

Support of Social Development Foundation (SDF) and Its Impact on the Livelihood of Poor and Hardcore Poor Families: A Case of Two Villages in Bangladesh

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Abstract

This study was conducted in order to understand the livelihood improvement of the poor and hardcore poor families by utilizing the project support. Associated objectives included to understand the women empowerment and change in other social areas. This was a three months study carried out between mid-September to mid-December 2016 with the stakeholders of the Social Investment Program Project (SIPP) implemented by Social Development Foundation (SDF) (An autonomous body of Finance Ministry of Bangladesh). A field survey was carried out in November 2016, through FGD sessions and key informant interviews with selected poor and hardcore families of two project villages under Jamalpur District. Respondents totaled 80 in these surveys. Discussion was also held with the project staffs and leaders of the Village Organizations to learn more about the details of project activities. Through the study it is revealed that with the project support the beneficiaries are able to start income generating activities and also able to save on regular basis. Change also observed in other areas like sanitation, housing, women empowerment water source etc. It was found that the concerned members of the village organizations are very much interested in continuing with income generating and social development activities. Based on the findings, the study makes the following recommendations as; for future sustainability the village organizations needed to be registered under respective government department. More initiative is needed for new leadership development. Presently the leadership found concentrated on few members. All sorts of documentation, financial and others needed to be maintained and update regularly in a transparent way. Ensure group meetings in regular basis with maximum participation. More Initiative is required to develop market channel and group investment.

Keywords: Social Development Foundation(SDF), Impact, Livelihood, Poor and Hardcore Poor Families, Bangladesh

1. Introduction

Social Investment Program Project (SIPP), a government-led initiative is supported by the World Bank. The Social Development Foundation (SDF) has conceptualized the program to address the extreme poverty as outlined in the Poverty Reduction Strategy Paper (PRSP) of the government of Bangladesh. To ensure the maximum benefit of the extreme poor families, project channels fund at the village level directly. The village level organizations revolve the fund among them to earn improvement in their livelihood. SIPP-I completed its tenure on June 30, 2011. Sequel to SIPP-I and to scale up its achievements, SDF has undertaken a six-year Employment and Livelihood Improvement -Nuton Jibon Project, popularly known as SIPP-II (2010-2016), with the Project Development Objective (PDO) of improving the livelihoods, quality of life and resilience to climate variability, natural hazards and other shocks of the poor, especially the excluded and vulnerable ones. The proposed project including Phase-I will benefit approximately 800,000 target households (HHs) and about 6 million people, directly and indirectly. Hence, a study was planned to be conducted to learn the improvements that has occurred on the livelihood of target people by utilizing the project supports(SDF).

1.1 Working Area of SDF

SDF has launched the Social Investment Program Project-SIPP-I in 2003 in two poverty-prone districts of Jamalpur and Gaibandha in Bangladesh as a pilot CDD operation with the support from the International Development Association (IDA). In end 2010, the reach of SIPP-I was around 1587 villages in 16 districts under 3 Regions (Rangpur with 6 districts), Jamalpur and Barisal (5 districts each). The SIPP-I expanded from US\$ 18 million in 2003 to about US\$ 100 million in 2008. The proposed project including Phase-I will benefit approximately 800,000 target households (HHs) and about 6 million people, directly and indirectly in 3262 villages of 49 Upazilas in 16 districts under 3 Regions (Table 1.1). The PDO is expected to be achieved by employing a CDD strategy to; 1. Empower the poor and strengthen local governance by developing sustainable, participatory and accountable rural community institutions, 2. Reduce vulnerability of the poor to risks, in particular those associated with natural hazards and climate variability and 3. Increase employment opportunities

by enhancing skills, supporting expansion of income generating activities (IGAs) and strengthening access to markets and financial institutions. Support small-scale demand-driven community investment sub-projects that are prioritized, implemented and managed directly by the rural poor(SDF).

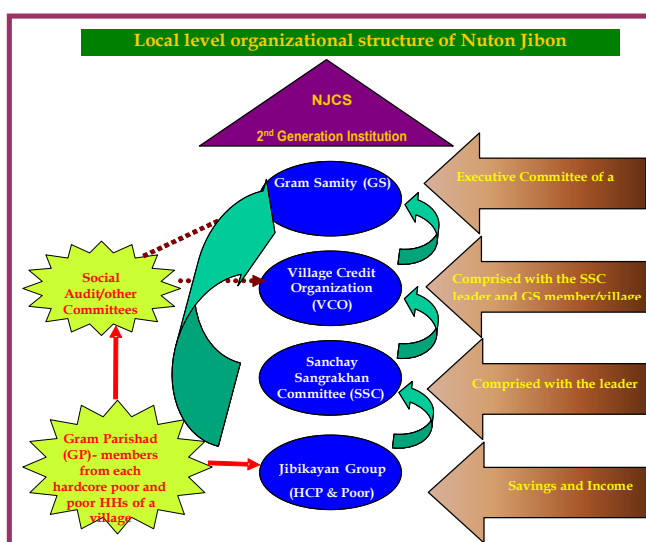
Table 1.1: Geographical coverage/reach of the project as of June 2013

District	# Upazila	Village coverage		Total Village
		SIPP – 1	SIPP – 2	
Region - 1 (Rangpur)				
Gaibandha	5	480	30	510
Rangpur	4	10	210	220
Nilphamary	2	10	180	190
Kurigram	3	10	150	160
Dinajpur	4	10	150	160
Naogaon	3		180	180
Sub-Total: Region – 1	21	520	900	1420
Region - 2 (Jamalpur)				
Jamalpur	7	513	30	543
Sirajganj	2	50	180	230
Mymensingh	3		180	180
Serpur	2		120	120
Sylhet/Sunamganj	2		60	60
Sub-Total: Region – 2	16	563	570	1133
Sub-Total: Northern Zone (Region 1+2)	37	1083	1470	2553
Region – 3 (Barisal)				
Barisal	3		90	90
Barguna	3	251		251
Pirojpur	2	72	62	134
Patuakhali	2	100		100
Bagerhat	2	81	53	134
Sub-Total: Region –3 (Southern Zone)	12	504	205	709
Grand Total	49	1587	1675	3262

Source: Social Development Foundation(SDF).

1.2 Project Operation Protocol

The target groups of the *Nuton Jibon* are the most vulnerable, marginalized and excluded people with relatively lesser educated, and they need special attention during the process of development, graduation and sustaining the accomplishments. They are to mobilize themselves, promote their own livelihoods, empower and capacitate themselves utilizing the various inputs/services of the project and, finally develop sustainable institutions (and tiers)of their own at village/local level. The institutions/tiers include GP, GS, JG, SSC, VCO having provision of forming several sub-committees on Procurement, Finance, O&M and Social Audit etc (Presented in the figure above). All tiers and sub-committees have very specific target and responsibilities, and therefore, used to go through independent and dependent processes to achieve some specific objectives. On the other hand, for smooth management as the lone implementing agency, SDF has formed four main tiers each having some specific roles and responsibilities such



as (1) Cluster Office (VO/Community level), (2) District Office, (3) Regional Office and 4. HQ at Dhaka. To accomplish all the multifaceted, delicate and uphill tasks, under a wide variety of institutional arrangement, the VOs are to follow a series of processes and procedures. The project would be implemented in accordance with the rules and procedures set in Project Implementation Plan (PIP), Community Operational Manual (COM) and other operational documents such as Community Professional Manual and Economic Activity Federation Manuals. All these, developed in a participatory fashion involving all the stakeholders including community, are a living documents and subject to periodic review by IDA and GoB(SDF).

