened through our ceaseless efforts to create opportunity for the poor. He also accentuated the achievements of the Government in achieving the Millennium Development Goals particularly surpassing halving the poverty as was committed by the Govt. of Bangladesh.

**Dr. AKA Mubin**, a renowned Economist and Chairman of Bangladesh Tea Company, stated that SDF's activities are quite innovative and are never the traditional micro financing organizations. The approach they use is completely new and unique and was designed in collaboration with the World Bank enabling the poor to come out of the poverty cycle. They give grants and provide technical support to improving the livelihood, constructing community infrastructure and community based disaster risk reduction concurrently. He also cited some glittering examples that were revealed in some research studies on SDF programs how such initiatives helped the poorer section of the society to changing their socio-economic status.

**Ms. Christine E. Kimes**, Operations Advisor of the World Bank, applauded

the overall growth of Bangladesh and acknowledged SDF's relentless effort to contribute in building sustainable village institutions compatible to operations and economic deliverance.

She was highly impressed to see such a pervasive and the overwhelming spirit of optimism and volunteering of SDF to help Bangladesh eradicate poverty and significantly reduce inequalities. She also spoke about the role of World Bank in reducing poverty and empowerment of women throughout the world.

**Mr. S. Manoharon**, Senior Rural Development Specialist of World Bank, and Task Team Leader of this project, enlivens the program through his luminous and inspiring speech. He mentioned that SDF has been assisting the most disadvantaged people in their fight against poverty and significantly reducing inequalities. He termed the project as a comprehensive support model for the poorest and most left out rural people which was introduced more than a decade ago combining livelihood support, empowerment, access to finance, and community development. He also mentioned that empowering community for collective development is a journey to alleviate poverty and dealing with the development challenges in line with Millennium Development Goals.

**Mr. Aftaar Hossain Pear**, Honble member of the Board of Directors of SDF also spoke on the occasion and thanked the Government and the World Bank for their collaboration,

guidance, trust and support. He also emphasized the need for expanding such programs in all poverty prone areas in Bangladesh and sought assistance of the World Bank to this end. From his personal experiences as a philanthropist he considers such programs outstandingly essential to build a poverty free Bangladesh.

From the beneficiaries view and experience, Ms. Selina Parvin and Ms. Hasina Akhter spoke in front of the august gathering and both of them shared their experiences of transformation of their lives along with others involved in the programs. SDF pulled them out from the poverty trap while they were at their wit's end. They are indebted to SDF for turning the wheels of their lives. They are extremely grateful to this project for giving them a better living and they keenly hope for the development and prosperity of this initiative.

At the end, the **Hon'ble Finance Minister, Mr. AMA Muhith** delivered his extraordinary speech elucidating that human race are the most superior beings and deserve a living where all basic needs including the psychosomatic ones are met. He also expressed that whenever people ask him why the Government runs so many development programs through different organizations and why not they are standardized into a uniform one; he defends with the most reasonable answer that poverty is a monster with its multidimensional and multifaceted distinctiveness and that's why it demands encounter with multidimensional ways and strategies. He mentioned that all the poverty alleviation programs of Bangladesh are working perfectly and the Government extends its supports accordingly to ensure participation of people from all walks of lives to encounter this monster known as poverty. In the end he declared the opening of NJLIP project formally and kicked off it by giving one time grants to three vulnerable women. ■

# Partnership with World Bank

Striving to make headway in poverty alleviation over the years, World Bank (WB) being at the forefront took the first step to become trusted development partner of Government of Bangladesh (GoB) through signing a financing agreement worth US\$ **200** million for the 'Nuton Jibon Livelihood Improvement Project (NJLIP)' to be implemented by Social Development Foundation (SDF) under Bank and Financial

Institutions Division of Ministry of Finance.

The financing agreement was signed between Mr. Kazi Shofiqul Azam, Additional Secretary, Economic Relations Division (ERD), Ministry of Finance, on behalf of the GoB, and Christine E. Kimes, Acting Country Director, World Bank, Dhaka Office and the project agreement was signed between Mr. AZM Sakhawat Hossain, Managing Director, SDF, and Ms. Christine E.

Kimes, Acting Country Director World Bank on 5th May 2015 at NEC II Conference Room of ERD. This came out to be prima facie as Christine E. Kimes, Acting Country Director, World Bank Dhaka Office, commented, 'while Bangladesh has made tremendous progress in reducing poverty over the past four decades, poverty remains more pervasive in rural areas than in urban areas in Bangladesh.' She turned out to be confident,



For lighting up prosperity and brightening future of about five million hardcore poor and poor people in the rural areas of Bangladesh, the Board of Directors of World Bank approved UD\$**200** million interest-free IDA credit to fund the 'Nuton Jibon Livelihood Improvement Project (NJLIP)', as codenamed and to be implemented by Social Development Foundation (SDF) on 18th March 2015. The credit is being provided by the World Bank's concessional lending arm, the International Development Association (IDA) at a service charge of 0.75% with a maturity period of **38** years along with **6** years grace time span.

The rural poor cohort in the most poverty prone upazilas in **21** districts of Bangladesh as

## World Bank Funding

identified by the Bangladesh Bureau of Statistics (BBS) will predominantly be benefitted under the NJLIP which is indeed built on the pragmatic activities and successful implementation of its predecessor, Social Investment Program Project (SIPP) following the Community Driven Development (CDD) approach. Notably, the de facto success and lessons learnt from the SIPP which started as a small-scale pilot one in two of the poorest districts of Bangladesh in 2003 following a gradual expansion in **14** more districts played as a bedrock to roll out the new project. This came out to be prima facie as Johannes Zutt, Country Director

of World Bank in Bangladesh said, 'Bangladesh has made remarkable progress in reducing poverty. Sixteen million people came out of poverty in the last decade. Still poverty remains a daunting development challenge, with around **47** million poor people – most of who live in rural areas.' Admittedly, he turned out to be confident that 'The Nuton Jibon Livelihood Improvement Project will consolidate and scale-up the activities of its predecessor programs to improve livelihoods, quality of lives and resilience of the poorest and vulnerable households.'

