



SDF BARTA

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Changing attitude of men towards women Economic emancipation plays the role

Bedana Begum always wakes up at dawn to prepare breakfast for her husband and their kids. One day a few months back she was late to get up. As Bedana rushes towards the kitchen, her husband Abul Hossain stands in her way.

"You're already late, you just rush to your meeting...I'll take care of the kids and the kitchen," Hossain tells Bedana to her surprise.

Bedana, a housewife of Pashchim Brammanpara village in Sadar upazila of Jamalpur district and member of 'Jibikayan Group', a rural livelihood group, then runs towards their Gram Samiti office to attend the early morning meeting.

Stepping into the Gram Samity office, Bedana tells their Gram Samiti secretary Asma Begum: "You know what happened today! My husband pushed me out to attend the meeting and he himself took care of the kids and the kitchen. He now feels that it's the participatory family management that can bring quicker change in a family."

There was a time when Hossain, a 45-year-old van-puller of the village, used to scold his wife for being late in preparing his breakfast. But things have changed now as Bedana along with her many fellow-villagers of the impoverished village have engaged themselves in income-generating activities like poultry farming, goat rearing and needle works.

Bedana Begum, 40, Monwara Begum, 30, and Nirala, 40, are among dozens of women of the village who are supporting their families with the money they are earning from their own small projects, thanks to Social Development Foundation (SDF) for its support for carrying out efforts for eliminating rural poverty through its Social Investment Program Project (SIPP).

They all are members of 'Jibikayan Group', a rural livelihood group of poor villagers formed by the SDF under SIPP.

SDF, an autonomous organization established by the government in 2001, is implementing SIPP, with support from the World Bank to address the country's acute poverty as outlined in the Poverty Reduction Strategy Paper (PRSP). The

main strategy of SIPP is to put the poor at the centre of development by forming village institutions as it follows the Community Driven Development (CDD) approach.

In this male-dominated society, many believe that women are less productive than men and they are supposed to do household errands, not outside works. Women are expected to avoid contact with men who are not their kins, and to veil themselves in public. Girls learn to accept dependency on their fathers and brothers. After marriage, women traditionally expect their husbands to make all decisions. A new wife usually lives with or near her husband's family, and is expected to help her mother-in-law with household chores. But in the villages brought under SIPP, a unique endeavor for faster poverty alleviation, there has been a remarkable change in the attitude of men towards their wives. It is the economic emancipation of the women that played the role.

"Our husbands' role is now very positive. They're encouraging us to engage ourselves in outside works to give a boost to our income. This attitude was absent only a few years back," says Asma.

SIPP has so far formed village organizations in 922 villages of two northern districts -- Gaibandha and Jamalpur -- through inclusion of women, youths, and the poorest. It has reached

over 190,000 poor households, and mobilized them into 14,274 small livelihood groups (Jibikayan Groups) that engage in savings and internal-lending. Even in the face of rising food prices and two subsequent floods in 2007 that destroyed household incomes, these groups have accumulated savings amounting to Tk 50 million and provided Tk 33 million as small loans to their group members to finance income-generating activities.

SIPP is planning to create links with private sector enterprises for training and job placement, especially for the youth, and market linkages for village agricultural goods, products and services. About attitudinal change of men towards their wives in the project areas, an SDF official said, "We want to bring a change in men's traditional gender roles through cognitive responses that do not support reliance on the traditional male gender role."

Buoyed by the success and the lessons learned from the current operation, the government is now preparing a follow-on project to SIPP - Empowerment and Livelihood Project (SIPP II) for Rangpur, Kurigram, Nilphamari and Dinajpur districts. The project is expected to take off soon.

(The Daily Financial Express carried the story in its Jan 14, '09 issue)



Working Together for Overcoming Poverty in Bangladesh

Livelihood restoration program in Sidr-hit districts

Social Development Foundation is implementing a program, 'Post-Sidr and Livelihood Restoration Program', aiming to help restore the assets and livelihoods of the people affected by devastating Cyclone Sidr in 2007.

To implement the project, the government has signed a credit agreement worth US\$ 50 million with the World Bank's International Development Association (IDA). The project, being implemented under SDF's Social Investment Program Project (SIPP), has initially targeted 150,000 households of 35 unions in 10 upazilas of four districts -- Patuakhali, Barguna, Pirojpur and Bagerhat. The program focuses on short-term employment generation through-

- infrastructure investment,
- sustainable livelihoods, and
- empowerment of the poor communities.

In Barguna, SDF will directly implement the project, while partner organizations (POs) will be hired for the rest of the districts.

Meanwhile, Bangladesh Disaster Preparedness Centre (BDPC), an NGO, launched a pilot in four unions of these four districts in July, 2008. The unions are Chaltabunia in Golachipa upazila of Patuakhali district, Koraibari union of Amtoli upazila in Barguna district, Gulshakhali union of Mothbaria upazila in Pirojpur district and Nishanbari union in Morelganj upazila of Bagerhat district.



Building Village Institutions

SSC & VCO among institutions being built by SDF

Sanchay Sangrakkhan Committee (SSC) is among the important village institutions being built by SDF in rural areas brought under its Social Investment Program Project (SIPP).

SSC is formed with 5-7 Jibikayan Groups to preserve the savings of the community members and maintain records properly. If enough number of JG members is not available, SSC can be formed with less than 5 Jibikayan Groups.

