

CHRONICLES

SOCIAL DEVELOPMENT FOUNDATION



Social Development Foundation (SDF)

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CHRONICLES of
**SOCIAL DEVELOPMENT
FOUNDATION (SDF)**



Social Development Foundation

Financial Institutions Division Ministry of Finance





BEHIND THE LENSES

Promoting sustainable livelihoods reducing vulnerabilities

Poverty amidst plenty is the world's greatest challenge and deserves the immediate attention of all to address the challenges successfully. Despite frequent natural disasters and impediments, Bangladesh has sustained a surprisingly good track record for growth and development. In the past decade, the economy has

grown nearly by 7.2% per annum and also started accelerating in recent years. This has been accompanied by significant poverty reduction and profound social transformation over the past two decades, with an influx of girls into the education system and women into the labor force to support the burgeoning garment industries.





Bangladesh has made laudable progress in many aspects of human development. In this context, a comprehensive support model for the poorest and most left out rural was introduced in Bangladesh by the Social Development Foundation (SDF) under the Ministry of Finance. This organization has been assisting the Government of Bangladesh by implementing several flagship projects with the financial assistance of the Government and The World Bank Group.

A thriving, prosperous and wide-reaching 'not-for-profit' development organization SDF was established in 2000 as autonomous and was registered under the Companies Act-1994 on July 28, 2001. SDF is actively participating in promoting human rights, dignity, gender development, and equality for increasing penurious people's

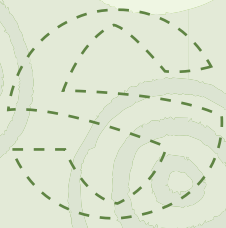
social, financial, political, and cultural potentialities through a number of initiatives. Our efforts have benefitted more than 7 million population in 35 Districts, 202 Upazilas and 9335 Villages through our collaborative programs.

SDF significantly contributed to attaining 5 out of 8 Millennium Development Goals (MDGs) that put Bangladesh in a position as a global role model of MDG successes with the winning of prestigious awards, 'UN MDG Awards 2010' and 'South-South Award' for achievement in alleviating poverty. SDF is currently addressing 11 out of 17 Sustainable Development Goals (SDGs) by implementing several poverty alleviation projects to end poverty and promote shared prosperity in its project areas.

The background of the slide is a solid orange color with a repeating pattern of stylized eyes. The eyes are drawn with simple black outlines and have orange pupils. They are scattered across the entire page, some facing forward and others slightly angled. A semi-transparent white rectangular box is positioned in the center-left of the slide, containing the text. On the right side of this box, there is a dashed orange line forming a circular shape.

Vision

To eradicate poverty through sustainable development and women empowerment.



Mission

SDF strives to empower disadvantaged communities through the implementation of integrated programs that include livelihood development, capacity building, infrastructure development, employment creation, nutrition awareness and support, and above all inclusive and appropriate financing for planned economic activities. These interventions aim to facilitate the communities to realize their full potential, lift them out of poverty and take full advantage of emerging opportunities.

What we do

- SDF directly implement, monitor, and evaluate all projects;
- Follow CDD approach and balanced development strategy;
- Mobilize and empower rural poor with an emphasis especially on women to build and strengthen their institutions;
- Develop employability skills and generate employment opportunities for the unemployed and under-employed youths;
- Build and renovate local infrastructures through the Community Works Fund (CWF) for rural regeneration in all aspects;
- Raise nutrition awareness and improve health and hygiene attitudes as well as practices;
- Create a social safety net for the rural poorest for their resilience building against any shock;
- Establish market linkages with the producers and other partaking actors of the value chain and marketplace;
- Establish second-tier institutions to carry out the institutional functions after phasing out; and
- Transfer funds directly to the village institutions to uplift the socio-economic status of the beneficiaries.

SIPP

s a g a

Social
Investment
Program
Project



2003-2011

SIPP-I

US\$ 63.48 million

2 Districts

12 Upazila

97 Union

915 Villages

258,113 Beneficiaries



With the cherished goal of social development, SDF started implementing the Social Investment Program Project in 2003 as a pilot Community-driven Development (CDD) operation in the poorest districts.



