



SDF BARTA

July-September 2010

Issue No. 28

A quarterly newsletter of the Social Development Foundation

Lovely Conquers Poverty

Lovely is a rural housewife of Narkali village under Sadar upazila of Jamalpur district. She has a son and a daughter. She lives in a poor family having a piece of 45 decimal land which includes homestead. Her husband used to produce vegetables using a portion of land following the traditional method. As a result the production was very poor. Due to financial inability, they were unable to use the total land for vegetable cultivation. So her husband was forced to accept share cropping to meet food requirements for the family members.



Lovely Begum in front of her vegetable garden

Lovely is one of the JG members of Gram Samity and she availed a loan from the Shabolombi fund. She took TK. 5000 as Shabolombi loan for producing vegetables in her land. She also shared the idea with the SDF field staff along with her husband and started vegetable production (Gourd in 12 decimal and other vegetables in 20

decimal) by using the land properly. She is now producing gourd, red spinach, onion etc. in the land. She is selling vegetables worth around TK. 2000.00 per week in the local market. She is expecting a total income of TK. 35000.00-40000.00 from this land during the season. She is using the income for family expenses, childrens' education, loan repayment etc. She also saves money from this income for future.

By this time Lovely has repaid 17 installments and plans the remaining 7 installments in next 7 weeks. Her husband is very happy for her initiative and financial contribution to the family. She is planning to establish a cattle farm by receiving another Shabolombi loan and investing her own savings.



Bumper production of gourd in Lovely's vegetable garden.

Signing Financing and Project Agreement for US\$ 115 million



Mr. M. Musharraf Hossain Bhuiyan, Secretary, ERD and Ms Ellen Goldstein, Country Director, WB, exchanges documents after signing US\$ 115 million Financing Agreement.

A Financing agreement between the Government of the People's Republic of Bangladesh and International Development Agency (IDA) and a Project Agreement between IDA and SDF was signed on 23 August 2010 for Empowerment and Livelihood Improvement "Nuton Jibon" Project at the Economic Relations Division (ERD). Ms. Ellen Goldstein, Country Director, World Bank Office, Dhaka, Mr. Ousmane Seck, TTL, WB, "Nuton Jibon" Project, Mr. M. Musharraf Hossain Bhuiyan, Secretary, ERD, Mr. Arastoo Khan, Additional Secretary, ERD, Mr. Arijit Chowdhury, Deputy Secretary, Finance Ministry, Bank and Financial Institution Division. Mr. Md. Nurul Islam Sardar, Managing Director of SDF and other high officials of WB, ERD, Finance Ministry and SDF were present on the occasion.



Mr. Md. Nurul Islam Sardar, MD, SDF and Ms. Ellen Goldstein, Country Director, WB sign US \$ 115 million Project Agreement.

The villagers are implementing Community Infrastructure and Water Security Sub-Projects

Saline water is a major problem in the southern part of Bangladesh. People can not get pure water and cultivate crops properly all over the seasons. To overcome this adverse situation, SDF has undertaken a pilot program in 30 villages in Barguna, Patuakhali, Bagerhat and Perojpur districts under Amtoli(Karibaria Union), Galachipa(Chaltabunia Union), Morelganj(Nishanbaria Union) and Mathabria(Gulishakhali Union) Upazila. By this time SDF has installed 21 deep tube-wells in

Karibaria and Chaltabunia for the poor and hardcore poor households. These Tube-wells now enable them to access pure water. Besides the project also reconstructed 8 roads, 7 wooden bridges and 1 pipe culvert which were mostly damaged in 2007 during SIDR.

In total 15.47 Million taka have already been disbursed under Community Infrastructure and Social Services Fund.



Now communities have access to pure drinking water.



Community Infrastructure Works are going on.

"Shabolombi Rin" shows the way to Rawshon Ara

Rawshonara Begum is one of the hardcore poor JG members of Defulibari Gram Somity and also a VCO (Village Credit Organization) Cashier. The village is under Kendua union of Sadar Upazila of Jamalpur district. Her husband Solaiman has been suffering from diabetic and other diseases for last 2 years and is unable to earn any income for the family for last six months. So, Rawshonara's family is facing financial crisis being unable to bear family expenses.

Rawshonara was born in a HCP family but she developed her skill in sewing activities. They had an old sewing machine. But it was out of order due to lack of proper maintenance. Once in a meeting she shared her painful story and applied for an internal loan of TK. 1000.00 from the savings. Accordingly she received the loan and repaired the sewing machine. Then she contacted with her brother-in-law (younger sister's husband) for having a sitting arrangement in his cloth shop in the near by market.



Rawshonara is making dress in the shop.

Thus Rawshonara started working in the shop and getting dress making order from the cloth buyers and other customers. Gradually, she was gaining popularity for her good works among the customers and her income started increasing. She is also making ready-made garments for direct sale to the villagers. Now she is earning around TK. 150.00-200.00 per day and from the income she is bearing her family expenditure, loan installment and treatment of her husband. During last EID, she earned TK. 3500.00 and enjoyed the EID day with her family members in a dignified manner.

Being skilled in cloth business she can assess the demand for ready made garments. So she decided to get another loan after the repayment of the present one to establish a small shop in the market She expressed her gratitude to Gram Samity and SDF saying, "Shabolombi Rin has shown me the way."