Before the finalization a negotiation meeting for the

proposed credit of SDR **138,100,000** (US\$200 million equivalent) between the People's Republic of Bangladesh and International Development Association (IDA), to fund the 'Nuton Jibon Livelihood Improvement Project (NJLIP)' for a period of six years to be implemented by Social Development Foundation (SDF) was held in Dhaka on 28th January 2015.

Whilst the project will enable beneficiaries to collectively identify, prioritize, plan and implement their development needs in accordance with the proven postulation of CDD approach, it is expected to empower rural communities by providing necessary support for livelihoods and access to market through business partnerships as well.

'the Nuton Jibon Livelihood Improvement Project (NJLIP) will scale up the activities of predecessor programs to improve economic wellbeing and empower the poorest households, and especially the poor women.'

The 'Nuton Jibon Livelihood Improvement Project (NJLIP)', kicked off in August 2015 for a period of six years with a budget envelope of US\$ 220 million where the GoB is providing US\$ 20 million in addition to the IDA credit of US\$ 200 million. With the project development objective 'to improve livelihoods of the poor and extreme poor in the project areas', the NJLIP is covering around 2,500 new villages in 12 districts in addition to the 3,262 villages supported under the earlier projects. The rural poor cohort in the poorest upazilas in 22 districts those with the highest percentage of poor people according to the latest Bangladesh Poverty Maps, in fact, are predominantly benefitting under the NJLIP which is indeed built on the pragmatic activities and successful implementation of its predecessor, Social Investment Program Project (SIPP). ■

The de facto success and lessons learnt from the SIPP which started as a small-scale pilot one in two of the poorest districts of Bangladesh in 2003 following a gradual expansion in 14 more districts played as a bedrock to roll out the new

## First follow-up survey of 'Nuton Jibon' Project (SIPP-II)

To date the organization has made a significant impact on its current interventions, which have led towards creating greater access and establishment of the rights of the poor. As a part of the impact evaluation study of Empowerment and Livelihood Improvement 'Nuton Jibon' Project (SIPP-II), the first follow-up survey was conducted in the second quarter (April to June '15) of this year with a sample size of 4,701 households covering three regions effectively after three years of the baseline survey was administered. The way the impact evaluation was designed, following matched pair randomization method so as to generate plausible estimation of project impacts and outcomes required three surveys to be conducted with a three year interval for each. Accordingly, the baseline survey, first one of the three was administered in second quarter (April-June) of 2012 and the third one was planned to be performed exactly after three years of the preceding one i.e. in the second quarter (April-June) of 2018. Admittedly, the data collected from the surveys will be harnessed in an attempt to estimate the impacts of the project and assess the effectiveness of the processes followed along with functioning of village level institutions created as a result of intervention. Collecting data in order to get an approximation of preliminary impacts (i.e. changes) that have taken place

since village-level project activities started to be implemented prior to the outset of inter-village activities was the predominant objective of the survey.

Turning to the baseline survey which was undertaken back in 2012 to collect data on various indicators in four districts namely Barisal, Mymensingh, Naogaon and Kurigram under three regions of SDF's project coverage covered both project interventions areas and control villages. It is indeed worth mentioning here that 480 villages of 54 unions from the four evaluating districts were selected to survey where a matched pair randomization method was applied to the selected villages to further pick up treatment and control villages leading to a total of 269 treatment and 211 control villages to be surveyed (the imbalance between treatment and control villages was for the fact of in-built provision of dual treatment arms to allow testing innovative alternative approach to delivering the project). Nonetheless, a total of 4,701 households in treatment and control villages were sampled and in fact interviewed in the baseline survey. What is more important that the same households were also interviewed in the first follow-up survey and will need to keep the same to conduct the third one to generate panel data for measuring project impacts over the years. ■



## Planning workshop at SDF's Head Office

The planning workshop predominantly intended to assess the development of planned activities pertinent to phasing out from the intervened areas under Empowerment and Livelihood Improvement 'Nuton Jibon' Project (SIPP-II) and review the preparation of launching Nuton Jibon Livelihood Improvement Project (NJLIP) which is just stone's through to start the ball rolling on time i.e. in July 2015 was held for two consecutive days from 6th to 7th June 2015 at SDF's head office. Its aim was to take adequate measures to get things in line and plan in advance to have contingencies ready through a process of brain swarming, mutual discussion and intercommunication. Specific objectives of the workshop were i. review phasing out activities of SIPP-II, its accomplishments so far and post phasing out preparatory action plan, ii. chalking out specific assignments in detail for the cluster, district and regional teams apropos the phase out activities of SIPP-II and activities going to be implemented in new districts of NJLIP to be intervened shortly, iii. sharing the launching plan of NJLIP and precise roles and responsibilities of key personnel associated with implementation and iv. exploring new ideas that would fast track and facilitate to accomplish the planned activities according to the schedule of SIPP-II closing.