The following are the common terms used in this study. A livelihood is a means of making a living. It encompasses people's capabilities, assets, income and activities required to secure the necessities of life. A livelihood is sustainable when it enables people to cope with and recover from shocks and stresses (such as natural disasters and economic or social upheavals) and enhance their well-being and that of future generations without undermining the natural environment or resource base. The poor family is that whereby a household lacking financial or other means of subsistence; needy. In other word, lacking sufficient money to live at a standard considered comfortable or normal in a society. The hard core poor family is that whereby a household income is half of the poverty line or less. The poverty line is the chosen minimum level of income or consumption, which any household income fallen below the minimum level is considered as poor.

1.3 Literature Review

Collected, studied and reviewed all the relevant documents and secondary information that include as (1) Implementation Completion and Results Report (SIPP I)-ICRR, (2) Project (SIPP II) Appraisal Report and (3) Community Operational Manual (COM). The ICRR portrays, among others, mainly the assessments of outcomes along with the key factors affected the implementation and outcomes; risks to development outcomes, performances of borrower (SDF in particular) and of the Bank; and lessons learned. The SIPP II Appraisal Documents gives a detail description of Phase II including the project Objectives and Key indicators, Components, Implementation/Management arrangements. Community Operational Manual (COM) comprised 15 Booklets to guide and help local/grassroots level implementation and management of Nuton Jibon (SIPP II). The detail project procedures, types of village organization including the membership composition, roles and responsibilities of group members, formation process of different village organization, hierarchy, roles and responsibilities of village organizations etc. are described in booklet-1(COM,Booklet-1). The details direction on the procedures of fund channeling, eligible criteria, fund application process, guideline on fund utilization, sample of different formats, steps that needed to follow by the villages for receiving fund is described in booklet-2(COM,Booklet-2). Detail guideline on the operation of savings and credit related activities are discussed in this booklet. Besides sample copy of different formats needed for documentation also discussed in this booklet-2(COM,Booklet-3). The booklet-4 gives details idea on design of the infrastructural works, process of sub-project proposal preparation, criteria of sub-project selection, details of social service fund, policies of service procurement etc. For every sub-project EIA is mandatory, details of EIA also discussed in this booklet (COM,Booklet-4). Procedures of plan development, procedures of volunteer group formation, steps of vulnerability identification, tasks relates with disaster preparedness, and procurement of disaster preparedness related equipment all the above mentioned issues are discussed in details under the booklet-5(COM,Booklet-5). Monitoring indicators, conflict solving tree, details of intra and internal monitoring, reporting formats etc. is the key features of this booklet-6 (COM,Booklet-6). Procedures of accounts management, reporting format, details of different accounts related registers that used in village level. Roles and responsibilities of the accounts persons, details of finance committee are discussed in the booklet-7 (COM,Booklet-7). Details of the procurement procedures as well as the roles and responsibilities of procurement committee are discussed in the booklet-8(COM,Booklet-8). Detail roles and responsibilities of Social Audit Committee, Governance and Accountability Plan, display board, reporting format all these issues are covered under the booklet-9(COM,Booklet-9). From booklet -10, we learn about the steps of diversified IGA selection, vulnerability assessment of Income Generating Activities, steps of Swabolombi Fund disbursement, market linkage etc. (COM,Booklet-10). Details of youth skill development fund, definition of youth, participation of the youths in different part of the village organization, and selection criteria of youths are discussed in the booklet-11(COM,Booklet-11). All the households of a village are categorized in four classes as poor, rich, middle and hardcore poor. The said classification and validation is conducted by the villagers. Details of this participatory identification process are the main features of the booklet-12(COM,Booklet-12). To receive fund all the villages have to go with a participatory appraisal process. The appraisal team conducts the appraisal based on some set of indicators and milestones. Details of this are discussed in the booklet-13(COM,Booklet-13). In project there is a provision of the development of community professionals. These trained professionals will be responsible to maintain the project activities in their respective villages. Another objective is that the said professional will lead the villages in absence of project (COM,Booklet-14). To ensure the future sustainability of the village organizations federation will be formed by taking representative from each village organization. It has three tires as cluster

level, upazila level and district level. The said tires are called as community society (COM,Booklet-15). All these documents (booklets) look comprehensive and very useful for field level implementation of different project components and activities. However, COM should be a living document with provision for inclusion, exclusion, modification and revision keeping basic principles unchanged.

Until the late 1970s, the central stake in discussions on Asia, Africa, and Latin America was the nature of development. As we will see, from the economic development theories of the 1950s - the basic human needs approach" of the 1970s-which emphasized not only economic growth per se as in earlier decades but also the distribution of the enough profits of growth-the main preoccupation of theorists and politicians was the kinds of development that needed to be pursued to solve the social and economic problems of these parts of the world. Even those who opposed the prevailing capitalist strategies were obliged to couch their critique in terms of the need for development, through concepts such as "another development," "participatory development," "socialist development," and the like. In short, one could criticize a given approach and propose modifications or improvements accordingly, but the fact of development itself, and the need for it, could not be doubted. Development had achieved the status of a certain in the social imaginary (Escobar, 1994).

A process approach to a project is commonly associated with participatory approaches but is more than that. The concept also includes high levels of managerial flexibility and longer intervention periods; it includes involvement of local institutions and 'capacity building', local autonomy of action and the fostering of innovation within organizational cultures of 'new professionalism'. Finally, and above all for our purposes, a process approach depends on a capacity for continual learning so that problems can be identified and efficiently dealt with on an expanding scale of operation. Conventional assessment of impacts relies on ex-post evaluation as only some time after outputs are delivered (in the implementation phase) do impacts usually emerge. This raises a number of important organizational difficulties for the concept of 'impact monitoring'. Firstly, although outputs (by definition) are the final responsibility of implementation management, where a project follows a process approach some planning (and therefore decisions on project purpose) becomes conflated with implementation, and therefore falls within project management's responsibility. Secondly, particularly where many small, diverse interventions are made within a scattered population over a long period (e.g. livelihood improvement projects), it may be possible to detect changes in impact during the implementation period. This also then becomes a project management responsibility as they may have opportunity to respond to unexpected failure and success within the lifetime of the project. Thirdly, the attribution of impact is notoriously difficult to establish, requiring very thorough and careful assessment. This is not the usual function of monitoring, which is concerned with timely detection of changes within the area of project management responsibility. A solution to these difficulties, illustrated below, may be to combine these monitoring and evaluative functions in a cost-effective way. This would require monitoring for any changes in livelihoods within the areas of intervention and selectively investigating unexpected changes, or those of interest to management, with 'ad hoc learning exercises' in order to understand causes and effects of the changes. A variety of both formal and participatory methods exist for the ad hoc learning exercises part, the remaining problem is to find a suitable method for rapid identification of change in livelihoods over wide areas which is logistically feasible and managerially relevant (Bond, Mukherjee, 2002).