Bright days ahead for Rahim

Abdur Rahim lives in Purbo Kutamoni village of Kandua union under the Sadar upazila of Jamalpur district. His family consists of five members including brothers and parents. His father is simply a microbus driver and his father finds it hard to bear the family expenses with the limited income from the driving profession. They were compelled to take loan from different money lenders to cover the family expenses. There were times where they had to live with very little or no food. In this circumstance, though Rahim was a good student he was bound to give up studies just after class eight.

Once Rahim came to know about SIPP program of SDF. He was enrolled as a member of the youth group. After a few weeks he received a loan of TK.3400/= from the skill development fund of Gram Samity. He received 6 month training from Beltia market on making sanitary goods and pipes for culverts. At the end of the training Rahim started a shop and started making rings, slabs, pipes and corner posts etc. He is now earning TK.10,000/- to 12,000/- per month from the sale proceeds.

He is contributing a lion share of family expenses and his younger brothers

started studying in the school. Now the bad days have gone. Rahim wants to convert his shop into a factory in future.

Rahim is helping his father for maintaining his family smoothly. Now they are happy. For this, they express their gratitude to SDF and its program. He planned to expand the shop like a mini industry for supplying such types of material to the community covering wider areas.



Mr. Rahim is making sanitary materials at his shop in Narikali Bazar.

Managing Director visits DRMU area

Mr. Md. Nurul Islam Sardar, Managing Director of SDF visited Disaster Risk Mitigation Unit (DRMU) of SDF in Barisal from 25-26 July in 2010. During his visit, he met DRMU Specialists, Cluster Team, District Team, Notun Jibon members and office bearers to know about the progress and constraints of work and gave valuable suggestions for further improvement.

During his visit, he asked not to include any non-target group in Notun Jibon Dal and to strictly abide by the principle of COM. He emphasized on buildup awareness among community for inspiring savings habit and improving the village institutions.

The Managing Director said, "The success of SDF depends on the success of field activities." He emphasized on making realistic plans for improving disbursement positions and implements them.



Mr. Md. Nurul Islam Sardar, Managing Director, SDF is sharing his views with DRMU staff.

Editor's Note

Dear readers, this issue of SDF Barta carries current activities and some of the success stories of the project areas. Hope you will have a pleaser reading. We regret the delay in publishing this copy of SDF Barta. Your comments and suggestions will be highly appreciated for further improvement of SDF Barta.

Kala dreams of an independent family life

Kala Shill is one of the vulnerable members of Kabutarkhali Gram Samity of Pirojpur district. He has a mild mental disability. His father's name is Nolini Shill. He lost his mother when he was only one and half year old. Sonjoy Shill, his brother is now looking after him and he has also four stepbrothers.

Currently Kala is 23 years old. He can't say his age even when asked. If some one gives something then he eats, otherwise, he does not demand anything. From his very boyhood and after losing his mother he became mentally retarded.

Kala doesn't know how to read and write and no one tried to educate him. Kala himself is also non-responsive to education. He can do some specific works like carrying market bags of his brother and rearing cows and poultry. He is very simple and unable to deal with any complex thing.

As part of one time grant to the vulnerable the Nuton Jibon Gram Samity of Kabutarkhali village provided him with TK.5000/- on April 2010. Adding TK. 2000/- more his elder brother Sonjoy bought a calf for him. Kala takes care of the calf very much. He spends most of his daytime in caring for the calf. The current market value of the calf is about TK.13,000/- to TK.14,000/-.

Kala said, his elder brother will sell this calf and buy another one from the market. His brother requested

Nuton Jibon Gram Samity to provide him another loan for buying some duck for Kala. Kala says that he will be able to pay the loan installments by selling eggs, if the loan is granted.



Now Mr. Kala Shill a handicap youth spends most of his daytime in caring the calf.

Md. Nurul Islam Sardar takes over as MD of SDF

Md. Nurul Islam Sardar, with a professional experience in the Government sector and International NGOs and Development Partners, took over as Managing Director (MD) of Social Development

Foundation (SDF) in June, 2010. Mr. Sardar worked for about 19 years in the Govt. in Sr. Positions before



Mr. Md. Nurul Islam Sardar, MD, SDF in his office.

joining CIDA in 1985. He worked as Advisor/Team Leader in different projects funded by SDC, DFID-B, ADB and implemented by IDE-B, DAE and LGED.

Mr. Md. Nurul Islam Sardar received Bachelor Degree in Agriculture from Dhaka University in 1964 (topped the merit list) and Post-Graduate Degree in Agriculture from Mymensingh Agriculture University in 1966. He also received a Post-Graduate Diploma in Rural Development from the Institute of Social Studies (ISS) in the Hague, the Netherlands in 1976 and obtained Post-Graduate Degree i.e. Masters in Development Studies (MDS) from the same Institute in 1980. He traveled to many countries in North and South America, Europe, and Asia for attending workshops, seminars, and for professional pursuit in connection with Rural development, Poverty Reduction and Social Investment Program.

Mr. Md. Nurul Islam Sardar was the first Managing Director of Social Development Foundation (SDF) in 2001 and was succeeded in 2002 by Mr. M. Hafizuddin Khan, former Adviser to the then Care Taker Government.