The workshop started with the welcome address by the Managing Director following explanation of the specific objectives to organize such an event where partaking facilitators used PowerPoint presentation and flipchart to demonstrate the topic within assigned time and afterwards engaging all participants in discussion against a set of important agendas regarding i. phasing out activities of SIPP-II, ii. community finance and producer group activities under SIPP-II, iii. implementation of exit plan from villages intervened under SIPP-II, iv. financial progress and forecast of July-August '15, v. snapshot about NJLIP, vi. inception of new villages under NJLIP, vii. staff deployment strategy, viii. project cycle of NJLIP, ix. Communication strategy and materials required for launching NJLIP and x. annual implementation plan (AIP) for 2015-16. ■



## Closing of SIPP II

*Benefitting 6 million populations in 3,262 villages of 16 districts*

With the philosophy to fight back poverty, SDF was established in 2000 as a 'not-for-profit' organization by the Government of Bangladesh. It has been continuing its diversified programs over 15 years through livelihood support, empowerment, access to finance, and community development by implementing Social Investment Program Project (SIPP) employing Community Driven Development (CDD) approach. SIPP was articulated as a four year duration (2003-2007) small scale pilot and implemented in about 943 villages in two of the poorest districts-Jamalpur and Gaibandha. With the lapse of time and demand from the community, US \$ 18 million community led infrastructure development poverty reduction program was expanded to US \$ 100 million by the mid 2011 to scale up the life skills for sustainable livelihood for the poor, youth and vulnerable. This self-sustaining, well-equipped

**Ensuring planned services properly, this project could accomplish its target ahead of its closure**

and well-coordinated project was known as SIPP I. SIPP-I was implemented at community level to promote income or employment generation associated with life skill development for the target beneficiaries. Seeing its integrated initiatives and tremendous effectiveness in overcoming the hardcore rural poverty, the Government of Bangladesh and the World Bank prompted to scale up the SIPP. Based on the experiences of SIPP implementation, findings of the field studies and series of consultations, the Empowerment and Livelihood Improvement 'Nuton Jibon' Project (SIPP -II) started its journey with US \$115.0 million from July 2011 and were supposed to be completed by June 2016. Ensuring planned services properly, this project could accomplish its target ahead of its closure, benefitting 6 million populations in 3,262 villages of 16 districts.

Having reached the vast majority of our restructuring milestones already, we have expanded our horizon. As a result, a follow-up project 'Nuton Jibon Livelihood Improvement Project (NJLIP)' was officially kicked off on August 03, 2015 with a budget of US \$ 220 million. ■

**Under SIPP-II  
Project a  
total of  
56,208  
youths (85%)  
were  
mobilized  
and of them  
49,792 got  
employment**

**60% project  
HH have  
been able  
to increase  
their  
income  
at least  
50%**

# FINANCIAL MANAGEMENT AND PROCUREMENT

Bearing the profound vision to spur development for all, SDF's **Finance and Procurement** Department performs a crucial role within the organization in improving financial control and efficiency in conjunction with help improving management and decision making capabilities. The department is also responsible for preparing budgets for development programs, managing costs, financing investments, as well as analyzing cash flow, profitability, effective management and transparency of financial data and donor grants, employee gratuity, salary, tax loans etc. The department's main tasks are to help establish sound internal control systems, proper financial monitoring, accounting as per standards and financial planning to ensure its sound financial management. The department also acts as an advice and control function for the organization in collaboration with other units of SDF, HQs and field functionaries in terms of how its funds are allocated and how they are best spent, to ensure value for money. Proper investment planning and portfolio management is also one of the main responsibilities of the department.

## HIGHLIGHTS

### Disbursement

For the swift fund disbursement to field offices, in 2015, SDF disbursed BDT 1,435.68 million (US\$ 18.406 million) against the target of BDT 1,494.21 million (US\$ 19.15 million) achieving 96.08% of target (Table: Component wise Fund Disbursement). The cumulative disbursement of SIPP-II in 54 months up to Dec '15 has reached BDT 9107.51 million (US\$ 116.76 million) (100.00%) against the total target of BDT 9,107.51 million (US\$ 116.76 million). The cumulative achievement up to Dec '15 is 100% of the total project allocation of BDT 9,107.51 million (US\$ 116.42 million). Annual achievement in 2015 shows tremendous progress in fund release to the village institutions..

### Component wise Fund Disbursement Progress of SIPP-II (2015 and Cumulative)

Figures in Million Taka

Result Areas	Disbursement in 2015			Cumulative Disbursement		
	Annual Target of 2015	Annual Achievement of 2015	% Achieved during 2015	Project Target over 5 years	Cumulative Achievement upto Dec'15	% Achieved in 4.5 Years
Component A: Community and Livelihood Development at Village Level	800.00	792.87	99.11%	7520.20	7579.21	100.78%
Component B: Institutional Development and Livelihood Promotion at inter-village level	112.34	119.19	106.09%	159.39	156.80	98.38%
Component C: Capacity Development and Partnership Building	42.00	41.12	97.90%	281.02	268.10	95.41%
Component D: Project Management, monitoring and Coordination	319.62	320.77	100.36%	1146.90	1103.39	96.21%
Total (in million BDT)	1273.96	1273.96	100%	9107.51	9107.51	100%
Total (in million US\$)	16.33	16.33	100%	116.76	116.76	100%

The new project NJLIP started implementation from August 2015. During August to December 2015 total disbursement is BDT 161.72 million (USD 2.07 million) against target of BDT 170.25 million (USD 2.18 million) for the same period which is 95% of the total budget.

