



A little support can make a big difference Ranju shows how

Ranju Mia, a spirited young man of a sleepy village in Gaibandha district, still cannot forget the day when he had to stop going to school due to poverty. Things could have been different in his life had he been able to continue his studies. Even then he has not given up. "I've buried all my agonies with a new dream -- removing poverty from my village. It's my war against (the vicious cycle of) poverty," says Ranju, a resident of Amjhukurpar village on the

most vulnerable group of the village. "Whatever I earn by hawking vegetables is not enough for me and my wife. So, my eldest son, Ranju, helps me whenever I need money," Mansur says.

Ranju also donated a valuable piece of land in front of his house for the construction of an office for Gram Samiti, one of the important village institutions being built by the SDF.

The SDF's main programme is the

basic services through community-driven small-scale infrastructures and social assistance.

Under the programme, villagers form development committees, identify community priorities and chalk out small projects that benefit the hardcore poor (HCP) and poor.

So far, nearly 2 million people of Gaibandha and Jamalpur districts have been benefited from the project in terms of infrastructure development, seed capital, village development

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Ranju with his family

bank of Lenga Khal at Laxmipur union in Sadar upazila.

A father of two children, Ranju now makes sanitary ring-slabs for sale apart from his carpentry work. He started the business with a small amount of money he got by selling his cow.

Ranju recalls: "I had bought a cow at Tk 4,000 I got from the Social Development Foundation (SDF) in 2005 as seed money after receiving vocational training. And I didn't look back since then. I reared the cow and sold it off when it got a calf and invested the money in my ring-slab business."

Ranju's father Mansur Ali, in his early 80s, is a vegetable vendor. He started the small business with Tk 4,000 he received from SDF as a member of the

Social Investment Program Project (SIPP), a government-led initiative supported by the World Bank. SDF has conceptualised the programme to address the extreme poverty as outlined in the Poverty Reduction Strategy Paper (PRSP) of the government of Bangladesh.

The project was launched on a pilot basis in April, 2003 in Gaibandha and Jamalpur, the two most impoverished districts of Bangladesh. It is being implemented with Community Driven Development (CDD) approach that gives communities the control over planning, decision making and investment resources. Main objective is to develop effective financing and institutional arrangements at community level for improving their access to local infrastructures and

Communities can win battle against poverty: WB MD

World Bank Managing Director Ngozi Okonjo-Iweala hoped that the poor villagers in SIPP areas would be able to fight out poverty and assured that the Bank would continue its support in this regard.

"Poverty cannot be eliminated overnight; it takes time. But, I do believe you (villagers) will win your fight against poverty and the World Bank is with you," she told poverty-stricken people during her visit to Sonakata in Jamalpur district on March 18, 2008.

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WB MD in Jamalpur

Fazal feels proud of his profession

"I'm a butcher sir," muttered a bearded man when an SDF team was passing by his courtyard. A lanky man in his mid 40s, he then came forward and said, "I've constructed this house with my hard-earned money."

Fazal Uddin, a resident of Baxir Khamar village in Laxmipur union of Sadar upazila under Gaibandha district, was jobless barely three years ago. He could not earn enough to buy food for his family members. Life was so hard for him. But things have changed. Fazal is now a beef trader.

"This has been possible because of SDF," a beaming Fazal said recalling his bad days.

He went on: "I heard that a poverty alleviation project, 'Social Investment Program Project (SIPP)', is being implemented by the Social

Development Foundation (SDF). Then I contacted the concerned people and received training under



the program for self-employment. After the training, I was provided with Tk 4,000 as seed money (grant) from SDF. With the money, I bought a calf." Three months later when the calf got healthier, Fazal slaughtered it and

sold the meat at their village market at Tk 16,000. Then he bought another calf and sold it a few months later the same way. He found the business profitable and continued it.

Fazal has now become a popular butcher in his locality and fellow villagers rush in for meat when he slaughters a cow. By the time, his savings have stood at Tk 10,000. Fazal is no longer worried about money to meet his family's need. Those bad days are over.

As he always suffered for lack of accommodation at home, Fazal lately constructed a new house spending Tk 60,000 and sends his kids to school.

About his savings, Fazal said now he would have had more than Tk 10,000 had he not undergone a major operation that cost him Tk 20,000.

Now a happy man, Fazal plans to buy a shop at their local bazaar so that he can regularly sell beef and earn more money.

26 cluster offices set up in Jamalpur, Gaibandha

The Social Development Foundation has set up 26 cluster offices in Gaibandha and Jamalpur districts, 13 in each district, aiming to infuse dynamism into its SIPP activities and ensure better participation of the beneficiaries in the program.

