



# **Nuton Jibon Livelihood Improvement Project (NJLIP)**

## **Quarterly Progress Report** (July - September 2016)

Submitted on: November 2, 2016

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# ACRONYM

AMT	: Appraisal & Monitoring Team
CDD	: Community Driven Development
CF	: Cluster Facilitator
CO	: Cluster Officer
CAP	: Community Assessment Process
CISF	: Community Infrastructure Support Fund
CIW	: Community Infrastructure Works
COM	: Community Operation Manual
GAAP	: Governance and Accountability Action Plan
GP	: Gram Parishad
GS	: Gram Samiti
HR	: Human Resource
IEC	: Information, Education and Communication
IDA	: International Development Association
NJG	: Nuton Jibon Group
MIS	: Management Information System
ME&L	: Monitoring, Evaluation & Learning
NJCS	: Nuton Jibon Community Society
OTR	: On-time Recovery
PG	: Producer Group
PMA	: Process Monitoring Agency
PIP	: Participatory Identification of Poor
SAC	: Social Audit Committee
SC	: Sanchay Committee
SDF	: Social Development Foundation
SIPP	: Social Investment Program Project
VCO	: Village Credit Organization
VDF	: Village Development Fund
VDP	: Village Development Plan
VM	: Village Matrix
VO	: Village Organization

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## **1. INTRODUCTION**

The "Nuton Jibon Livelihood Improvement Project (NJLIP)" of SDF has stepped into its second year of operations. The project activities in all 2,500 villages are being implemented in accordance with the project manuals and guidelines. The project has included more than 64% of its identified households so far, which is increasing gradually. Besides, more than 96% villages have completed formation of different committees and 64% villages have already received the first installment of IDF as per project plan. The project has taken a vivid shape creating of aspiration and enthusiasm for the rural poor people. The project beneficiaries are getting engaged with numerous income generating activities carried out following the procedures and guidance of their village institutions.

## **2. PROJECT SNAPSHOT**

The NJLIP, with a funding envelop of US\$ 220 million, aims at providing support to around 500,000 extreme poor and poor households in 2500 villages of 12 poverty-prone districts of the country. Besides, 3,142 villages (excluding 120 villages from where the project exited) of SIPP-II are also being supported through second-tier institutions - Nuton Jibon Community Society (NJCS), formed at district and cluster levels. Thus, 928,637 (including 658,661 HHs of SIPP-2) extreme poor and poor households of 5,642 villages of 88 Upazila in 22 districts are directly benefitting as a result of implementation of SIPP-II and NJLIP. What is more important, out of all beneficiaries, 94 percent are turned out to be women that depict a pleasant picture of socio-economic uplifting.

The Project Development Objective (PDO) of NJLIP is *to improve livelihoods of the poor and extreme poor people in the project areas*. Out of the total funding envelop, US\$ 200 million is provided by the World Bank to meet up the program costs whilst the operational costs of the project (US\$ 20 million) is funded by the Government of Bangladesh. In addition to 16 districts of SIPP-II, 5 more districts and one Upazila of Gopalganj district has been included into NJLIP coverage. The implementation areas of NJLIP are shown in the Map 1.

In line with the Government of Bangladesh's "Vision-2021" where eradication of extreme poverty has been prioritized, the project mainly focuses on improvement of livelihoods of the extreme poor and poor beneficiaries and is delivering its benefits to people who deserve most, and empowering and strengthening the skill of self-management of the beneficiaries to foster and expedite further economic growth and so as to overall development. Moreover, NJLIP has incorporated the pivotal determinant of development in third world country like Bangladesh, raising nutrition awareness and improving health and hygiene of the project beneficiaries especially among the poor pregnant, lactating mothers and children under 5 years of age in its project areas which eventually benefit others with its multiplier effect.

The project areas specially the districts and Upazilas have been selected in accordance with the HIES Survey-2010 conducted by the Bangladesh Bureau of Statistics (BBS) which is well illustrated in Project Appraisal Document. The implementation areas of the project are shown in table 1 and depicted in Map 1.

Table 1: Implementation area of NJLIP

Region	Phase out districts (NJCS)			SIPP 2 (NJCS) and NJLIP Districts				NJLIP Districts		
	District	Uz	Vill	District	Uz	S-2Vill	N Vill	District	Uz	Vill
Khulna	Kurigram	3	190	Rangpur	7	220	190	Khulna	3	240
	Nilphamari	2	186							
	Dinajpur	4	160							
	Gaibandha	5	417							
	Naogaon	3	180							
<b>5</b>	<b>17</b>	<b>1133</b>	<b>1</b>	<b>7</b>	<b>220</b>	<b>190</b>	<b>2</b>	<b>8</b>	<b>590</b>	
Mymensing	Sirajganj	4	223	Sherpur	4	118	140	Chandpur	5	350
	Jamalpur	7	501	Mymensing	7	179	180	Comilla	3	240
				Sylhet	4	60	140			
	<b>2</b>	<b>11</b>	<b>724</b>	<b>3</b>	<b>15</b>	<b>357</b>	<b>460</b>	<b>2</b>	<b>8</b>	<b>590</b>
Barisal	Potua khali	2	100	Barisal	6	90	210	Shariatpur <sup>1</sup>	3	220
	Borguna	3	251	Bagerhat	4	132	120			
				Pirojpur	4	135	120			
	<b>2</b>	<b>5</b>	<b>351</b>	<b>3</b>	<b>14</b>	<b>357</b>	<b>450</b>	<b>2</b>	<b>3</b>	<b>220</b>
<b>3</b>	<b>9</b>	<b>33</b>	<b>2,208</b>	<b>7</b>	<b>36</b>	<b>934</b>	<b>1,100</b>	<b>6</b>	<b>19</b>	<b>1,400</b>
<b>SIPP-2: Dist:16, village: 3142</b>						<b>NJLIP Dist: 12, village: 2,500</b>				

Uz: Upazila, S-2: SIPP-2, N: NJLIP, Vill: Village

Map 1: Implementation area of NJLIP



<sup>1</sup> Activities in one Upazila of Gopalganj district will be managed from Shariatpur.