# PROCUREMENT

## Monitoring and Accountability

The financial reports are received by the Head Office from the Cluster, District and Regional Offices on a monthly basis. The Headquarters' finance team compiles quarterly financial report and submits to the management for taking necessary actions. As per statutory requirement the General Body of SDF deployed a nationally reputed audit firm to audit the financial activities of SDF during 2015, which after completion of audit submitted reports to SDF management that reflected a very clean picture of financial performance and appreciated the phenomenal improvement of its adherence to accounting standards. The Foreign Aided Project Audit Directorate (FAPAD) as part of its yearly routine audit has also conducted audits of the financial years 2011-12, 2012-13, 2013-14 and 2014-2015. The comments and feedback of FAPAD regarding financial management and control of SDF is appreciable and recommended for fine tuning. SDF has also an independent internal audit team comprised of four experienced audit officers working under the close supervision of MD, has been conducting audits at regional, district, cluster offices and villages

The procurement, in terms of its nature is very demanding and requires a lot of attention from the management for maintaining accountability, transparency and above all ensuring the value for money. With the lapse of time the procurement department of SDF has widened its reach keeping pace with the program requirement and has been able to ensure procurement of goods and services as per Public Procurement Rules 2008 and World Bank Procurement Guidelines January 2011 (revised in July 2014). The community procurement is carried out in accordance with the Procurement Book-let of the Community Operational Manual (COM), developed and updated in view of practical needs and upon agreement with IDA.

SDF has completed implementation of SIPP-II in four and a half years i.e. on December 31, 2015 instead of five years meaning 6 months ahead of scheduled closure in June 2016.

During the implementation of SIPP-II SDF has been able to procure goods and services as per procurement plan approved by SDF management and World Bank. The first two quarters of FY 2015-16 was really very challenging as SDF had to ensure all the procurements during these quarters that were planned for the whole FY 2015-16.

The procurement budget was approved amounting to BDT. 414.06 million (US \$ 5.30 Million) for SIPP-II for the period from January 2011 to December 2015. The procurement department has completed signing of contract worth Taka 394.52 million (US \$5.05) as of December 2015, which is 95.28% of the budget.

The status of executed total contract vs. disbursement and progress during the year 2015 are summarized in the following tables:

### Executed Contracts vs. Disbursement status (Cumulative)

Category	Contract Amount	Disbursement Status (June, 2011 to December, 2015)			
		Disbursed Amount		Contracts ongoing	
		In taka	In %	In taka	In %
Goods	16,90,52,514	16,84,24,233	99.63%		
Service	23,86,39,515	22,53,47,417	94.43%		
Works	63,65,888	7,52,240	11.82%	Contracts closed	
Total	41,40,57,917	39,45,23,890			

Source : Disbursement statement (up to Dec., 2015) of Finance department, SDF.

**Statement of Contract execution** (January - December, 2015)

Type	Description of Contracts	Number of Contracts	Contract Amount
Goods	Furniture for Jamalpur Regional Office	1	201,872
	Furniture for Rangpur Regional Office	1	458,862
	Motor Cycles ( for Jamapur, Rangpur & Barisal Region)	1	32,096,202
	Lot-01: Vehicle-Sports Utility Vehicle (SUV) (4 Wheel Drive)	1	13,852,000
	Lot-02: Double Cabin Pick-Up (4 Wheel Drive)	1	23,685,410
	Printing of COM Booklets (15 types) (2nd Phase)	1	13,17,090
	Multimedia Projector with Screen, Digital Movie Camera, Digital Camera	1	473,700
	PABX Card & Intercom Telephone set for National Office	1	244,232
	Refrigerator (For Head & Regional offices)	1	134,992
	Digital Photocopier Machine with stabilizer (National & Regional offices)	1	2,779,206
	Air Conditioners for Training Room HQ and Regional offices	1	2,081,000
	Laptop with 3G Modem for Mobile Internet Connection and Pen Drive for ICT Piloting Project	1	1,540,200
	Supply, Installation and Commissioning of IT Products	1	852,068
CCTV Surveillance System	1	353,900	
<b>Sub-total:</b>			<b>80,070,734</b>
Services	Individual Consultant : Preparation of Financial Management Manual	1	191,667
	Consultant for 1st follow-up survey (Baseline)	1	15,113,096
	Individual Consultant: Technical Audit of Community Sub-Project	1	1,661,111
	Individual Consultant: Conduct Detailed IGA Survey	1	1000,000
	Individual Consultant: ESMF Operational Manual & Conducting Training Program	1	775,000
	Individual Consultant: Short Survey (Tracer Survey) on Wage Employed Youths in Different Industries / Factories	1	1,911,172
	Firm : Internal Audit of Nuton Jibon Project (FY 2013-2014 to FY 2014-2015) Including called back money through hiring external audit firm	1	4,800,000
	Individual Consultant for Procurement Operational Manual.	1	250,000
	Additional Amount needed for Gratuity and leave encashment	1	155,250
	Individual Consultant: Preparing Productive Investment Fund Manual.	1	511,111
<b>Sub-total:</b>			<b>26,368,407</b>
<b>Grand total :</b>		<b>25</b>	<b>106,439,141</b>

# Audited Financial Statements





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## AUDITORS' REPORT

We have audited the accompanying financial statements of Empowerment and Livelihood Improvement "Nuton Jibon" Project (IDA Credit number 4757 – BD), implemented by Social Development Foundation (SDF), comprises of the Statement of Financial Position as at 30 June 2015, Statement of Comprehensive Income, Statement of Receipts and Payments, Statement of Changes in Equity and Statement of Cash Flows for the year then ended and all related consolidated financial statements and a summary of significant accounting policies and other explanatory notes.

### Management's Responsibility for the Financial Statements:

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with Bangladesh Financial Reporting Standards (BFRS) and other applicable laws and regulations and for such internal control as management determines is necessary to enable the preparation of these financial statements that are free from material misstatement whether due to fraud or error.