Jain showed in a study that the most important reason why a woman saves is because of a precautionary motive. Respondents revealed 3 major reasons for investing their income in fixed deposits with banks. Safety. The fixed deposits of reputed banks and financial institutions regulated by RBI (Reserve Bank of India) are very secure and considered as one of the safest investment methods. Regular Income Fixed deposits earn fixed interest rates for their entire tenure, which is usually compounded quarterly. So, those who want an income on a regular basis can invest into fixed deposits and use the interest rate as their income. This makes a fixed deposit very popular way of investing money for retirees. Saves tax. Fixed deposits save tax and give high returns on invested money. Respondents echoed the reasons for investing in gold as apart from wearing it to gain admiration and an increase in social status, gold is considered as a safe investment bet by almost all the respondents. Many felt that the best way to pass down wealth to their heirs by investing in gold. Many felt that it would act as hedge against a monetary disaster. The unanimous responses gathered for opting to invest in life insurance was: amount invested is secured. Safe and long term returns. Tax benefits for the investor and reimbursement to the benefactor. The main motive behind investing is to fulfill their personal and financial goals. They also recognize the importance of multiplying savings through investment. Mutual funds, annuities, and long-term care insurance are certainly not new products, but they remain a bit of a mystery to many. Although such products can help women achieve their financial goals, women's lack of knowledge about these products may impact their ability to achieve these goals later on. On the personal front, the respondents also mentioned that: If one is totally bankrupt yet have a few assets and investments left, one can easily opt for those investments and get money out of them to enjoy their life once again. One need not have to beg in front of others to give them shelter in their bad times. Investment not only lets one earn good amount of profits, but also gives one enough strength to feel secured for future. Moreover, they also believed that, investing rightly made their

families proud as it knew that no matter what happens, you have invested enough to feed them even if there are no sources of incomes left for you and them(Jain, 2014).

Haque et. al studied on women empowerment and showed that decision making has been a central concern of much prior research on women autonomy/ empowerment. It is commonly believed that economic empowerment and stringent legal instruments have important role to play in combating social inequalities and disparities. Economic solvency is vital to ensure basic necessities and opportunities for every citizen including men and women. It is hypothesized that a greater involvement in household decision making will place women in a better position to exert influence over health, control over household resources etc. and women's freedom of physical movement outside the home may have important implications for exposure to information, development of interpersonal skills, increased self-confidence, and opportunities to take independent action. Women empowerment refers to women autonomy by mean values of economic decision-making index (EDMI), household decision-making index (HDMI), and physical movement index (PMI) for some selected socioeconomic and demographic settings of women. Age is a factor of life cycle that affects a woman's status in the family. A Bangladeshi traditional concept is that daughter in law may be responsible for the household work but mother in law has the authority to take the decisions about the family matters. Similar to this, the result of this study shows both empowerment and autonomy, in all three dimensions, are higher for the older respondents and their husbands but the autonomy level of women is much lower than the empowerment level. Big spousal age difference is common in Bangladesh and the result here shows interesting variations. The women of same age as their husbands have the highest and women senior to their husbands have the lowest empowerment in both economic decision making and household decision making but an inverse result is seen for autonomy of women and the women senior to their husbands have the highest level of autonomy in all three dimensions. Age at first marriage is a very useful demographic variable. The formation of first marriage brings important changes in a women's family situation and in her future expectations and opportunities. Empowerment level in economic decision making is comparatively higher for the women who got married after 20+ years of age but inconsistent results were found for other groups. Surprisingly enough, the autonomy level of women who got married in their earlier age (<15 years) have the highest level of autonomy in all three dimensions. Educational attainment is, without doubt the most fundamental prerequisite for empowering women in all spheres of society. Husband's education is also important to understand the needs of wife and involve wife in decision making and to give freedom of choices along with movement. Furthermore, education is a powerful instrument for acquiring new values and, consequently, for modifying ones relationship with other human beings and the environment.

This study shows that higher educated women have the highest level of empowerment in economic decision making and household decision making but illiterate women have the highest empowerment in physical movement. On the other hand, illiterate women have the highest autonomy in all three dimensions and even the autonomy level of women in household decision making decreases with the increase of educational level. Husband's education shows almost the same result for both empowerment and autonomy of women. This suggests that education, in a patriarchal society like Bangladesh, does not always improve women empowerment regarding physical movement (Haque, Tareque and Mostofa, 2010) as well as the overall empowerment or autonomy of women. As expected, the result shows more empowerment and more autonomy for urban women than that of rural women. Interestingly, Muslim women are more autonomous than non-Muslim women in economic decision making and in household decision making while for physical movement both Muslim and non-Muslim women have the same level of autonomy. On the other hand, non- Muslim women are more empowered in household decision making and in physical movement but not in economic decision making. Exposure to media is an index on exposure to mass media and was formed using three questions asked regarding their exposure to three media (print, audio, and visual). Media is the medium through which a woman could obtain knowledge/awareness/information outside the school curriculum. This study shows wide variation for level of empowerment and level of autonomy. The women who have exposure to media are more empowered but less autonomous in economic decision making and household decision making. Again the women having exposure to media are more autonomous but less empowered in physical movement than women who did not have exposure to media. This supports the thinking that the increase in empowerment of women does not always increase the autonomy of women(Haque, et al.,2011).

2. Objectives of the Study

The overall objective of the study was to review the implementation procedure of the project and assess its impacts on the livelihood improvement of poor/hardcore poor people. The specific objectives of the study are as to;

1. Assess the impact of some project components and activities in terms of changes in livelihoods, income pattern, social development and institution building, compared with the past.
2. Assess the participation of poor and hard core poor women in the project area, particularly in terms of access to family level decision making process as well with participation in social issues, and engagement/ re-

engagement in income generating activities with project support.

3. Review the empowerment of women, migration and employment status.

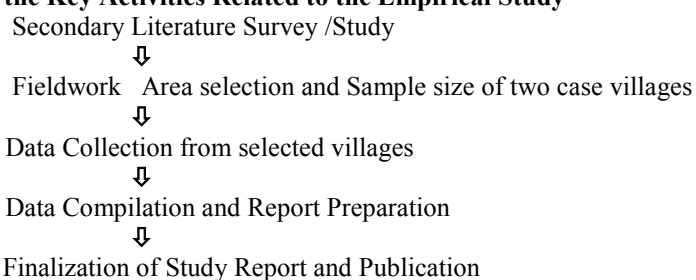
Hypothesis of the Study

The project beneficiaries have gained significant improvement in the areas viz. mobility, savings, employment, household assets, housing condition and advancement/empowerment of women.

3. Approach and Methods

The research adopted a mixed methodology that includes qualitative survey to conduct the study. The methods viz. FGD, KII and observation was used to conduct the study. Two villages were randomly selected from the villages of Batch-I & III of Jamalpur district. Cluster sampling with stratification of households viz. poor and hardcore were considered in the study. The stratification reduced the variance of the characteristics under study. A household survey questionnaire with a sample size of about 80 households (2 village x 40 hh) was held. The household survey tried to collect data and information on income, savings, loan status, indebtedness, financial support, standard of living, food security, employment, and women's advancement and participation in CBOs and other institutions.

3.1 Outline of the Key Activities Related to the Empirical Study



3.2 Tentative Time and Activity Schedule for the Study

Period of Study (September'16-December'16)

Activity	September '16	October '16	November '16	December '16
Literature Review and concept note preparation	→			
Research proposal and questionnaire preparation		→		
Field test of questionnaire		→		
Field Movement for starting data collection			→	
Starting data collection at filed level			→	
Start reporting writing			→	
Share draft report with supervisor				→
Finalizing report and submission				→

3.3 Study Site Selection

The Study covers two villages, namely, Mama Vagina and Patabuga villages respectively under Melandha and Sharisha Bari Upazila of Jamalpur District. Total poor and hard core families of those villages are Mama Vagina- 178, and Patabuga-201. It is needed to mention that all the poor and hardcore poor families of those villages are the project targeted beneficiary. In Mama Vagina village SDF has been working from 2007 where as in Patabuga village from 2009. Till to the present period SDF released Tk. 5, 04,500.00 to Mama Vagina and Tk. 36, 55,460.00 to Patabuga villages. About 60% of said fund has used as Swabolombi Fund (SF) to create income generating activities and rests are for capacity building and infrastructure development purposes. The fund released from project is non-refundable; VO members revolve the SF as revolving loan fund among the poor and hardcore poor families in continuous basis. About 80 households were selected for administering the questionnaire covering a number of aspects related with the project and their livelihood.