Table 2: Region wise implementation areas of NJLIP

Region	District	Upazila	Union	Cluster	Village
Mymensingh	Mymensingh	3	17	6	180
	Comilla	3	24	8	240
	Chandpur	5	33	11	350
	Sherpur	2	12	4	140
	Sylhet	2	10	4	140
<i>Sub-total</i>		<b>15</b>	<b>96</b>	<b>33</b>	<b>1050</b>
Khulna	Khulna	3	17	8	240
	Rangpur	3	16	6	190
	Satkhira	5	34	11	350
<i>Sub-total</i>		<b>11</b>	<b>67</b>	<b>25</b>	<b>780</b>
Barisal	Barisal	3	17	7	210
	Bagerhat	2	10	4	120
	Pirojpur	2	10	4	120
	Shariatpur	3	20	7	220
<i>Sub-total</i>		<b>10</b>	<b>57</b>	<b>22</b>	<b>670</b>
<b>Total</b>		<b>36</b>	<b>220</b>	<b>80</b>	<b>2500</b>

### **3. PROGRESS IN PDO LEVEL RESULT INDICATORS**

The key indicators of Project Development Objectives (PDO) are given below:

- a. Livelihoods (increase in household income);
- b. Outreach and coverage (number of direct beneficiaries by gender and outreach per village); and
- c. Strengthened self management (index measuring empowerment and gender aspects).

As on September 2016, a total of 293,013 beneficiaries under NJLIP have been mobilized in addition to 526,928 (80% of the total SIPP-II beneficiaries as per result framework) beneficiaries of SIPP-II bringing the total to 819,941 beneficiaries, which is 121% of the outreach estimation of 680,000 for FY 2016 in the result framework of NJLIP. Besides, more than 94 per cent of the direct beneficiaries are women.

Taking into consideration the Char Livelihood Project's (CLP) experiences in measuring women empowerment, SDF initially intended to separate interviewees in terms of male-headed and female-headed households. However, taking into account the prevailing situation in SDF's working area that the beneficiaries from female-headed households are very small in number and will have little or no impact on the greater picture, only the beneficiaries from male-headed households will be accounted for.

## 4.0 COMPONENT AND SUB-COMPONENT WISE DETAILED PROGRESS

The Nuton Jibon Livelihood Improvement Project (NJLIP) consists of three major components and corresponding sub-components. These components are as follows:

- A. Community Institutions and Livelihood Development
- B. Business Development and Institutional Strengthening
- C. Project Management, Monitoring and Learning

### 4.1 Component A - Community Institutions and Livelihood Development

There are three sub-components under component A. The sub-components directly deal with targeted beneficiaries. The objectives of this component are to mobilize the extreme poor and poor through effective village institutions, to provide funds for building small infrastructure, for supporting livelihood improvement, youth employment and raising nutrition awareness among the beneficiaries. Sub-component wise progress is illustrated in the followings.

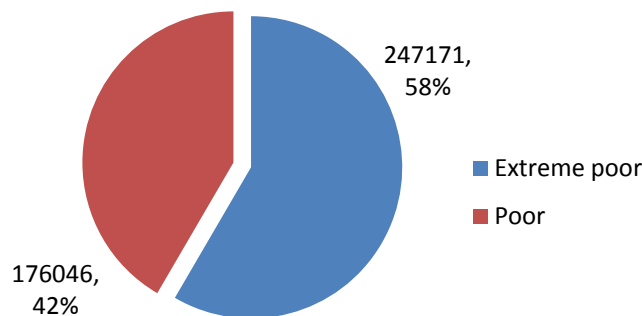
#### 4.1.1 Sub-component A.1 - Development and Strengthening of Community Organization

En route to sustainable community institutions, various activities were implemented during the reporting quarter. Main activities under the sub-component are as follows:

- Mobilizing extreme poor, poor, and youths into NJG groups as identified through PIP;
- Providing assistance in forming various committees;
- Strengthening savings activity of the members;
- Setting-up of GS offices; and
- Providing assistance in preparing Village Development Plan for utilization of Village Development Fund (VDF).

During the reporting quarter, a total of 2,574 eligible households and 1,163 youths (bringing the total number of youths to 30,142) were identified in the project villages. As on September 2016, the total identified eligible households in the project villages stood at 423,217 of which, 247,171 were extreme-poor HHs whilst 176,046 were poor HHs.

Pie 1: Ratio of extreme poor and poor households



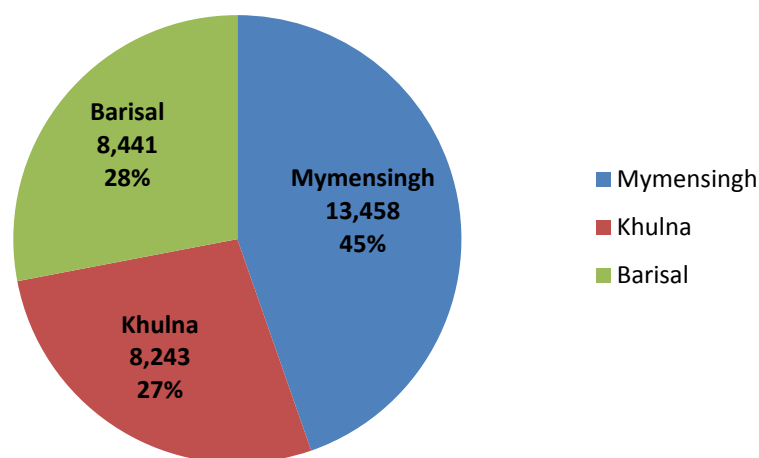
The number of eligible HHs as found in the project villages is far less than the project estimation of 500,000 during preparation of NJLIP where 200 target households were estimated per village but after conduction of PIP, the actual target households per village was found 169 on an average. However, the average HHs per village was 168 in the last quarter. Data relating to region wise identification of potential HHs is provided in Table 3.