### Auditors' Responsibility:

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments; the auditor considers internal control relevant to the entities. Preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion:

In our opinion, based on our audit, the financial statements give a true and fair view of the financial position of Empowerment and Livelihood Improvement "Nuton Jibon" Project for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS), the Companies Act 1994 and other applicable laws and regulations.



**Atik Khaled Chowdhury**  
**Chartered Accountants**

We also report that:

- a) We have obtained all information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- b) in our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of those books;
- c) the company's statement of financial position, statement of comprehensive income, statement of receipts and payments, statement of changes in equity and statement of cash flows dealt with by the report are in agreement with the books of account.

Dated, Dhaka  
12 November, 2015

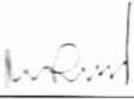
*Atik Khaled Chowdhury*  
Atik Khaled Chowdhury  
Chartered Accountants



Social Development Foundation (SDF)  
Empowerment and Livelihood Improvement "Nuton Jibon" Project  
IDA Credit No.4757-BD  
Statement of Cash Flows  
For the year ended 30 June 2015

Particulars	Notes	30.06.2015 Taka	30.06.2014 Taka
<b>A. Cash Flow from Operating Activities:</b>			
Excess of Income Over Expenditure(I)		(199,503,674)	93,516,844
<b>Adjusted to reconcile net income to net cash by operating activities</b>			
Depreciation on Fixed Assets		26,682,523	14,225,929
Increase/(Decrease) in Advance, Deposits and Pre-Payments		1,377,287	2,323,468
Increase/(Decrease) in advance received from GOB		-	(3,443,015)
Increase/(Decrease) in Accounts Payable		46,338,088	101,730,926
<b>Net Cash Used in Operating Activities (I+II)</b>		<u>(125,105,777)</u>	<u>208,354,152</u>
<b>B. Cash Flow Investing Activities</b>			
Acquisition of Fixed Assets		(75,877,308)	(41,503,593)
<b>Net Cash Used in Investing Activities:</b>		<u>(75,877,308)</u>	<u>(41,503,593)</u>
<b>C. Cash Flow from Financing Activities</b>			
<b>Net Cash used in Financing Activities</b>		<u>-</u>	<u>-</u>
<b>Net increase/ Decrease in Cash &amp; Bank balance (A+B+C)</b>		<u>(200,983,085)</u>	<u>166,850,559</u>
Cash and Bank Balance at Beginning of the Year		343,177,195	176,326,636
Cash and Bank Balance at End of the Year		<u>142,194,111</u>	<u>343,177,195</u>

The annexed notes form an integral part of these financial statements

  
\_\_\_\_\_  
Director  
Finance & Procurement

  
\_\_\_\_\_  
Managing Director

  
\_\_\_\_\_  
Chairman

Subject to our separate report of even date

Date: 12 November 2015  
Place: Dhaka

  
Atik Khaled Chowdhury  
Chartered Accountants



Social Development Foundation (SDF)  
Empowerment and Livelihood Improvement "Nuton Jibon" Project  
IDA Credit No.4757-BD  
Statement of Changes in Equity  
For the year ended 30 June 2015

Particulars	30.06.2015 Taka	30.06.2014 Taka
Opening Balance	286,137,668	192,620,824
Add: Excess of Income Over Expenditure During the year	(199,503,674)	93,516,844
<b>Closing Balance as on 30.06.2015</b>	<b>86,633,994</b>	<b>286,137,668</b>

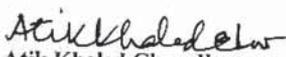
  
\_\_\_\_\_  
Director  
Finance & Procurement

  
\_\_\_\_\_  
Managing Director

  
\_\_\_\_\_  
Chairman

Subject to our separate report of even date

Dated: 12 November 2015  
Place : Dhaka

  
Atik Khaled Chowdhury  
Chartered Accountants

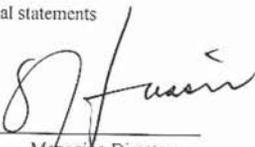


Social Development Foundation (SDF)  
Empowerment and Livelihood Improvement "Nuton Jibon" Project  
IDA Credit No.4757-BD  
Statement of Comprehensive Income  
For the year ended 30 June 2015

Particulars	Notes	30.06.2015 Taka	30.06.2014 Taka
<b>A. Income:</b>			
Grants	8.00	1,513,799,731	2,711,478,072
Non Operating Income	9.00	171,574	50,930
<b>Total Income</b>		<b><u>1,513,971,305</u></b>	<b><u>2,711,529,002</u></b>
<b>B. Expenditure</b>			
<b>Community and Livelihood Development at Village Level</b>			
Development and Strengthening Community Organizations	10.00	1,201,839,427	2,180,984,697
Financing of Village Development and Risk Reduction Plans	10.01	440,539,609	526,062,635
	10.02	761,299,818	1,654,922,062
<b>Institutional Development and Services at Inter-Village and National Levels</b>			
Development and Strengthening of Inter village Organizations	11.00	113,754,066	11,003,095
Business Promotion and Livelihoods and Market Linkages	11.01	106,441,963	5,579,271
Creating Conditions for Employment Generation	11.02	2,857,403	1,027,372
	11.03	4,454,700	4,396,452
<b>Capacity Development and Partnership Building from Cluster to National Levels</b>			
Capacity Building of SDF Staff-National, Regional & District Supporting Innovations	12.00	39,755,955	35,917,625
	12.01	33,127,115	34,007,822
	12.02	6,628,840	1,909,803
<b>Project Management and Coordination</b>			
Overall coordination, management and implementation	13.00	358,125,531	390,106,742
Monitoring, Learning, communication and evaluation	13.01	317,453,132	351,461,723
	13.03	40,672,399	38,645,019
<b>Total Expenditure</b>		<b><u>1,713,474,979</u></b>	<b><u>2,618,012,158</u></b>
<b>Excess of Income Over Expenditure (A-B)</b>		<b><u>(199,503,674)</u></b>	<b><u>93,516,844</u></b>
		<b><u>1,513,971,305</u></b>	<b><u>2,711,529,002</u></b>