SSC is formed with

- Leaders and cashiers from 5-7 Jibikayan Groups form SSC
- Among them, one will be leader and one cashier. At least one of them should be a woman.

Responsibilities of SSC

- Opening bank account for depositing the savings of Jibikayan Groups
- Holding meetings at least once in a month to discuss issues about savings and credit activities
- Helping Jibikayan Group members prepare proposals for availing of loan from Shabolombi Fund to start income-generating activities
- Helping Jibikayan Groups maintain accounts of savings and credit
- Providing monthly, quarterly, half-yearly and yearly accounts information.

Village Credit Organization (VCO) is another among the village institutions

- VCO is formed with leaders of all the SSCs along with two members from Gram Samiti
- Jibikayan Groups, SSC and VCO together will undertake steps for making savings and providing loan
- At least 60 percent of the VCO members will be women
- The VCO members will select one leader, one secretary and one cashier to undertake various activities. At least two of them will

be women.

Responsibilities of VCO

- Providing loan from Shabolombi Fund to Jibikayan Group members
- Evaluating the viability of proposals submitted by members for loans from Shabolombi Fund
- Collecting installments of Shabolombi Fund loans through Jibikayan Groups.
- Maintaining the accounts of loans and savings
- Submitting monthly reports on savings and loan activities to Gram Samiti.



SDF provides additional assistance for institutional development



As part of its efforts to build and strengthen village institutions for faster poverty alleviation, SDF provides additional assistance to the villages under its Social Investment Program Project (SIPP).

The fund, named as Village Development Fund (VDF), is provided at the rate of Tk 2,500 per household. Since the fund is utilized for forming and strengthening village institutions and increasing the income of the hardcore poor, it is categorized as Institution Development Fund and Livelihood Development Fund.

Institution Development

The Institution Development Fund is utilized for the following activities:

- Establishing a small office for Gram Samiti, an important village institution
- Meeting the monthly expenses of Gram Samiti
- Dissemination of information among community members
- Visiting other villages for learning
- Providing training for office-bearers and other committee members
- Hiring resource persons for getting assistance

Livelihood Development

Livelihood Development Fund, which is minimum 85 percent of the Village Development Fund, is spent on the following livelihood activities:

- Providing one-time grant to the destitute, disabled, orphans, etc.
- Providing skill development training to youths for employment
- Providing revolving fund to assist Jibikayan Group members to start income-generating activities.

Two Indian Consultants visit SIPP Areas

Two Indian consultants, Dr. B.K. Ranganathan and P.G. Diwakar, from ANTIX Corporation, Karnataka visited SIPP areas in Jamalpur district on June 16-21, 2008.

During their visit, Dr. Ranganathan and Mr. Diwakar, now working as Project Director (ME&L) and Assistant Director (MIS) respectively in the SUJALA Project, shared views with SDF officials and discussed ways how SDF's current monitoring and MIS system could be improved.

They also went round several villages in the project area and talked to the community members.

SDF implements flood assistance program in districts devastated by 2007 floods

A flood restoration and recovery assistance program is being implemented by Social Development Foundation, along with Palli Karma Shahayak Foundation (PKSF), in the districts devastated by floods in 2007.

In response to the government's request for rehabilitation and reconstruction assistance in the aftermath of the floods, the World Bank came up with a US\$25 million emergency program. The detailed design and operational procedures of this program have been prepared by SDF for quick rehabilitation of the flood-affected people, particularly the poor and vulnerable ones.

Some 250 flood-affected villages, including 150 in Jamalpur and 100 in Gaibandha, have been covered under the consolidated phase of Social Investment Program Project. An additional 100 non-SIPP villages will also be covered by the program. About 150,000 flood-affected families will get direct benefits from the livelihood support activities.

The key objectives of the programme in the villages already under SDF's Social Investment Program Project are:

- To create immediate employment opportunities for the flood-affected communities, particularly the extreme poor and vulnerable groups, through public works, and to rehabilitate and restore the assets that have been damaged by the floods.

- To focus on mainstreaming the disaster risk mitigation measures into the lives and livelihoods of the vulnerable.

In non-SIPP villages the objectives are:

- To restore livelihoods through creating employment opportunities for the most vulnerable and flood-affected communities in a short period of time.
- To empower the poorest and most vulnerable groups in the flood-affected districts, improving their quality of lives by providing them with resources for small infrastructure, training and skill development and income-generating activities.



Editor's Note

Social Development Foundation (SDF) is implementing two programs under Social Investment Program Project (SIPP) for the rehabilitation of the people affected by successive floods and Cyclone Sidr in 2007. These two programs - 'Flood Restoration and Recovery Assistance Program' and 'Notun Jibon Cyclone Recovery Program' - are being implemented with additional financing from the World Bank. This issue of SDF Barta carries two stories on how these two important projects are being implemented in the country's flood- and cyclone affected areas. Thanks.

COMMUNICATION TREE

When community members work together, there are chances of seeing differences of opinions, complaints and bickering. The project activities suffer when such problems continue. In any conflict resolution, communication can play an important role. So, SDF has come up with an idea to make people familiar with this 'Communication Tree', which suggests various steps for resolving their problems.

Communication Tree