Table 3: Region wise identified potential beneficiary HHs

Region	Extreme poor HH	Poor HH	Total HH	Regional target*	Percent of the target	Avg targeted HHs/village
<b>Mymensingh</b>	104,125	71,475	175,600	210,000	84%	167
<b>Khulna</b>	85,947	46,955	132,902	156,000	85%	170
<b>Barisal</b>	57,099	57,616	114,715	134,000	86%	171
<b>Total</b>	<b>247,171</b>	<b>176,046</b>	<b>423,217</b>	<b>500,000</b>	<b>85%</b>	<b>169</b>

\* Number of village X 200 HHs

Pie 2: Region wise status of potential youths



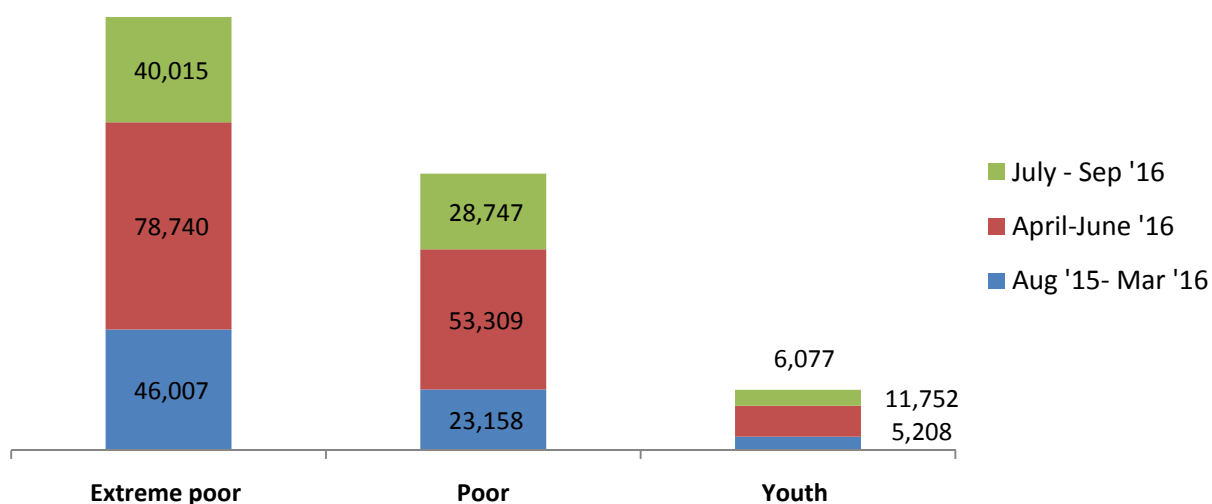
It is critical for the project to carry out community mobilization properly to motivate the potential beneficiaries to join and stick closely to the project activities. To do so, the project staffs undertook series of dialogues with the villagers explaining different aspects of the project, and the short-term and long-term benefits that they would get from the project. The mobilization process resulted in inclusion of a total of 68,762 extreme poor and poor HHs (one from each household) and 6,077 youths into the project during the reporting quarter. Of the mobilized HHs, 40,015 (58.2%) HHs are from the extreme poor cohort whilst the number of poor households stands at 28,747 (42%). Region wise status of mobilized HHs and Youths are shown in Table 4 overleaf.



Table 4: Region wise mobilization of beneficiaries into NJGs

Region	Mobilized into the project activities					Mobilized vs. identified HHs
	Extreme poor HHs	Poor HHs	Total HHs	Youths	Total beneficiaries	
Mymensingh	64,313	40,626	104,939	8,891	113,830	60%
Khulna	62,402	30,831	93,233	7,692	100,925	70%
Barisal	38,047	33,757	71,804	6,454	78,258	60%
<b>Total</b>	<b>164,762</b>	<b>105,214</b>	<b>269,976</b>	<b>23,037</b>	<b>293,013</b>	<b>64%</b>

Column Chart 1: Quarter wise mobilization of beneficiaries into NJGs



**Nuton Jibon Groups (NJG)** are the building blocks of the project that are not only important for smooth implementation of project activities but also vital for creation of social capital and team spirit among the beneficiaries. During the reporting quarter, a total 6,075 NJGs were formed of which, 3,264 were extreme poor, 2,245 were poor, and 566 were youths. As on September, 2016 a total of 24,242 NJGs were formed. Table 5 shows data relating to NJGs.

Table 5: Region wise status on formation of NJGs as on September, 2016

Region	NJGs of Extreme poor	NJGs of Poor	NJGs of Youth	Total NJGs
Mymensingh	5,219	3,303	908	9,430
Khulna	4,891	2,479	780	8,150
Barisal	3,176	2,843	643	6,662
<b>Total</b>	<b>13,286</b>	<b>8,625</b>	<b>2,331</b>	<b>24,242</b>

There are five regular committees along with other sub-committees in a Village Organization to carry out specific tasks that they are responsible for and are accountable to the Gram Parisad, the general body of the village institution. The regular committees are Gram Samiti (GS), Village Credit Organization (VCO), Sanchay Committee (SC), Social Audit Committee (SAC) and Nutrition Support Committee (NSC). The sub-committees are Finance Committee, Procurement Committee and Sub-project Committee.

The regular committees (GS, VCO, SC, NSC and SAC) are formed at the beginning of the project and perpetuate throughout the project life with provisions of reconstitution at expiry of tenure for a span of three years initially and afterwards two years. The sub-committees are formed as and when necessary. As on September '16, all regular committees were formed in 96% (2,396) villages. However, formation of committees in the remaining villages will be completed very soon. Besides, capacity building activities for the committee members have been started in order to improve skills and aptitudes of the members.

On the other hand, Gram Samiti offices were established (on rented premises) in 1,234 (49%) villages up till September 2016 of which, 772 in the reporting quarter. Of the 1,234 GS offices established, 374 in Mymensingh, 585 in Khulna, and 275 in Barisal region.