The annexed notes form an integral part of these financial statements

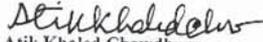
  
\_\_\_\_\_  
Director  
Finance & Procurement

  
\_\_\_\_\_  
Managing Director

  
\_\_\_\_\_  
Chairman

Subject to our separate report of even date

Dated: 12 November 2015  
Place: Dhaka

  
Atik Khaled Chowdhury  
Chartered Accountants

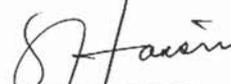


Social Development Foundation (SDF)  
Empowerment and Livelihood Improvement "Nuton Jibon" Project  
IDA Credit No.4757-BD  
Statement of Receipts and Payments  
For the year ended 30 June 2015

Particulars	Notes	30.06.2015 Taka	30.06.2014 Taka
<b>Receipts:</b>			
<b>Opening Balance</b>		<b>344,806,314</b>	<b>180,279,223</b>
Cash in Hand		22,757	20,000
Cash at Bank		343,154,438	176,306,636
Advance		1,629,119	3,952,587
<b>Grant Received During the year</b>		<b>1,513,799,731</b>	<b>2,711,478,072</b>
IDA		1,513,799,731	2,711,478,072
<b>Other Receipts</b>		<b>171,574</b>	<b>50,930</b>
Miscellaneous Income		171,574	50,930
<b>Total Receipts</b>		<b>1,858,777,619</b>	<b>2,891,808,225</b>
<b>Payments:</b>			
<b>Community and Livelihood Development at Village Level</b>			
		<b>1,233,935,629</b>	<b>2,180,984,697</b>
Development and Strengthening Community Organizations		472,635,811	526,062,635
Financing of Village Development and Risk Reduction Plans		761,299,818	1,654,922,062
<b>Institutional Development and Services at Inter-Village and National Levels</b>			
		<b>113,754,066</b>	<b>11,003,095</b>
Development and Strengthening of Inter village Organizations		106,441,963	5,579,271
Business Promotion and Livelihoods and Market Linkages		2,857,403	1,027,372
Creating Conditions for Employment Generation		4,454,700	4,396,452
<b>Capacity Development and Partnership Building from Cluster to National Levels</b>			
		<b>39,755,955</b>	<b>35,917,625</b>
Capacity Building of SDF Staff-National, Regional & District Supporting Innovations		33,127,115	34,007,822
		6,628,840	1,909,803
<b>Project Management and Coordination</b>			
		<b>328,886,027</b>	<b>319,096,495</b>
Overall coordination, management and implementation	13.02	288,213,628	280,451,476
Monitoring, Learning, communication and evaluation		40,672,399	38,645,019
<b>Total Payments</b>		<b>1,716,331,677</b>	<b>2,547,001,912</b>
Advance		251,832	1,629,119
<b>Closing Balance</b>		<b>142,194,111</b>	<b>343,177,195</b>
Cash in Hand		-	22,757
Cash at Bank		142,194,111	343,154,438
<b>Total</b>		<b>1,858,777,619</b>	<b>2,891,808,225</b>

The annexed notes form an integral part of these financial statements

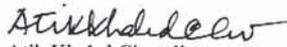
  
\_\_\_\_\_  
Director  
Finance & Procurement

  
\_\_\_\_\_  
Managing Director

  
\_\_\_\_\_  
Chairman

Subject to our separate report of even date

Dated: 12 November 2015  
Place : Dhaka

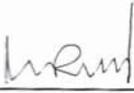
  
Atik Khaled Chowdhury  
Chartered Accountants



Social Development Foundation (SDF)  
Empowerment and Livelihood Improvement "Nuton Jibon" Project  
IDA Credit No.4757-BD  
Statement of Financial Position  
As on 30 June 2015

Particulars	Notes	30.06.2015 Taka	30.06.2014 Taka
<b>A. Non Current Assets</b>	4.00	92,257,065	43,062,280
<b>B. Current Assets</b>		<b>142,445,943</b>	<b>344,806,314</b>
Advance, Deposits & Prepayments	5.00	251,832	1,629,119
Cash in Hand & Bank Balance	6.00	142,194,111	343,177,195
<b>C. Current Liabilities</b>		<b>148,069,014</b>	<b>101,730,926</b>
Accounts Payable	14.00	148,069,014	101,730,926
<b>D. Net Current Assets (B-C)</b>		<b>(5,623,071)</b>	<b>243,075,388</b>
<b>E. Total Assets (A+D)</b>		<b>86,633,994</b>	<b>286,137,668</b>
<b>F. Capital Fund</b>			
Retained Surplus	7.00	86,633,994	286,137,668
<b>Total Capital</b>		<b>86,633,994</b>	<b>286,137,668</b>