3.4 Data Collection and Analysis Techniques

Data collection is being carried out through a household survey questionnaire, a standard checklist FGD, KII, observation and case interviews. The quantitative collected data is analyzed with Microsoft Excel 2010 and qualitative data is summarized. The analyzed data is presented in the form of frequency, percentage and graph.

4. Study Findings

Following previously developed questionnaire a survey was conducted with sample household. The quantitative

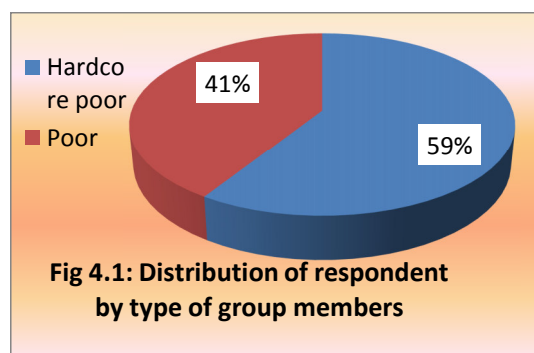
survey was conducted in two villages to learn about the impact of the support of SDF on the livelihood of target people. About 80 households were selected for administering the questionnaire covering a number of aspects related with the project and their livelihood. Through this study information was collected on different areas as participation; housing, water and sanitation; savings and loan; household asset; migration and employment; women development and empowerment. The details of the study findings on the above mentioned issues are given details in the below:

4.1 Participation in the Social Investment Program Project

As mentioned earlier that the survey was conducted on the beneficiary members of the project. The data and information were collected on the participation of the respondent in the project. The said information would provide some understanding about the participation status of the respondents in project.

4.1.1 Type of Social Class

In many cases the MFIs shows less interest to include the extreme poor in their membership considering the risk of recovery. However, in the studies project particularly focuses on the hardcore poor and the poor living in the rural communities. Collected data on the composition of the respondent households according to their respective groups can be seen from the following table. It is found that the highest number of respondent households came from the hardcore poor group members. Poor 41%, and hardcore poor 59% of the total number of the surveyed households (Fig 4.1).



4.1.2 Years of Association with the Project

Table 4.1: Distribution of respondent by number of years as member of the Jibikayan group

Year	Number	Percent
4 to 5 yrs.	40	50
6 -8 yrs	40	50
Total	80	100.00

The table 4.1 provides information of year of membership with the project of the surveyed households. It can be seen that, 50% are with the project for the last 4-5 years. It appears that during this period the project have able to attract the attention of the target beneficiaries because of it approach and perceived benefits. On the other hand, 50% households mentioned their membership with the project is for the last 6-8 years.

4.1.3 Nature of Participation/Membership with Project Organizations

The household survey also collected data and information on the nature of participation of the households in the project. Here nature of participation meant what kind of members they are, e.g., general member or member of the executive committees of the various social institutions created by the project for facilitating the implementation of it through active participation of the beneficiaries. The table 4.2 presented below contains collected data and information of the above mentioned feature or characteristic.

Table 4.2: Distribution of respondents by positions in social organizations (multiple answers)

Types of membership	Number	Percent
Executive member of Gram Samiti (GS)	4	5
Executive member of Village Credit Organization (VCO)	4	5
Executive member of Sanchay Sangrakhana Committee (SSC)	5	6.25
Executive member of Jibikayan Group (JG)	11	13.75
General member of Gram Samiti (GS)	1	1.25
General member of Village Credit Organization (VCO)	0	0
General member of Sanchay Sangrakhana Committee (SSC)	2	2.5
General member of Jibikayan Group (JG)	65	81.25
General member Social Audit Committee (SAC)	2	2.5
General member of Procurement Committee (PC)	1	1.25
Disaster management committee/Operation and Maintenance committee member	2	2.5
Any other	0	0

The collected data as presented in the above table shows the distribution of the surveyed households by their nature of involvement with the different social organizations created by the project. The overwhelming

majority of the households are general member of the Jibikayan group and they constitute about 81.92 percent of the total number of responses. Others are also members of different organizations and their executive committees. Here it needs to be mentioned that one could serve in different position simultaneously at any given point of time.

4.1.4 Social Status/Importance

The members or the beneficiary members of the SIPP are the hardcore poor, poor, youth and the vulnerable. They are generally people without any noteworthy assets and possessions. They primarily depend on their labor for their livelihood. The vulnerable, in most of the cases, even cannot work for wages. They belong to the lowest strata of the rural communities in Bangladesh. Here it may also be mentioned that these types of people are also not included in NGO programs. During the present survey, opinions of the households were collected regarding their current social status or importance as members of the project. The collected data on the above mentioned subject revealed that all most all of the surveyed households (100%) are of the opinion that their social status or importance has improved after becoming members of the present project, SIPP. They mentioned a number of reasons in support of the response or why their social status or prestige has improved. These reasons are presented in the following table 4.3.

Table 4.3: Distribution of respondents by reasons for their increased social status/importance (multiple answers)

Reasons	Number	Percent
Now they are members of project group	80	100
Economic condition has improved because of project assistance	60	75
Now they participate in various activities of the project	12	15
Other	0	0

On the question, why their importance or social status has improved the households mentioned a number of reasons in support of their answer. These reasons can be seen as presented in the above table. Three reasons were found to be prominent. All mentioned that their importance or social importance has increased as they are now members of the project groups. This group membership has organized them as a social force to be recognized by the larger rural communities. The second important reason mentioned by them (60) was that their improved economic condition because of project assistance has elevated their position in the community. As a result, their importance has increased in the eyes of the people. The third reason (12) was that their increased participation in various activities of the project has made them more active and visible in the community. Now as members of different social organizations created by the project they need to participate in the functioning of those. Now their roles in these social organizations are also increasingly recognized by other community members.

4.2 Housing, Water and Sanitation

Housing condition and the state of water and sanitation facilities are important determinants of socio-economic condition of the any household. As such, in the household survey data and information regarding housing, water and sanitation condition of the respondent households were collected. These are discussed under the following headlines.

4.2.1 Ownership and Condition of Dwelling House

The beneficiaries of the project belong to the hard core poor and poor sections of the rural community. They do not own any cultivable land. The study intended to gather information on the status of ownership of the beneficiary households. Ownership of dwelling house indicates the permanency of living in the villages covered under the project. The data collected on the status of ownership of dwelling house projects that though the project beneficiaries are landless and belong to the lowest socio-economic strata of the rural communities still an overwhelming majority 74 out of a total of 80 of them have their own dwelling house. Only a meager 4 beneficiaries of them do not own a living place. Housing condition is another important indicator to judge the socio-economic condition of a household. Through the household survey an effort was made to know about the housing condition of the respondents. It was also intended to learn whether the current project had any impact on the housing condition of the households. Their responses are presented in table 4.4.