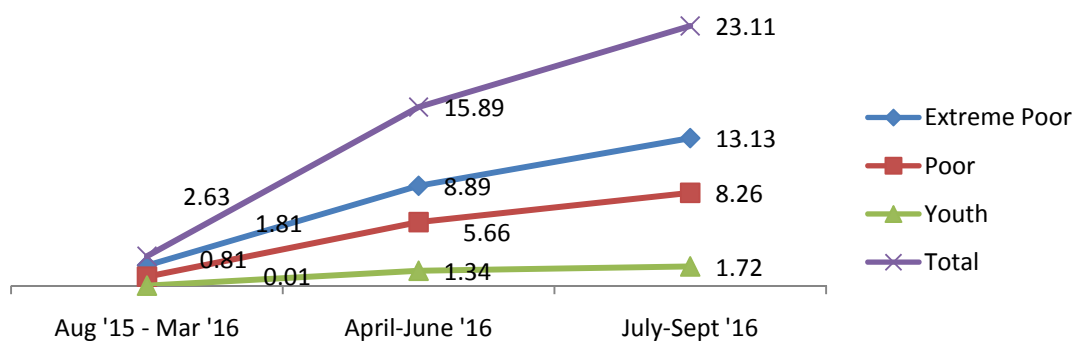
**Community Finance** helps shaping up attitude of the beneficiaries towards necessity of saving a portion of their income; no matter how small the size of their income or the amount they save. The beneficiaries are encouraged to save an amount of their income regularly which is deposited to the bank account of Sanchay Committee. During the reporting quarter, a total of 85,262 members started savings of whom, 45,735 were extreme poor, 32,367 were poor, and 7,160 were youths. The total number of beneficiaries that deposited savings stood at 288,926 (99%) up till September 2016. Table 6 shows data relating to savings activities.

Table 6: Cumulative savings status as on September 2016

Type of NJG	Members depositing savings		Total amount* deposited	Share of the total amount
	#	%		
Extreme Poor	162,854	99%	23.83	57.2%
Poor	103,427	99%	14.73	35.4%
Youth	22,645	98%	3.07	7.4%
<b>Total</b>	<b>288,926</b>	<b>99%</b>	<b>41.63</b>	<b>100%</b>

\* BDT in Million

Line Chart 1: Quarter wise amount deposited as savings (BDT in Millions)



During the reporting quarter, a total of 4,667 beneficiaries took internal loans amounting to BDT 11.84 million from their accumulated savings. Internal lending activity is showing an increasing trend over the last couple of months. The number of borrowers (internal lending) increased by 157% in the reporting quarter compared to the previous one, which was 2,979 till June '16. Furthermore, on average loan amount per borrower has also been increased by 128% (BDT 2,537 on average per borrower), which was BDT 1,987 on an average till June 2016. As on September 2016, total number of borrowers stood at 7,646 and total borrowed amount was BDT 17.76 million. On an average, each borrower took BDT 2,323. The outstanding portfolio against internal lending was BDT 13.31 million. In addition, On-time Recovery Rate (OTR) and Cumulative Recovery Rate (CRR) for internal lending were 100%.

Table 8: Internal lending status as on September 2016

Region	Total loans	Total borrowers	Total loan amount*	Loan amount*		Loan increased by
				April-June '16	July-Sept '16	
Mymensingh	2,496	2,496	5.29	1.91	3.37	176%
Khulna	3,852	3,852	9.81	3.11	6.71	216%
Barisal	1,298	1,298	2.66	0.9	1.76	196%
<b>Total</b>	<b>7,646</b>	<b>7,646</b>	<b>17.76</b>	<b>5.92</b>	<b>11.84</b>	<b>200%</b>

\*(BDT in Millions)

Table 9: OTR and CRR status

Region	OTR			CRR		
	Loan realizable	Loan realized	%	Loan realizable	Loan realized	%
Khulna	0.93	0.93	100	2.56	2.55	100
Mymensingh	0.52	0.52	100	1.38	1.38	100
Barisal	0.19	0.19	100	0.53	0.53	100
<b>Total</b>	<b>1.64</b>	<b>1.64</b>	<b>100</b>	<b>4.47</b>	<b>4.46</b>	<b>100</b>

**Environment and Technical:** The Participatory Vulnerability Analysis (PVA), a participatory way of identifying and analyzing prevailing risk factors in the village through which, the beneficiaries deduce underlying causes and determine appropriate actions thereof, completed in 1,127 villages during the quarter. As on September 2016, PVA conducted in 2,388 villages of which, 960 in Mymensingh, 772 in Khulna, and 656 in Barisal regions. PVA in the remaining 112 villages will be completed in the following quarter.

During the reporting quarter, a total of 28 sub-project proposals for building Gram Samiti offices were submitted to AMT for appraisal, of which 12 had been appraised and subsequently qualified for getting funds. In this connection, 7 villages, 6 and 1 in Khulna and Barisal regions respectively, received their first installments of CISF. Apart from this, 222 Community Infrastructure Works (CIW) sub-project proposals were submitted to AMT for appraisal as on September 2016. Of the proposals submitted, 114 had been appraised by AMT and 113 were cleared for getting funds.