The annexed notes form an integral part of these financial statements

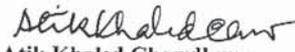
  
\_\_\_\_\_  
Director  
Finance & Procurement

  
\_\_\_\_\_  
Managing Director

  
\_\_\_\_\_  
Chairman

Subject to our separate report of even date

Dated: 12 November 2015  
Place : Dhaka

  
Atik Khaled Chowdhury  
Chartered Accountants



# SDF's COVERAGE



## Barisal Region

SI	District	# of Cluster	# of Upazila	# of Union	# of Village
1	Barisal	13	6	23	300
2	Potua khali	7	2	7	100
3	Borguna	14	3	11	251
4	Bagerhat	13	4	19	252
5	Pirojpur	13	4	19	256
6	Shariatpur	4	2	12	130
7	Gopalganj	3	1	8	90
<b>Total</b>		<b>67</b>	<b>22</b>	<b>99</b>	<b>1379</b>

## Jamalpur Region

SI	District	# of Cluster	# of Upazila	# of Union	# of Village
1	Sirajganj	8	4	14	230
2	Jamalpur	16	7	48	543
3	Sherpur	8	4	21	260
4	Mymensingh	12	6	36	360
5	Sylhet	6	4	23	200
6	Comilla	8	3	24	240
7	Chandpur	11	5	33	350
<b>Total</b>		<b>69</b>	<b>33</b>	<b>199</b>	<b>2183</b>

## Rangpur Region

SI	District	# of Cluster	# of Upazila	# of Union	# of Village
1	Kurigram	6	3	19	190
2	Rangpur	13	7	32	410
3	Nilphamari	6	2	13	190
4	Dinajpur	5	4	14	160
5	Gaibandha	13	5	43	480
6	Naogaon	6	3	14	180
7	Satkhira	11	5	34	350
8	Khulna	8	3	17	240
<b>Total</b>		<b>68</b>	<b>32</b>	<b>186</b>	<b>2200</b>



## GOVERNANCE AND MANAGEMENT

SDF strives for excellence and adopts best practices wherever possible as well as makes every effort to uphold the integrity of work, and remain respectful to those SDF works with and serves. Our goal is to provide assistance contributing towards the betterment of society. Good governance, therefore, has become an integral part of carrying out organization's mission. The internal management system is designed to assure the

effectiveness and efficiency of operations, reliability of financial data and information, and compliance of applicable rules, regulations and procedures in all aspects. The Board of Directors and General Body ensure the efficiency and effectiveness of organizational management and control, formulate policies and procedures together with its proper execution for upholding the benchmark of proper implementation of programs, achieving organizational goals and objectives and above all maintaining the accountability and transparency.



**Mr. M I Chowdhury**

*Chairman, Board of Directors  
Former Secretary  
Government of Bangladesh*

Mr. M I Chowdhury , former Secretary, Ministry of Land and Information, Government of the People’s Republic of Bangladesh, served in various capacities of the Government of Bangladesh and earned immense knowledge on the technicalities of both field and secretariat administration. He is also the Chairman of the Audit Committee of Delta BRAC Housing Corporation Limited, Independent Director of Prime Finance Ltd, Chairman of Governing Body of Rajdhani Mohila College, Mirpur, Dhaka and also the advisor of ENT Foundation and Cancer Hospital, Dhaka.

He completed post graduation from the University of Dhaka and also completed M.S. in Agricultural Extension Program from the University of Wisconsin, Madison, USA.



**Mr. Arijit Chowdhury**

*Member, SDF General Body  
Additional Secretary (Policy-2)  
Bank and Financial Institutions Division,  
Ministry of Finance*

Mr. Arijit Chowdhury joined BCS Cadre in 1988. He earned his MSC in Development Finance from the University of Birmingham of the United Kingdom. He received a good number of trainings from the United Kingdom, Singapore and India. Apart from this he also participated in seminars, study tours and symposiums in the United States, United Kingdom, Australia, and New Zealand.



**Mr. Mohammad Ali**

*Member, SDF General Body  
Former Secretary, Government of Bangladesh*

A retired CSP, Mr. Mohammad Ali served in five ministries of the Government of Bangladesh as a secretary with utmost efficiency and reputation. He was also the Secretary of Establishment and Secretary of Health and Family Planning. He retired from service in 1998 and took responsibility of Sonali Bank and Janata Bank as the Chairman (1998-2001). Simultaneously he was also a syndicate member of the University of Dhaka. Currently he is the Chair of Social Marketing Company.



**Mr. Md. Abdul Karim**

*Member, SDF General Body  
Former Principal Secretary, Government of  
Bangladesh, Managing Director, Palli  
Karma-Sahayak Foundation*

Mr. Abdul Karim served as Secretary of the Ministry of Livestock, Ministry of Commerce and Industry, Ministry of Home and also the Bridge Department of the Information and Communication Ministry. Beyond this, he served as a secretary of the External Resource Department of the Ministry of Finance and Chairman of the National Board of Revenue. He was also an Economic Counselor of Bangladesh High Commission in Belgium. What is more important to mention here is that he was the Principal Secretary to the Hon’ble Prime Minister.



**Mr. Md. Matiur Rahman**

*Member, SDF General Body  
Former Secretary, Government of Bangladesh*

Mr. Md. Matiur Rahman participated in the liberation war in 1971 and started his career in 1972. He served as the Deputy Commissioner and also served in other important positions. He retired from service as a Secretary of the Ministry of Liberation War Affairs. He is also associated with different organizations serving the humanity in the sphere of poverty alleviation and social services.



**Mr. Anwarul Karim**

*Member, SDF General Body  
Director General, Department of Youth*

Mr. Anwarul Karim joined BCS (Administration) Cadre in 1982. He did his BA Honors and MSS in Public Administration from the University of Dhaka. He got distinction in his M.Phil degree from Norway. He has received several trainings from the USA, UK, Singapore and India. Moreover he has attended seminars and trainings in the USA, UK , Norway, Sweden, Denmark, Malaysia, Singapore, Philippine, Saudi Arabia, Bahrain, Kuwait, Dubai, Egypt, Pakistan and Maldives.