Table 4.4: Distribution (%) of respondents by housing condition

Features	Present	Before the project
Straw roof	2.5	33.75
Tin roof	97.5	66.25
Semi Pucca Wall/floor	6.25	1.25
Pucca wall/floor	3.75	0
Earthen wall	2.5	12.5
Straw/Bamboo wall	31.25	52.5
Tin Wall	56.25	33.75

The table depicts that housing condition of the households have improved considerably. Earlier 33.75 percent of them mentioned that they had straw roofed houses and now only a little over 2.5 percent of them have such roofed houses. On the other hand, now 97.5 per cent of them stated that they have tin roofed houses. Before joining the project about 66.25 percent of the households had tin roofed houses. With respect to wall of the houses, before the project only 33.75 percent reported that their walls were made of tin. Now about 56.25 of the households have tin walled houses. This indicates that there is an improvement in the housing condition of the project beneficiaries after joining the project.

4.2.2 Water Source

Access to safe drinking water is a pre-condition for hygienic and healthy life. In Bangladesh, all do not have access to safe water. The problem is more acute for the poorer communities living in the villages. A large number of them still depend so that the community at large on the traditional source of water. The current project made provision for sinking of tube well especially the

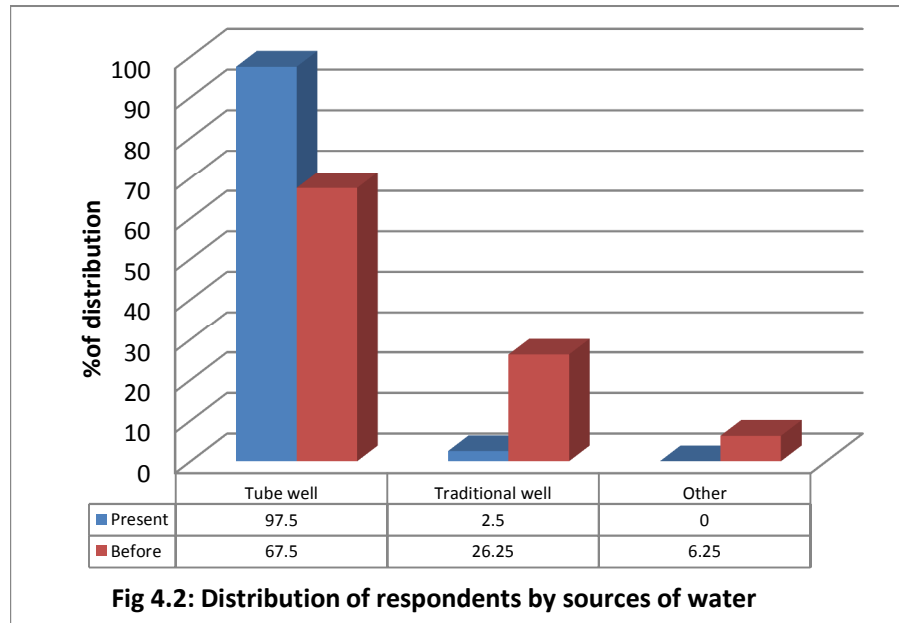


Fig 4.2: Distribution of respondents by sources of water

project beneficiaries who are hard core poor and poor could have access to safe water. On the other hand, the poorer sections with improved economic condition as a result of project interventions may also themselves make provisions for safe water. As such, they survey gathered data and information on the households' access to safe water. Collected data on source of water can be seen from the figure 4.2 presented above. The figure projects that currently about 97.5 percent of the collect water from tube wells. Before joining the project, the figure was about 67.5 percent. On other hand, now only 2.5 per cent of them get water from the traditional wells. In this area we also observe change in the positive direction after the launching of the project.

4.2.3 Sanitation

Hygienic sanitary latrine can prevent a number of diseases. Prevention of diseases means healthy life and more working days for the adult earning members. At the same time, healthy life also means savings in terms of reduced expenditures on medicines. This is very important for the hard core and poor households living in the rural areas. Collected data on the sanitary latrine of the beneficiary households that are presented the following table indicates that now more households have

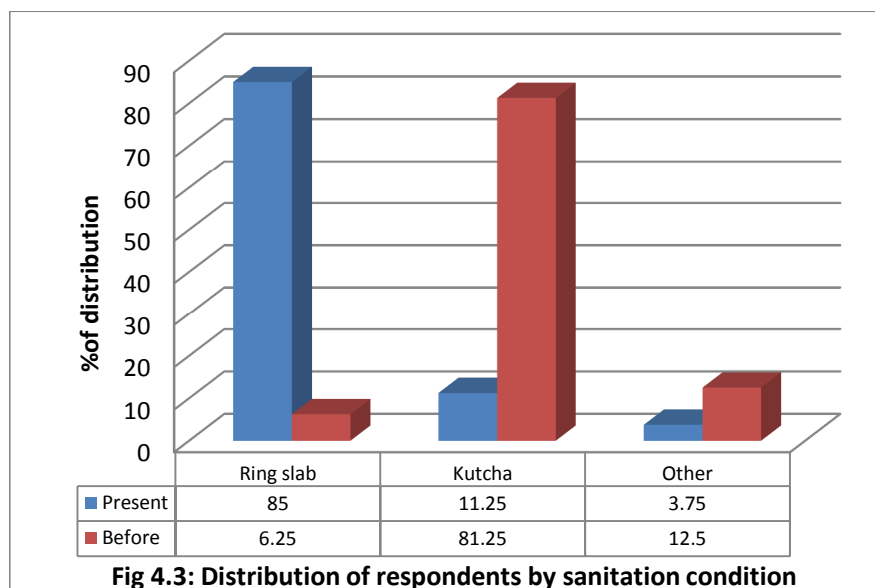


Fig 4.3: Distribution of respondents by sanitation condition

sanitary latrines than before meaning before the project intervention. The respondents reported that before the project only about 6.25 had latrines made of rings and slabs. Now, about 85 per cent of the households have such kind of latrine, fig 3.3. It clearly projects that the sanitation situation has improved after the initiation of the project. However, the sanitation condition is not at satisfactory level. The government has a declared agenda to ensure 100% hygienic sanitary latrine coverage by 2015; so, the project needs to put more efforts to achieve this national target.

4.3 Savings and Loan

Financial position of any individual or household can to a great extent can be judged by studying the savings and loan position of them. It indicates, on the one hand the financial solvency and on the other hand credit worthiness of them. In the present household survey, data and information on both the aspects have been collected. These are presented in the tables presented below.

4.3.1 Savings Status

With respect to current position with respect to savings of the households, it was gathered that out of a total of 80 household respondents about 80 (100%) reported that currently the family has savings that was 27% before project intervention. Data and information on savings amount as presented in the table (Table-4.5) given below it can be seen that that savings amount varies from Tk. 701 or less to Tk. 2000 and above. About 46 (58%) of them said that their household savings amounts to Tk. 701 to Tk. 1000. The highest concentration of the number of households (42%) with savings is in the range of Tk. 1201 to Taka 2000. Thus from the above two tables it can be inferred that presently the overwhelming majority of the households covered under the survey has some savings however little it may be. Here it should be remembered that the survey respondents belong to the hard core poor and poor category of the rural communities.