Table 10: Infrastructure development plan prepared through PVA for the project period

Region	District	Infrastructure planned to be implemented in NJLIP						
		GS office	HBB/Soling/Earthen road (Km)	Culvert	Tube-well	Drain (M)	Rain water harvesting	Other
Mymensingh	Mymensingh	180	-	251	111	1,235	-	61
	Sherpur	140	4.05	280	8	-	-	8
	Chandpur	350	9.59	115	2178	-	-	7
	Sylhet	140	12.17	30	542	-	-	-
	Comilla	240	22	103	303	1,200	100	16
	<b>Total</b>	<b>1,050</b>	<b>47.81</b>	<b>779</b>	<b>3,142</b>	<b>2,435</b>	<b>100</b>	<b>92</b>
Khulna	Khulna	240	3	20	672	-	20,335	4
	Satkhira	350	27	152	1,488	140	-	122
	Rangpur	190	9.74	258	-	8,031	-	110
	<b>Total</b>	<b>780</b>	<b>39.74</b>	<b>430</b>	<b>2,160</b>	<b>8,171</b>	<b>20,335</b>	<b>236</b>
Barisal	Barisal	210	3.6	67	1,000	-	-	-
	Sariatpur	220	3.3	28	1,401	-	-	-
	Pirojpur	120	11	151	538	-	-	-
	Bagerhat	120	17	36	324	-	-	58
	<b>Total</b>	<b>670</b>	<b>34.90</b>	<b>282</b>	<b>3,263</b>	<b>-</b>	<b>-</b>	<b>58</b>
<b>Grant Total</b>		<b>2,500</b>	<b>122.45</b>	<b>1,491</b>	<b>8,565</b>	<b>10,606</b>	<b>20,435</b>	<b>386</b>

In order to build capacity of the staff as well as community members on environment and infrastructure issues, a number of training courses held during the reporting quarter. The training courses took place at field level.

Table 11: Training courses and participants on environment and infrastructure issues

Name of Training	Participant level	As on Sept '16
Participatory Vulnerability Analysis (PVA)	Staff	626
Environment and Social Management Framework (ESMF)	Staff	609
Operation and Maintenance (O&M) works of CIW	Staff	206
Technical guideline and Implementation procedure of CISF	Community	6,337

#### 4.1.2 Sub-component A2 - Financing of Community Plans

The main objectives of this sub-component are to finance community plans through Village Development Fund (VDF) that consists of three sub-funds (i) Institutional Development Fund (IDF); (ii) Shabolombi Fund (SF); and (iii) Community Infrastructure Support Fund (CISF).

During the reporting quarter, 748 villages received a total of BDT 521.12 million as Village Development Fund (VDF) bringing the total to BDT 1084.24 million received by 1610 villages

up till September 2016. Besides, a total of BDT 1,032.086 million received by 1610 villages as first installment of IDF as on September 2016 of which, BDT 370.378 million, BDT 353.652 million, and BDT 308.056 million disbursed to the villages in Mymensingh, Khulna and Barisal regions respectively. Furthermore, disbursement of SF and CISF funds did not take place in the previous quarters. Region wise funding status during the reporting quarter is presented in Table 12.

Table 12: Region wise VDF status during July-September 2016 (BDT in millions)

VDF	Mymensingh		Khulna		Barisal		Total fund
	# of village	Amount	# of village	Amount	# of village	Amount	
<b>IDF</b>	231	157.98	254	163.31	263	147.68	468.97
<b>SF</b>	6	5.62	33	35.41	0	0	41.03
<b>CISF - GS office</b>	0	0	6	03.19	1	0.53	3.72
<b>CISF - Other sub-projects</b>	10	0.51	39	04.38	14	2.51	7.4
<b>Total</b>	<b>231</b>	<b>164.11</b>	<b>254</b>	<b>206.29</b>	<b>263</b>	<b>150.72</b>	<b>521.12</b>

During the reporting quarter, 916 vulnerable people were identified across the project areas bringing the total number of identified vulnerable to 13,387 (5,098 vulnerable in Mymensingh, 3,655 in Khulna, and 4,634 in Barisal regions and on an average 5.35 vulnerable/village). As on September 2016, a total of 4,244 vulnerable received one-time grants worth BDT 25.26 million of whom, 208 vulnerable joined the NJGs and started depositing savings. Table 12 shows one-time grant status.

Table 13: One-time grant status

Region	One-time grant provided (in BDT)			Vulnerable received grant	Average grant per vulnerable
	As on June '16	July-Sep '16	Total		
<b>Mymensingh</b>	852,000	7,000,500	7,852,500	1,450	5,416
<b>Khulna</b>	938,000	5,993,000	6,931,000	1,243	5,576
<b>Barisal</b>	1,516,000	8,962,000	10,478,000	1,551	6,756
<b>Total</b>	<b>3,306,000</b>	<b>21,955,500</b>	<b>25,261,500</b>	<b>4,244</b>	<b>5,952</b>

#### 4.1.3 Sub-component A-3: Nutrition Awareness and Support

The sub-component A-3 aims to raise awareness, improve attitudes and practices that enhance nutritional outcomes for targeted beneficiaries and to support them in optimizing their livelihood activities.

In accordance with the World Bank Guidelines, the EOI, for hiring competent firm (INGO/NGO/PO), was published in two national dailies, namely the Prothom Alo and the Daily Star along with the websites of CPTU and SDF on 16 May, 2016. Accordingly, a committee, constituted by SDF management, opened up the EOIs that were submitted by the interested firms. Afterwards, another committee called Proposal Evaluation Committee (PEC) shortlisted

the eligible firms (first stage selection of the EOIs). The list was then sent to the WB procurement department in the last week of September, 2016 requesting the WB standard RFPs for the final stage selection of the firms. It is expected that the process will be accomplished by December, 2016 and the selected firms' activities will be kicked-off by the end of this year.

Besides, a power point presentation of Dr. Lalita and Mannan, which was presented in the workshop called “Workshop on livelihood linked nutrition sensitive interventions” by the MUCH, FAO experts, was translated to Bangla in the reporting quarter. In addition, a joint activity plan for the components of Nutrition and Livelihood was developed aiming to orient the field functionaries along with Gram Parisad and NSC members on the matters relating to nutrition linked livelihoods prior to engagement of the hired firm(s). In this connection, a two-day long training was held for the field staffs where Nutrition Sensitive part was focused. Moreover, topics like roles and responsibilities of SDF staffs and NSC members, linkage building with public health and nutrition department etc. were covered in the training. Apart from that, field level orientation session was held for the NSC members about their roles in building linkages with the above mentioned stakeholders.