**Mr. K M Abdus Salam**

*Joint Secretary, Member, SDF General Body  
Director General (Acting), NGO Bureau*

KM Abdus Salam is the Joint Secretary of the People’s Republic of Bangladesh. A first class Magistrate Mr. Salam, served as UNO, ADC and Secretary of Rajshahi City Corporation.



**Dr. Mahfuzul Haque**

*Member, SDF General Body  
Economist*

Dr. Mahfuzul Haque started his career as a lecturer in the Department of Economics of the University of Dhaka. He also served as the Departmental Head of General Economics Department of the Planning Ministry and Director of Bangladesh Bureau of Statistics. He was also a Professor of the Department of Economics in Khartum University of Sudan. Furthermore, he served as the Team Leader of Bangladesh Perspective Plan (2010-2021).



**Mr. Masih Malik Chowdhury**

*FCA  
Member, SDF General Body*

A Chartered Accountant by profession, Mr. Masih Malik Chowdhury, is a Director of Janata Bank. He is the selected member by the Bangladesh Government of the Governing Council of the Water Development Board and the Micro Credit Regularity Authority and BTCL Board. He was also the President of the Institute of Chartered Accountants of Bangladesh (ICAB).



**Mr. Gazi Mohammad Nurul Kabir**

*Member, SDF General Body  
Director General, Department of Social Welfare*

Mr. Gazi Mohammad Nurul Kabir is an Additional Secretary of the Government of Bangladesh. He joined the railway cadre in 1984 after completing Masters from the University of Chittagong. He has been serving in various important positions in different ministries. He travelled in India, Malaysia, China, Thailand, Japan, Singapore, Canada, USA and Australia.



**Dr. Shafique uz Zaman**

*Member, SDF General Body  
Professor, Department of Economics  
University of Dhaka*

Renowned Economist Dr. Shafique uz Zaman is a professor of the University of Dhaka and simultaneously he is serving as the Director of Economics Research Bureau. He possesses sound expertise in research fields as well as teaching. He has published many research papers in and outside the country. He has specialization in Industrial and Public Sector Economics.



**Dr. Moazzem Hossain Khan**

*Member, SDF General Body  
Professor, the Department of Economics,  
Rajshahi University*

A renowned Economist Dr. Moazzem Hossain Khan is a professor of Economics at the University of Rajshahi. He was also the Chair of the Department of Economics and held the position of Vice President of Bangladesh Economic Association. He earned his Ph. D in Economics from Russia. He attended numerous seminars, trainings and workshops organized by reputed national and international organizations both in country and abroad.



**Ms. Shaheen Ahmed Choudhury**

*Member, SDF General Body  
Director General, Department of Women Affairs*

Ms. Shaheen Ahmed Choudhury joined Bangladesh Administrative Service in 1986 and worked in different department of the Government of Bangladesh such as Ministry of Post and Telecommunications, Ministry of Local Government and Cooperatives and Bangladesh Public Administration Training Centre in various capacities. She received a Masters Degree in History from the University of Dhaka. She completed a second Masters in Public Policy and Management in Bangladesh. During her service career, she attended a number of training programs abroad. Currently, she is an Additional Secretary to the Government of Bangladesh.



**Professor Md. Nurul Alam**

*Member, SDF General Body*

Professor Md. Nurul Alam is the ex-chairman of the Secondary and Higher Secondary Education Board, Rajshahi. He served as the Director of National Computer Training and Research Centre in Bogra. He has a long career of 29 years in teaching profession.



**Dr. Shaikh Shamsuddin Ahmed**

*Member, SDF General Body  
Professor, Department of Finance  
University of Dhaka*

Dr. Shaikh Shamsuddin Ahmed started his career as a lecturer at the University of Dhaka. Additionally, he also served as the Senior Economist at the World Bank. He earned his Ph. D in economics from the Birmingham University of the United Kingdom. He has attended a good number of trainings, seminars and workshops in home and abroad. He is also involved in different social and professional societies.



**Mr. Syed Aftear Hossain Pear**

*Member, SDF General Body  
Director, Bangladesh Development Bank*

Syed Aftear Hossain Pear is a prominent businessman and journalist. He is also an experienced politician. He contributed in the liberation war of Bangladesh in 1971. He is also involved in various social development works.



**Mr. Debasish Naag**

*Member, SDF General Body  
Project Advisor, Amader Gram Climate Care  
Project, Former Deputy Secretary, Government  
of Bangladesh*

Mr. Debasish Naag served as a Deputy Commissioner of Feni and Moulovi Bazar and served in various important positions in the Public Administration Training Centre. Moreover, he served in different administrative positions in local government.



**Mr. AZM Sakhawat Hossain**

*Member-Secretary, SDF General Body and  
Board of Directors  
Managing Director, SDF*

Prior to joining SDF, AZM Sakhawat Hossain worked in BRAC, the largest and leading NGO for long 23 years in different capacities. He also served as Head of Field Operations, BRAC Education Program and other leading development organizations, such as Save the Children International as Director. He received his first Masters in Economics from the University of Dhaka and later completed another Masters in Organization, Planning and Management from University of Reading, UK.



## Social Development Foundation (SDF)

Holding 6/6  
Block F, Lalmatia  
Mohammadpur  
Dhaka-1207

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8100435, 8100445  
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W [www.sdfbd.org](http://www.sdfbd.org)