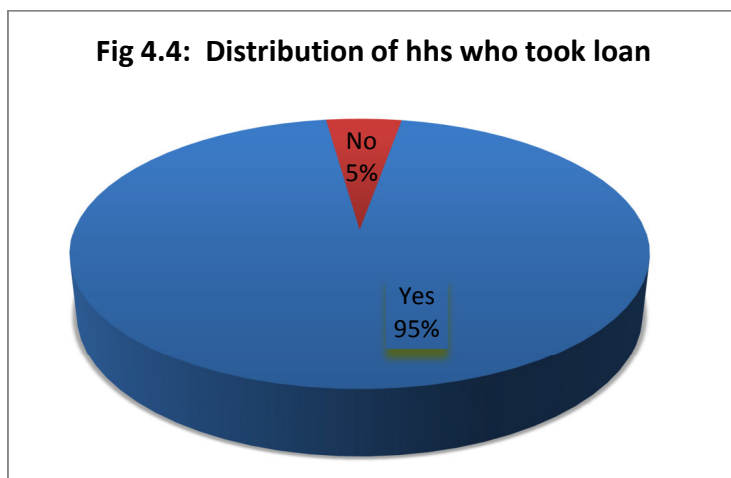
Table 4.5: Distribution of respondents by savings amount (Present)

Amount in Taka	Number	Percent
701- 1000	46	58
1001-1200	0	0
1201-2000	34	42
2001 and above	0	0
Total	80 (100%)	100
Do not save	0 (0%)	
Total	80	

The survey also collected data and information on whether the beneficiary households had any savings before joining the project as its members. In this case we see that only 22 out of a total of 80 mentioned that they had savings before the commencement of the project. The rest or the overwhelming majority did not have any savings in financial terms.

4.3.2 Loan Status

On the loan status of the surveyed beneficiaries collected data projects that about 95 per cent of them have loan



after joining the Jibikayan Group formed at the initiative of the project. Here it should be mentioned that the JG members after attaining eligibility can seek loan from the group's internal lending program and also from the Swabolambi Rin component of the Village Development Fund provided by the project. Here it should be mentioned that the fund provided by the project remains with the communities though the JG members pay back the loans taken in installments. The figure 4.4 presented below projects that out of the total number of beneficiaries 95% took loan from the project. The rest 5% mentioned that they till today did not

receive any loan from the project.

The table -4.6 presented below shows the number of times the beneficiary received loan from project sources. At the same time it also provides information about the average of the loan taken by the beneficiaries. More that 50%

mentioned that they received three times loan. The average size of their loan is Tk. 20,250. On the other hand two times loan receivers are 17 near about one fourth of the total number of loan recipients. The average of the two loans is Tk. 22,823.00. The overall average size of the loan received by the beneficiaries was 20,750.00, table 3.9. It is interesting to note that only 1 out of total beneficiaries could avail loan for 4 times and another one for 5 times, average amount respectively Tk. 55,000.00 and Tk. 55,000.00.

Table 4.6: Distribution of hhs by no. of times taken loan

Times	Number	Avg. loan (Tk.)
One time	5	7200.00
Two times	17	22823.53
Three times	52	20250.00
Four times	1	45000.00
Five times	1	55000.00
Overall average	76	20750.00

One of the main purposes of said loan is to use it for the improvement of livelihood. Among the surveyed beneficiaries 100 % uses their loan successfully. It is need to mention that according to the project strategy the beneficiaries should receive the second loan after successful recovery of previous loan. Of 76 loan recipients' 20 recipients were paid loan installment and 56 recipients' current loanee and recover regular installment.

4.4 Household Assets

Household assets are import indicator to judge especially the economic condition of a household. Improvement over the years in asset holding or accumulation is indicative of a situation of greater economic ability on the part of the households. The present household survey collected information on household assets, before and after the project (present), of them. The assets are viz. cattle, irrigation tools, sewing machine, Rickshaw/van, furniture, mobile, TV, electric fan, wrist watch, small shop/factory. This has been done to observe change in economic terms of the impact of the project intervention on the livelihood of the beneficiary households.

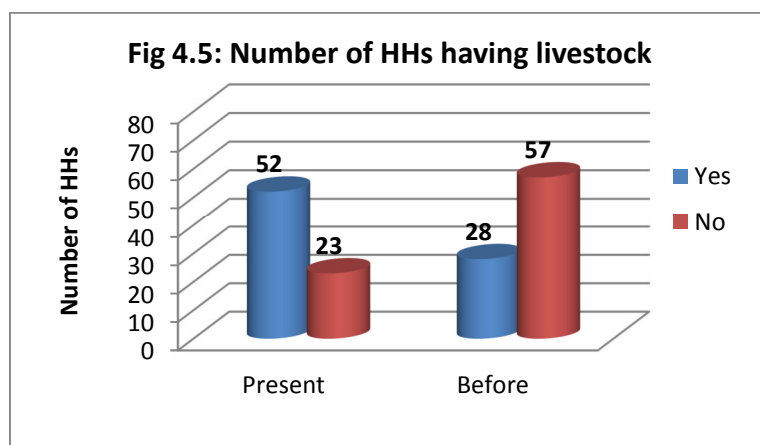
Table 4.7: Distribution of respondents by value of household assets

Asset value interval	% of hh		Avg. asset value (Tk.)	
	Present	Before	Present	Before
Up to Tk.10000	28.6	81.5	4853.71	2245.69
10001-25000	31.6	12.2	17214.16	15847.27
25001-50000	25.6	4.8	35474.29	35268.36
50001-75000	9	1.2	59696.04	57151.88
100000 and above	5.2	0.0	105517.39	135180.00
Total	100	100	26969.39	6575.38

The table 4.7 explains that earlier the assets value of most (81%) of the households lied in the lower levels i.e., the total assets value was limited to Tk. 10,000 where as at present it is up to Tk. 50,000. Considerable households (5.2%) now have higher value assets, which was absent before the project period. The average asset value is significantly higher, Tk. 26,969, at present than before, Tk. 6,575.

4.4.1 Livestock

Livestock like cow, buffalo, goat/sheep etc. are considered as important household assets. The household survey collected data and information on the ownership of livestock by the beneficiary households. Here livestock include cow, Buffalo, goat/sheep etc. The figure given below contains information on them.



The graph 4.5 projects that presently 52 households own livestock of different varieties and numbers. Before the project the household number having livestock was 28. Here we see that there has been about two times increase in the ownership of the livestock by the surveyed households. Those who have livestock, most of them are having or had 1 or 2 number in both periods. Here it should be mentioned that the project beneficiaries can get loan from

internal lending and from the Shabolambi fund to buy livestock which could later be sold for higher process generating income for them.

4.5 Migration and Employment

Migration of the hard core poor and poor people during agricultural off season is quite common in rural areas in Bangladesh. Off farm employment opportunity leads to migration to other areas especially to urban centers. Members of the poorer communities travel to those urban centers to find wage employment. The current project covers some of the most impoverished districts of the country. It is a common practice among the poor of those areas to migrate to other places for employment during lean seasons. In the present study, the beneficiary households mentioned that some of their family members migrate to other areas for employment when there is dearth of employment opportunity in the farming sector. In past, members of 23.75 % (19) families migrate to other places for employment opportunities. On the question of the duration of such migration the collected data as presented in the table 4.8 projects that 14 respondent mentioned that the migration period lasts for few months or less. This indicates that the migrated persons come back to the villages when again employment opportunities are created in the agricultural of in the farming sector. However, 5 of them mentioned that the duration lasts for longer than the earlier. It is for few years of more.

Table 4.8: Distribution of respondents by duration of migration period

Duration	Number	Percent
Few months or less	14	73.68
Few years or more	5	26.32
Total	19 (23.75 %)	100.00

During the study it was found that the trend of migration is reduced comparing to previous. It was inquired to know the reason for the coming back of the migrating persons to the villages. The surveyed households mentioned three reasons that motivate the migrated persons now to come back to the villages, table 4.9. Firstly, now the returnees can find gainful activities in the villages with the assistance of the project. The second reason mentioned by them was credit facility made available to the project beneficiaries. Third reason assigned by them was that now they can receive training for skill development which in turn helps them in finding gainful employment. Here it should be mentioned that project assistances come in the form of credit facility, training and network support if they became a member of the Jibikayan group formed at the initiative of the project.