Since 1992, the first week of August is being observed by more than 120 countries across the world as Breastfeeding Week (WBW). This year, SDF observed the week at district level in all three regions jointly with the public health offices of respective districts. Colorful rally followed by discussion meeting held in this regard. It was a wonderful opportunity for SDF staff members to establish working relationship with other stakeholders.



A WBW rally brought out in Barisal

Apart from this, four posters, aiming to sensitize the beneficiaries on different aspects relating to nutrition, were developed in the reporting quarter, i.e. (i) Use of TippyTap and setting hygienic hand washing station at households; (ii) vegetables with micronutrient values; (iii) fruits with micronutrient values; and (iv) Praxis of IYCF by the pregnant and lactating mothers. However, more posters will be developed covering wide range of nutrition sensitive interventions once the hired firms are on board.

#### 4.2 Component B – Business Development and Institutional Strengthening

This component aims to increase livelihood opportunities of extreme poor and poor by facilitating their village organizations into producer groups, cooperatives and societies and by improving their market and business orientation, and forward and backward linkages in the



market systems. Component B comprises of the following three sub-components. Progress under this component is illustrated in accordance with the sub-components in the followings.

#### 4.2.1 Sub-component B.1- Business Partnership Development and Market Linkages

The sub-component aims at increasing livelihood opportunities of the extreme poor and poor by organizing them into producer groups, cooperatives or federations and improving their market and business orientation as well as forward and backward linkages in the market systems.

Numerous initiatives have been undertaken in the SIPP-II areas to boost up activities relating to business partnership development and establishing effective linkages with various market actors. Stakeholders' workshop at District and Upazila levels has created platforms to exchange views between the PG members and the relevant business operators and service providers so that they can share opportunities of common interests and develop forward and backward linkages. As on September 2016, a total of 51 stakeholders' workshops held of which, 13 at District level and 38 at Upazila level. Other activities are illustrated in Table 14.

Table 14: Region wise promotional and skill development activities in SIPP-II area

Name of activities	As on June '16	Progress (July-Sept '16)				Total
		Mm	Kh	Br	Total	
# of staff received refresher training on livelihood development in phased out area	312	-	-	-	-	312
# of staff received training on Livelihood development	-	37	89	86	212	212
# of PG members received business development training	267	118	50	28	196	463
# of meetings with LSP at district level	21	4	3	2	9	30
# of special meeting with private sectors	7	-	1	2	3	10
# of thematic meetings on livelihoods	02	1	1	-	2	4
# of NJG members participated at exposure visit	339	58	-	82	140	479
# of PG members participated at orientation sessions on PIF	-	60	0	0	60	60
# of Producer groups registered	-	-	-	2	2	2

MM: Mymensingh, Kh: Khulna, Br: Barisal

Apart from that, a total of 10 partnerships/linkages with various business conglomerates had been developed under NJLIP in SIPP-II areas up till September 2016 from which, a substantial number of members benefitted. The data relating to partnership is illustrated in the following table.

Table 15: Partnerships/linkages development in SIPP-II areas under NJLIP

Business entity and location	Type of services	HHs benefitted	
		July-Sept '16	Total
ACI ltd. - Sylhet	De-worming, vaccination, AI service, medicine and treatment support to cattle	228	632
Auto Crop care ltd. - Dinajpur	Training on maize and vegetable cultivation, and Litchi inter-cultural operation	45	48

Milk vita - Kurigram	Training, treatment, advice and A.I. support. Selling milk 2 taka higher than market price	553	553
Lal Teer seed ltd. - Barguna	Seed support for demonstration establishment	350	350
Milk vita - Barisal	Training	99	99
Metal Agro (Seeds) - Patuakhali	Orientation and receive Seed (free) for demonstration plot for water melon	122	122
Satota Duck Khamar- Khulna	Members received high quality DOC (4000) of duck at reasonable price	45	45
Asa Fish Hatchary - Bagerhat	Fingerling and technical support	149	149
ACI crop Care ltd - Barisal	Training on vegetable production	30	30
Renata ltd - Barisal	Advice, training, de-worming, medicine	120	120

#### 4.2.2 Sub-component B.2- Second-tier Institutional Development Support

The sub-component aims to support the networking of the second tier village-level institutions called Nuton Jibon Community Society (NJCS) that were created under SIPP-II. The NJCSs have taken over the community support that was provided by SDF to the SIPP-II implemented area.

As on September 2016, a total of 139 Nuton Jibon Community Societies (NJCS) having their own offices at rented premises, 124 at cluster level called NJCCSs and 15 at district level called NJDCSs, which were formed under SIPP-II, have been functioning as per project guidelines. Of the 15 NJDCSs, two, in Jamalpur and Gaibandha, obtained registration under Societies Act, 1860. Registration process for the rest 13 NJDCSs is underway.

A total of 3,088 (98%) SIPP-II villages obtained membership of NJCSs till end of the reporting quarter of which, 1337 in Mymensingh, 1342 in Khulna, and 709 in Barisal region. Most of the villages already paid their membership fees of BDT 10,000 each. Till September 2016, a total of 2,980 villages deposited their membership subscription fees of BDT 29.8 million collectively. The rest member-villages will pay their subscription fees very soon. Moreover, a total of BDT 6.68 lakh was deposited as members' annual fees in Barisal region. The NJCSs appeared to be effective institutions in providing vital supports to the poor members. A total of 361,919 members received supports from NJCSs up till September 2016.

Besides, including disbursement of total BDT 6.55 million to two NJDCSs and 14 NJCCSs as second installment of IDF during the reporting quarter, a total of BDT 33.78 million had been disbursed as on September 2016 as second installment under NJLIP. However, the second-tier institutions received a total of BDT 149.52 million as on September 2016.

Apart from that, up till September 2016, a total of 5,763 Producer Groups (PG) were formed for various IGAs like beef fattening, dairy cows, poultry, fisheries etc. that are being supported by the NJCSs. In addition, two PGs obtained registration from Department of Co-operative whilst 300 more NJCSs were awaiting registration.