A total of 252 staff, including 26 cluster team leaders, 26 book-keepers and 200 cluster facilitators have been appointed to the cluster offices. Training programs on bookkeeping, conflict resolution and other activities are held at the cluster offices for the capacity building of community members.

The community members, especially the presidents and secretaries of Gram Samitis, leaders and cashiers of Village Credit Organizations (VCOs), took part in the workshops.

Communities can win battle

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Iweala went around Sonakata, a village under the World Bank-financed Social Investment Programme Project (SIPP), talked to the villagers and was impressed with the enthusiastic approach of the rural people, particularly women.

The villagers told the WB MD that they were working hard to get rid of poverty and requested her to provide more funds so that they could improve their lifestyle fast.

The World Bank MD assured them that she would talk to the government in this regard.

Ranju shows how

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programme, skill development for employment, social advocacy support and utility services, particularly piped water supply in arsenic-affected rural areas.

Unlike the conventional micro-credit system by NGOs and MFIs (Micro-finance Institutions), the village institutions being built under SIPP are entrusted with the task of making savings and operating internal lending.

The village institutions are Gram Parishad, Gram Samiti, Sanchaya Sangrakkhan Committee (SSC), Village Credit Organisation (VCO) and Jibikayan Group. Jibikayan Group is formed with hardcore poor and poor members of a village, and this is the core group among all.

According to experts, the scope of misuse of fund or building personal/self-capital by any individual and or institution is minimal under this community financing system due to continuous monitoring by the community itself.

They said that this community financing ensures quick empowerment of rural poor and there is little scope for exploitation by any individual institution.

If the poor villagers are given financial support and access to information, they can effectively organize themselves to identify community priorities and address local problems by working in partnership with other supportive institutions. In essence, the Community Finance emphasises building financial service providers by the HCP community members for future so that they can provide financial services to the HCP and poor at reasonable rate and cost, and offshoot all rural impediments to access to credit.

World Bank Managing Director Ngozi Okonjo-Iweala visited the SIPP areas in Jamalpur early this year and appreciated the poor communities for their hard work to improve their living condition. "Overcoming poverty is an uphill task, but that can be done when there is a high spirit and you have got that," she told the cheering crowd.

Overwhelmed by the success of the poor villagers in the SIPP areas, World Bank's Communication Adviser in New Delhi Sudip Mazumder said, "I hope this success (shown by the poor people in Bangladesh) can be replicated far and wide."

Building Village Institutions

SDF efforts on to strengthen village institutions in SIPP areas



A Gram Samiti office in Sadullahpur upazila, Gaibandha

As the main strategy of Social Investment Program Project (SIPP) is to put the poor at the centre of development, formation of village institutions is very important for carrying out various activities in an effective manner.

Under the project, the Social Development Foundation (SDF) is building village institutions that function through various committees and groups, comprising the poor communities. These committees and groups develop village development plans in close cooperation with the SDF. One of the important village institutions is Gram Samiti.

Gram Samiti

Gram Samiti (GS) is the second most important body in a village after Gram Parishad which has a greater number of members. A Gram Samiti is formed with only nine members, as the Gram Parishad needs a committee with lesser number of people to implement its decisions.

Jibikayan Group (JG) leaders and cashiers select seven members from themselves to form the Gram Samiti. They also select two members from the non-poor families of the village, if the JG leaders and cashiers decide to do so. The GS members select one president,

one secretary and one cashier as office bearers. At least two of the office bearers are women and one is youth. The GS meets as often as requires. The interval between two meetings of the Gram Samiti does not exceed three months. At least six GS members with minimum 50 percent women are needed for any meeting.

A Gram Samiti member can be removed by the Gram Parishad for violating 'Dash Neeti' or the agreed guidelines of the Community Operation Manual (COM), misuse of village fund or causing any loss to the community members. The Social Audit Committee (SAC) is assigned to probe the reasons behind any misconduct and then the Gram Parishad takes decision to remove a GS member based on SAC's recommendation.

Responsibilities of Gram Samiti

- Implementing the Gram Parishad's decisions
- Preparing the Village Development Fund application using participatory methods
- Obtaining the approval for the Village Development Fund application from the Gram Parishad
- Implementing the Village Development Fund activities as

approved

- Receiving funds from SDF and spending it on implementing the Village Development Fund activities.
- Opening and operating a bank account for dealing with Village Development Fund
- Maintaining all accounts and records of the Village Development Fund
- Preparing the progress and financial reports and getting the Gram Parishad approved
- Signing financing agreements with SDF
- Forming finance and procurement committees, operating and supervising the committees and outlining their responsibilities and
- Calling meetings of the Gram Parishad.