Table 4.9: Distribution of respondents by reasons for returning to the villages (multiple answers)

Reasons	Number	Percent
Now can engage themselves in gainful activities because of assistance of the project	19	100
Now can get credit from the project	19	100
Can receive training for gainful employment	10	52.63
Other	0	0

4.6 Women's Development and Empowerment

More than 90 per cent of the SIPP project beneficiaries are women. As a result, they are the primary beneficiaries of project interventions. We have noted that the project has also created a number of social organizations for implementing the project with their active participation. It means women are the prime movers of the project as well as the beneficiaries of the interventions. It is perceived that because of these initiatives the position of women in the family as well as in the larger community has advanced. In this study data and information has been collected on various issues relating to women's advancement and empowerment. The information noted in the table below reflects the improvements of women in decision making steps.

Table 4.10: Participation of women in the household level decision making process

#	Decisions details	At present				Before joining the project			
		Female	Male	Jointly	NA	Female	Male	Jointly	NA
1	Credit related	20	15	45	0	0	42	38	0
2	Sale of goods and assets	08	17	55	0	02	53	25	0
3	Savings related	56	5	19	0	21	30	17	12
4	Expenditure on Education of children	20	9	44	7	8	35	25	12
5	Marriage of household members	15	18	32	15	05	35	21	19
6	Family planning related	24	06	35	15	4	33	30	13

4.6.1 Social Status and Prestige

It has been mentioned earlier that more than 90 per cent of the SIPP beneficiary members are women. As such, all project activities revolve round them. The project also created a number of social organizations to organize

them and also to facilitate its implementation. Because of their sheer number the women folk also have a very large representation in these social organizations and a large number of them are also led by them. These new roles have opened up opportunities for the women to come out of their homesteads and operate and contribute in the larger societies. In the study we tried to gather information because of these interventions where there has been any change in the social status of the women of the hard core and poor households, the target beneficiary of the project. On the question of their current social status, the overwhelming majority of them mentioned that their social status has been elevated. They constitute 100.00 per cent of the total number of respondents (80). The surveyed households mentioned a number of reasons for the elevation of their social status. These responses are recorded and presented the table 4.11 given below.

Table 4.11: Distribution of respondents by reasons for advancement in social status (Multiple Answer)

Reasons	Number	Percent
Participation in income generating activities	76	95.00
Participation in social activities	24	30.00
Participation in familial matters	52	65.00
Participation in local government body election	0	0

The table 4.11 shows that the households mentioned multiple reasons in favour of their answers. The maximum number of them (76 out of 80) mentioned that participation in income generating activities has greatly elevated their social status. It means that income earning is an important factor that determines to a great extent the social status of an individual or household. The second most important reason cited by them was increased participation in the family matters of the households. The other important factor that has contributed towards improvement in their social position was their increased participation in social activities. Thus because of extensive women's involvement in the project their activities and visibility in the society has increased manifolds. At the same time, engaging themselves with income generating activities with training and credit received from the project the women beneficiaries of the project have been able to elevate their social status in the communities they live in.

5. Case Studies

Case-1: Self-esteemed Nurun Nahar Able to Change Her Life

The living standard of the beneficiaries of Nuton Jibon Project in some cases improved significantly with the supports provided by SDF. For instance, one of the VO members from Mama Vagina Narikeli village under Melandha Upazila in Jamalpur District has already started attaining a desirable status in different spheres of life like social, economic, health and nutrition, family decision etc. after getting involved with this project. Ms. Nurun Nahar (45), wife of Md. Jamal Uddin, is an example of such improvements. Nurun Nahar is living in Mama Vagina village under Melandha Upazila in Jamalpur District. Her family consists of four members including one son and one daughter. Before the commencement of SIPP project, she was only a simple housewife, and had to fight with poverty almost every day. She got the opportunity to relieve her from such annoying life, first as a VO member and later as a Community Professional (CP). She is also now the Cashier of GS. As she stated, "I was involved with SIPP from the very beginning. I always tried to work hard. My determination was to get rid of poverty. My enthusiasm and constant persuasion helped me to understand the implementation process of SIPP quickly and thus I became a listed Community Professional (CP). I always desired to get an employment opportunity. My role as a CP provided me with the opportunity to work outside with different people".

Ms. Nurun Nahar was included in JG on 10.09.2007 and started her group savings from the same date.



Nurun Nahar in front of Her Own House

Till to date her total savings stands at Tk. 940.00. She has received Swabolombi rin far many as four times from VCO and through using these funds properly, she brought satisfactory improvement in her family. As a CP, she got the opportunity to work outside, which created another income opportunity for her. On April 2011, she joined to work in Flood Rehabilitation and Restoration Project under Sorishabari upazilla, Jamalpur district for two and half months. From the honorarium, received, she could save Tk. 15,000.00. In December 2011, she got second chance to work in Nuton Jibon Project under Sorishabari upazilla in Jamalpur district for four months. "I worked there successfully for four months and able to save Tk. 30,000.00 after bearing all my living expenses. I used this money to reconstruct my house", she told.

With a smile in face, Ms. Nahar added that she received 1st cycle swabolombi rin amounting to Tk. 5, 000.00 on 09.03.2010, invested the fund in farming sector as her husband borrowed 20 decimal of cultivatable land and grown paddy. The production was very high and the profit was Tk. 2000 even after repaying the loan and costs. She received 2nd cycle loan of Tk.15, 000.00 on 04.01.2011, and this time she went for cow fattening. At first, she bought a cow, sold it at Tk. 23000.00 after one year and made a profit of Tk.8000.00 on repaying the loan. Third time, with loan amount of Tk.20,000.00 (on 04.12.2011) again bought a cow with Tk.11,500.00. This time she sold it for Tk. 33000.00 after one year and three months later, and the profit increased to Tk. 13,000.00. In December 2012 Nurun Nahar received 4th cycle Swabolombi rin as Tk. 20,000.00 and gave this amount to her husband who invested the money in rice trading (purchasing and selling). This is a running business and from the income of this business, she has been paying the loan instalment regularly @ Tk. 1840.00/instalment. Now the monthly income of Ms. Nahar is Tk. 10,000.00, which was only Tk. 2-3000 before. Usually they earn more in the summer than in other seasons. Tears roll down on her cheek when she recalled the past. She said, " Earlier we used to take low nutrient food; we were fully dependent on the little income of my husband; we could not take meals two times a day. Now we are able to eat three times a day including various favourite vegetables everyday and can take chicken one or two times a day per week and can take various fishes regularly. Not only we are food secured now, we can also purchase necessary clothes. She also said, 'we were so poor that our house was not far below the standard. We had a small one-roofed tin shed house and a kitchen made of straws. However, now we constructed a new house for us. Previously our toilet was *Kacha*(non-sanitary toilet) but now we are using sanitary latrine (water sealed). The encouragement of constructing this kind of latrine came from open discussion among NJG members. I am also able to provide support for the education of my children, which I could not do comfortably earlier. Now I have confidence that I would be able to maintain full educational costs of my children for long run.'" At present, Ms. Nahar also feels proud of her social status and acceptability. Earlier her life was limited among her neighbour and family members. Now she performs as change agent of society, which is very much enjoyable as well as prestigious for her. Now she also actively participates in all decision-making issues within her family, and at times at community level. Nurun Nahar strongly believes that all these became possible only for the support of SDF.