### 4.2.3 Sub-component B.3- Employment Generation Support

This sub-component aims to provide opportunities for youth in the project villages to gain skills and access to employment opportunities. During the reporting quarter, a total of 1,163 potential youths were identified in the project villages that brings the total to 30,142 of whom, 23,037 (76%) youths had been mobilized into 2,331 NJGs (on average 10 youths per NJG). During the same period, 1,277 villages prepared their youth databases bringing the total to 1,952 villages preparing the database. Youth database consists of age, skill level, experiences, educational background etc. of the youths so that the potential employers can recruit incumbents according to their requirements.

During July - September 2016, a total of BDT 11.467 million was provided to 1,796 youths as skills development loan. Altogether a total of 1,872 youths (Mymensingh 667, Khulna 860, and Barisal 345) have received BDT 11.962 million up to September 2016.

Pie 3: Region wise cumulative status of youth loan disbursement

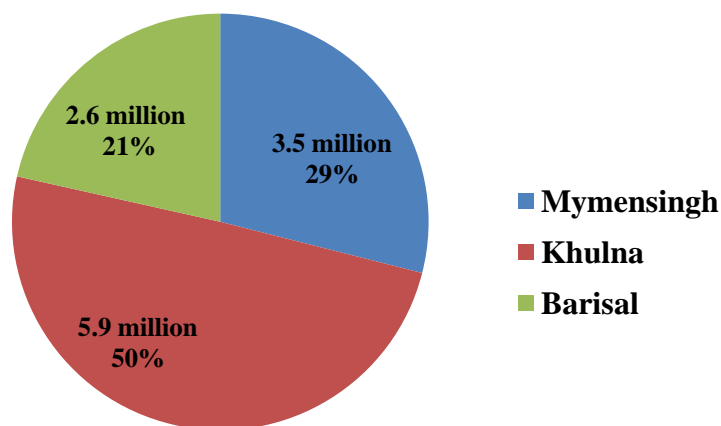


Table 16: Youth Skill Development and Employment Support Activities (cumulative)

Activity	Mm	Kh	Br	Total
# of youths identified	13,458	8,243	8,441	30,142
# of youths mobilized into NJGs	8,891	7,692	6,454	23,037
# of youth NJGs formed	908	780	643	2,331
# of villages created youth database	751	542	659	1,952
# of youth received loan	667	860	345	1,872
# of youth trained	932	809	352	2,093
# of youth employed	11	8	0	19

MM: Mymensingh, Kh: Khulna, Br: Barisal

During the reporting quarter, three separate MoUs were signed between SDF and UCEP Bangladesh Rangpur, UCEP Sylhet and UCEP Barisal. As per these MoUs, UCEP will develop youths' multi-trade based skills. The trained youths will be provided with employment by the

institutions which signed MoUs with SDF. It is expected that the MoUs will open avenues for at least 1,000 youths to develop their skills along with getting employment.

In addition, an agreement was signed with Bangladesh Bamboo Cane and Mat Foundation (BBCMF) to develop 100 youths as experts on craftsmanship of bamboo, cane and mat (BCM). The firm will also assist them to set up BCM sales centers in three districts of three regions. Besides, 60 youths received training on Bamboo, Cane and Mat (BCM) crafts in all three regions during the reporting period. The trained youths will start BCM business in their local areas and produce demand driven handicrafts and sale their products in local markets.

On the other hand, 50 plus youths got admitted to Begum Rokeya Institute and Sym Biosis Bangladesh for beautification/beauty parlor training. In addition, 50 youths got admitted to BITAC technical courses in Khulna and Bogura. Department of Youth Development (DYD), as per a MoU signed in 2013, has been providing technical training to the youths from SIPP-II villages since 2013. During the reporting quarter, 62 youths joined the technical training programs (long courses) in different districts with free lodging facilities.

Apart from that, 36 counseling meetings with 889 NJG youths were held at Cluster level across the project areas during the reporting quarter. Besides, 494 parenting meetings were held in project villages where GS parents and youths participated. In addition, a total of 196 staff members of district and Cluster levels received training on youth counseling skill development during the reporting period.

### **4.3 Component C - Project Management, Monitoring and Learning**

The objective of this component is to provide support to SDF management to ensure proper functioning of the project through the process of monitoring, the project's internal mechanism and deploying third party for external monitoring to ensure transparency and accountability. This component is comprised of three sub-components that are illustrated below.

#### **4.3.1 Sub-component C.1- Project Management**

This sub-component supports the operating costs of the project (National, regional, and district levels) e.g. project staff's salary, office operating costs, training and consulting services. The sub-component also supports activities aiming to ensure proper functioning of the project like auditing, appraisal monitoring as well as activities relating to accountability issues.

**Appraisal Monitoring:** The major functions of AMT during the reporting quarter were: to undertake participatory field appraisal of the applications submitted by the VOs for VDF; to certify village level milestones for release of funds; to recommend release of funds to the VOs; and to report on violation of project principles at the field level (if any) to the project management.

During the reporting quarter, a total of 1,197 fund proposals were submitted by the Gram Samiti from which, 964 were appraised and 924 were recommended for fund release. The overall success rate of the appraisals was 96%.