Responsibilities of GS President

- To organize and conduct meetings
- To select a member to preside over a meeting in absence of the President
- To finalize topics/agenda for a meeting
- To resolve any conflicts, if any, in a meeting
- To raise any important issue and dispose it of through a meeting
- To communicate with different institutions/organizations and
- To organize meetings through the Secretary.

Responsibilities of the Secretary

- To organize meetings of the Gram Parishad with the approval from the President
- To keep records of the meeting proceedings
- To preserve all books and records
- To assist the President in conducting a meeting.

Cashier's Responsibilities

- Keeping all accounts of village development activities
- Operating the bank account along with the President or the Secretary as decided by the Gram Parishad, and
- Keeping all records of fund dealing.

Editor's Note

It has been nearly five years since the Social Development Foundation (SDF) started implementing the government's Social Investment Program Project (SIPP) in Gaibandha and Jamalpur districts. By the time, the poor communities have started showing success in their fight against poverty. This is encouraging. So, we have published two success stories in this issue of SDF Barta in the hope that it would encourage others to come up to successfully replicate their efforts. Thanks



Series of workshops organized by SDF recently

A series of workshops were organized by the Social Development Foundation (SDF) from February to April 2008, aiming to spread out the ideas of its Social Investment Program Project (SIPP) and develop the skills of SDF staff on appraisal and monitoring activities.

A workshop on disseminating information about SIPP was held at the conference room of the Deputy Commissioner's office Gaibandha on February 11. Additional Deputy Commissioner (Revenue) Mohammad Abdur Rashid was present at the workshop as chief guest.

The participants of the workshop were made familiar with the revised operational methods of SIPP through

project presentation, exchange of views, question-answer session and open discussion.

Besides, two separate two-day workshops were arranged for the field-facilitators of Gaibandha and Jamalpur to give precise ideas about SIPP's Community Operation Manual (COM).

The workshop for the Cluster Facilitators (CFs) of Gaibandha took place at TMSS, Bogra while that for Jamalpur CFs at Elenga Resort, Tangail on March 19. Both the workshops were held under the supervision of C. S. Renjit, a World Bank consultant.

SDF and the World Bank jointly organized a training workshop titled 'Participatory Appraisal of Village

Development Fund (VDF): Process and Guidelines' from March 31 to April 2, 2008 at Elenga Resort, Tangail. The workshop was held with technical assistance from the Gemi Diriya Foundation, Sri Lanka.

The main objective of the workshop was to give the SDF staff and its Cluster Facilitators Teams (CFTs) a clear idea about appraisal and thus gear up SIPP's appraisal activities. A five-member team from Gemidiriya Foundation attended the workshop and worked with the core teams of SIPP and the SDF Appraisal and Monitoring Team (AMT).

An appraisal booklet with key milestones, checklist and guidelines, key process steps and responsibility for pre-appraisal and appraisal was finalized at the workshop.

Dr. Akbar Ali Khan visits SIPP villages

Dr. Akbar Ali Khan, Chairman of the Governing Body of Social Development Foundation, visited SIPP areas in Gaibandha in mid-February 2008. Dr. Khan visited Palashgachhi village in Palashbari upazila and Amjhukirpar village in Sadar upazila. He talked to the community members, observed their activities and shared views with them. Dr. Khan appreciated their hard work to overcome poverty and advised them to give more emphasis on livelihood activities. SDF Managing Director Muhammad Fazlur Rahman and other officials accompanied him during the visit.



Communities follow Dash Neeti to achieve their targets

The success of any project largely depends on the commitment of those implementing it and there is no exception in the case of SIPP. As the SIPP beneficiaries have been in the driving seat, they follow 10 nonnegotiable principles in all of their activities to achieve their targets and those are called 'Dash Neeti'.

The 'Dash Neetis' are

1. We will get united and work together for our development
2. We will maintain transparency in all of our activities
3. We will maintain accountability in all of our activities
4. We will first try to solve our problems by ourselves and seek outside help only when we need that
5. We will take all of our decisions on the basis of the opinion of the majority
6. All in our village community will enjoy equal rights and facilities
7. We will be honest in all of our activities
8. We will save as much as we can and repay our loans in time
9. We will complete our activities as per agreed plans
10. We will use our resources wisely.



Dr. Akbar Ali Khan exchanges views with community member