Case -2: Gita Rani: Exemplary user of project support

Ms. Gita Rani (45), PIP # 252 is an inhabitant of the Patabuga village under the Monarpara union, cluster #02, Sharisha Bari Upazila of Jamalpur district. She was quite vulnerable in both social and economic contexts. Her husband, Mr. Jiten Roy (53) is a construction worker. They have two children (two sons and one daughter). Starvation was a regular feature of their family, and could not provide education to the elder son, Konok (16). Konok now assists his father in the construction sites.

Picture-1: Gita Rani at her dairy farm



Picture-2: Gita Rani produced firewood using cow dung



Gita Rani marked 5th November, 2011 as the most blessing day of her life. In that day her family was enlisted as a target beneficiary of Nuton Jibon project through PIP. Twelve Nuton Jobon Groups (NJGs) were formed subsequently to carry out the activities of the project. Gita Rani was very active in the overall processes of Participatory identification of poor (PIP) and eventually became a member of a poor group named 'Golap'.

She attended every meeting with keen interest held at village level and regularly deposited weekly savings. "Usually I have to work hard. I sell my labor to earn money as well as I have to work hard for domestic purposes also. However, managing all engagement I always attend the project activities in regular basis," explained by Gita Rani. "I was initiating my livelihood activities taking internal loan amounting Tk. 4000 for goat rearing. I bought three goats with the loan, made a profit of Tk. 12,000 out of it and paid back my loan. This profit inspired me to go ahead," Commented Gita Rani. The village received the 1st installment of SF in time and started disbursement of Swabolombi rin. Successful utilization of IL inspired Gita to start a dairy farm. On the 6th March 2013, she took Tk. 22,000 as swabolombi rin (SF) for cow rearing. Along with the loan she also invests her own savings and purchased an improved breed cow. In the process of successful rearing her cow give birth a calf and she starts to collect 22 liters of milk per day. She earned Tk. 880 daily from the sale of the milk. On the top of it, she also produces firewood using cow dung and got some additional money too. In this way, Gita Rani has been expanding her dairy farm with adding new cow to her farm. She was so determined and committed to improve her livelihood and living standard that nothing could prevent her from achieving the target. On fully repaying the loan, she decided to obtain a relatively larger loan and on 26 February 2014, she received Tk. 50,000 as swabolombi rin from VCO to expand her dairy farm.

Gita Rani personally deals the tasks of dairy farm. In this regard she found the lessons of cow rearing training very useful. Now she is earning more than Tk. 1000 in a day by selling her produced milk to the BRAC Milk Center at Kaunia bazaar. The daily income of Gita Rani is not only good enough to support her family but also for paying the weekly loan installment. As mentioned earlier, her elder son, Konok, has dropped out from the school earlier for economic hardship. Therefore, Gita is very careful about the education of her younger children's. Her son Polash (14) and daughter Gayotri (11) are going to school. Polash will appear at the SSC examination next year. Gita said, "the cows are like *Baghoban* (God). I take care of the cows with sincerity and affection. I improved my fate with the SDF support and my hard labor. Till I have been working hard to expand my farm in future." Though, project support was one of the major strength behind the success of Gita Rani. But her dedication to achieve something was the main inspiration of her success. Through dedication and hard labor Gita Rani able to become self employed, now she can smile over her misery.

6. Conclusion

The above findings indicate that impressive developments have taken place in the lives of the beneficiaries. Their standard of living has improved in terms of houses, water and sanitation, savings and asset building. There have been profound changes in the life of the women beneficiaries. Here it needs to be mentioned that more than 90% of the total number of beneficiary are women. As a result, they have become the prime movers of development among their social class, hard core poor, poor youth and the vulnerable. Now they are seen everywhere and also heads different social organizations created by the project. All these initiatives have led to their advancement and empowerment. Youths have also benefitted from project interventions. With trainings received with the help of project fund, they have been able to engage themselves in wage as well as self-employment. Increasingly they are also contributing to the households' income.

7. Recommendations

From the above discussion it is evident the impressive and far reaching impacts in the life and livelihoods of the beneficiaries. However, it is envisaged that something more should be done to multiply the gains in the future. Some of these, for instance, (1) one of the major activities of the village organizations is the operation of revolving loan fund. Registration from the respective government authority is required on operation of loan function. So initiative is required for the registration of VOs so that they can continue their activities smoothly in absence of project,(2) There should be an active initiative to develop linkages with Union Parishad and other government and non-government agencies working at the community level. This will help the SIPP beneficiaries to tap resources and services that are available with these institutions and organizations, (3) Although the COM has the rule for holding election in every two years, most of the groups and institutions are run by the same leaders who were elected few years earlier. This practice if continued for a long time with create dependency syndrome of depending on same leaders and the leadership, (4)The list of gainful activities shows that the members generally tend to choose the traditional IGAs, but in order to avoid saturation of similar trades and to cope with changing new business pattern, in and outside of the project areas, an explorative study could be undertaken for identifying new income generation initiatives to provide information and guide the prospective entrepreneurs, (5) During the study, no information of joint business effort was heard from the respondents. The available data also does not reveal any example of any joint venture or action in the project area. However, such joint initiative especially in the area of income generation could be tried in the future. This will provide the beneficiary with combined larger fund to take up income generating ventures and (6) Market linkage needs to be established to help the beneficiary to market their product and receive fair price.

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Glossary and Acronyms

AMT	Appraisal Monitoring Team
CAP	Community Action Plan
CF	Cluster Facilitator
CIW	Community Infrastructure Works
CP	Community Professional
CNRS	Center for Natural Resource Studies
COM	Community Operational Manual
CTL	Cluster Team Leader
DMC	Disaster Management Committee
DRMU	Disaster Risk Mitigation Unit
DT	District Team
DPM	District Programme Manager
EC	Executive Committee
FC	Finance Committee
FRRA	Flood Recovery and Restoration Assistance
FRO	Field Research Officer
FS	Field Supervisor
GC	General Committee

GD/FGD	Group Discussions/ Focused Group Discussions
GoB	Government of Bangladesh
GP	Gram Parishad- general body of the village institution
GS	Gram Samity- executive committee of village institution
HCP	Hardcore Poor
HHs	Households
HQ	Head Quarter
IGA	Income Generating Activities
IL	Internal Lending
JG	Jibikayan Group- thrift group comprised of hard core poor and poor
LSP	Local Service Provider
IDF	Institutional Development Fund
MD	Managing Director
MIS	Management Information System
MPD	Monthly Process Diary
NGO	Non-Government Organization
NJG	Nuton Jibon Group(New Life Group)
NJCRP	NotunJibon Cyclone Recovery Program
NJCS	Nuton Jibon Community Society
NOC	No Objection Certificate
OTR	On Time Recovery
PC	Procurement Committee/Purchase Committee
PIP	Participatory Identification of Poor
PM	Process Monitoring
PMA	Process Monitoring Agency
PMD	Process Monitoring Design
PMS	Participatory Monitoring System
PSLRP	Post-Sidr and Livelihood Restoration Program
QLSW	Quarterly Learning Sharing Workshop
RMF	Result Monitoring Framework
SAC	Social Audit Committee
SDF	Social Development Foundation
SIPP	Social Investment Program Project
SR	Swabolambi Rin(Self-reliant loan)
SSC	Sanchay Sangrakhshan Committee
TA	Technical Assistance
ToR	Terms of Reference
TTL	Task Team Leader
UDMC	Upazila Disaster Management Committee
UNO	Upazila Nirbahi Officer
VCO	Village Credit Organization
VDC	Village Development Committee
VDF	Village Development Fund
VDMC	Village Development Management Committee
VDRRF	Village Development Risk Reduction Fund
VO	Village Organization
VM	Village Matrix
VDRRF	Village Development Risk Reduction Fund
WB	World Bank

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