Table 17: Appraisal status for July-September 2016

Mymensingh			Khulna			Barisal			Total		
Appr	Rec	%	Appr	Rec	%	Appr	Rec	%	Appr	Rec	%
321	297	93%	263	253	96%	380	374	98%	964	924	96%

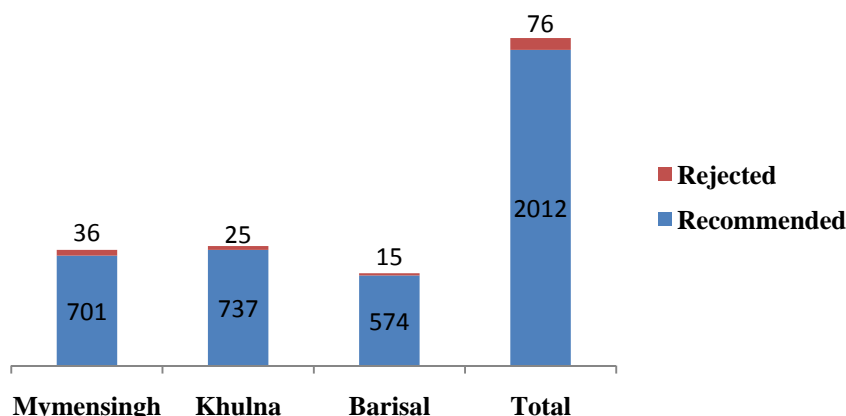
Appr: Appraised, Rec: Recommended

Factors contributed (but not all at a time) to the rejection of fund proposals:

- Proposals with inadequate PIP information;
- Insufficient knowledge of VCO members; and
- Less effective pre-appraisal by the operational team.

As on September 2016, a total of 2425 fund proposals were submitted by the village organizations of which, 2,088 were appraised (Mymensingh: 737, Khulna: 762, and Barisal: 589) and 2,012 were recommended for fund release. However, in total 29 proposals that did not qualify during appraisal finally succeeded through re-appraisal in the reporting quarter as the concerned village organizations rectified their pitfalls.

Column Chart 2: Cumulative progress of appraisal as on September 2016



**Human Resource Management:** There were 1,189 employees on board till September 2016 from HQ to Cluster level i.e. HQ- 69, three regional offices- 85, twelve district offices- 160, and Clusters offices- 875. During the reporting quarter, annual performance appraisal conducted for 324 employees at various levels of which, 323 staffs received annual increments. Besides, a three-day long training was held in Mymensingh region in the reporting quarter on HR issues where regional, district and cluster staff members participated.

**Capacity Building Initiatives:** In order to develop skills and aptitude of the staff and community members, the project undertook numerous initiatives at both project and village level during the reporting quarter as shown in Table 14 overleaf.

Table 18: Major training/orientation programs and participants during July - September 2016

<b>Title of training/orientation</b>	<b>Staff</b>	<b>Community</b>
Oriented on NJLIP activities	36	-
Training on GAAP	124	
Training on PMS	456	
Training on counseling skills development	195	
Training on ESMF	327	
Training on livelihoods development activities	134	
Training on Community Finance	169	
Training on operation and maintenance of CIW activities	206	
Training on HR	66	
Training on COM and IGA	-	66,307
Technical guideline and Implementation procedure of CISF	-	6,337

**Governance and Accountability:** During the reporting quarter, training on Governance and Accountability Action Plan (GAAP) for the staff members held in all three regions where 124 staff members (Mymensingh: 45, Khulna: 38, and Barisal: 41) from regional, district and cluster offices participated.

#### **4.3.2 Sub-component C.2- Monitoring and Learning**

**Monitoring and Information System (MIS):** In order to establish an effective project monitoring system, SDF intended to update its MIS software to a more flexible web based version, which is currently a desktop based version. To do this, SDF requested EOI from eligible firms and 5 firms were shortlisted from the EOIs received from 13 firms. Subsequently, SDF issued RFP to those shortlisted firms after receiving concurrence from the WB. A committee was formed to evaluate the submitted proposals (technical & financial) and the evaluation was underway till September 2016.

**Loan Management System (LMS):** Based on the completion report of ICT piloting carried out in SIPP-II villages, it has been decided to scale up the ICT model in NJLIP villages to digitize (accessible online) the loan management system (to capture data at VCO level) of the project villages. For this, SDF published advertisement in the national dailies along with SDF web-site requesting EOI from eligible firms. Subsequently, SDF received 18 EOIs from various firms. An evaluation committee was formed in this regard and the evaluation was underway till September 2016.

**Baseline Survey:** Advertisement for submission of EOI published in the national dailies in April 2016. A total of 29 EOIs received from which a shortlist of 6 firms prepared by an EOI evaluation committee. A summary report on EOIs of short listed firms and RFP has been

prepared and shared with the World Bank for its comments. Subsequently, SDF issued RFP to those shortlisted firms after receiving concurrence from the WB. A committee was formed to evaluate the submitted proposals (technical & financial) and the evaluation was underway till September 2016.

## **5.0 PROJECT FINANCING**

The total disbursement (IDA) for the period July-September 2016 was BDT 634.88 million (USD 8.04 million). On the other hand, cumulative disbursement of NJLIP as on September 2016 was BDT 1,579.59 million (USD 19.99 million). Component wise expenditure of IDA is stated in Table 19.

Table 19: Component wise budget and expenditure (figures in '000 Taka)

Component and sub-component		Expenditure for FY 15-16	Expenditure for July-Sep '16	Cumulative expenditure June '15 - Sep '16
<b>Component A - Community Institutions and Livelihood Development</b>		<b>907,942</b>	<b>624,005.86</b>	<b>1,531,652.20</b>
A1	Development and Strengthening of Community Organization	344,703	102,753.20	447,159.54
A2	Financing of Community Plans	563,116	521,126.65	1,084,243.469
A3	Nutrition Awareness and Support	123	126.01	249.199
<b>Component B - Business Development and Institutional Strengthening</b>		<b>33,177</b>	<b>8,988.78</b>	<b>42,164.90</b>
B1	Business Partnership Development and Market Linkages	4,379	2,052.67	6,430.668
B2	Second-tier Institutional Development Support	27,434	5,897.65	33,331.877
B3	Employment Generation Support	1,364	1,038.47	2,402.352
<b>Component C- Project Management, Monitoring and Learning</b>		<b>3,597</b>	<b>1,882.05</b>	<b>5,774.77</b>
C1	Project Management	860	128.65	347.254
C2	Monitoring and Learning	2,737	1,753.40	5,427.513
<b>Grand Total</b>		<b>944,715.18</b>	<b>634,876.69</b>	<b>1,579,591.87</b>

\* USD 1 is equal to BDT 79