2011-2015

SIPP-II

US\$ **115** million

16 Districts

40 Upazila

116 Union

2,227 Villages

457,698 Beneficiaries



2015-2021

NJLIP

US\$ **220** million

12 Districts

36 Upazila

223 Union

2,500 Villages

1,015,473 Beneficiaries



2021-2026

RELI

US\$ **341** million

20 Districts

68 Upazila

376 Union

3,200 Villages

822,043 Beneficiaries
including youths



RELI
Resilience, Entrepreneurship
and Livelihood Improvement

Rejuvenating the Expedition

SDF started implementing the RELI Project to predominantly address the emergency economic initiatives of the Government of Bangladesh to fight the COVID-19 crisis and climate-induced events, the RELI Project was adopted to focus on livelihood support for the vulnerable people and support their recovery and resilience-building, employment generation, entrepreneurship development, and post-crisis economic recovery preparation in the intervening areas.

The project builds on the successful experience of rural poverty alleviation achieved by its predecessor projects—Social Investment Program Project-I and II, and Nution Jibon Livelihood Improvement Project (NJLIP). Evaluations of past World Bank-supported community-driven development (CDD) projects confirmed that they significantly contributed to achieving rural development and poverty reduction. As the RELI's approach to livelihood improvement support to the rural poor and extreme poor is essentially similar to that of NJLIP, most project activities of RELI have been adjusted to provide a timely and effective response to the disruptions created by the COVID-19 pandemic, to support post-crisis economic recovery, and to ensure greater resilience of beneficiaries.

S n a p s h o t s o f

Project started

July, 2021

Timeline

5 years (2021-2026)

PDO

Improve livelihoods of the poor and extreme poor, enhance their resilience, and support rural entrepreneurship in project areas.

Coverage

About 3200 villages in 20 poverty-prone districts (8 new districts and 12 old)

Beneficiaries

The RELI Project included over 744,600 direct beneficiaries, of which more than 90 percent are women (including 2,55,000 beneficiaries under NJLIP).

Budget

US\$ 341 million (US\$ 300 million is being provided by the International Development Association (IDA), US\$ 40 million as counterpart funds from the Government of Bangladesh whilst US\$ 1 million is from the local beneficiaries as matching grants)

Components

- a. Community Institutions and Livelihood Development
- b. Business Development and Institutional Strengthening
- c. Project Management, Monitoring, and Learning
- d. Contingent Emergency Response Component



RELI

Type of funding support

Village Development Fund (VDF)

- Institutional Development Fund (IDF)
- Revolving Fund (RF-Sabolombi Fund))
- Community Works Fund (CWF)

Poverty Alleviation Fund (PAF)

in response to COVID-19

- Special grants to bring the downgraded beneficiaries back to their previous socio-economic class
- One Time Grants to vulnerable people (OTG)
- Grants savings matching
- Livelihood support in case of a localized disaster

Others

- Health and Nutrition Support
- Development and Strengthening of Second-tier Institutions
- Employment Generation Support

Commercial Agriculture and Rural Entrepreneurship (CARE) Fund

Commercial Agriculture and Rural Entrepreneurship (CARE) Fund supports the growth of the rural economy through (i) facilitating the training and development of producer groups and providing capacity-building support and technical assistance; (ii) the creation of market links (back and forth) for these groups of rural producers and entrepreneurs and to establish partnerships with actors in the value chain and local governments, including e-commerce; (iii) promotion of products through participation in fairs; and (iv) granting of corresponding subsidies from this Fund.

SCMFP

Sustainable Coastal and Marine Fisheries Project

Scaling up Life & Livelihood

Sustainable Coastal and Marine Fisheries Project (SCMFP) is a five-year project (July 2018-June 2023) jointly being implemented by the Department of Fisheries (DoF), Ministry of Fisheries and Livestock (MOFL) and Social Development Foundation (SDF), Ministry of Finance to establish effective fisheries governance and management system for sustainable utilization of coastal and marine fishery resources, as a critical precondition for the stimulation of poverty reduction and economic growth. The project has four components and SDF as the co-implementing agency has been implementing component 3: Community Empowerment and Livelihoods Transformation.



Snapshots of SCMFP

Project started

February, 2020

Timeline

5 Years (2018-2023)

PDO

Target households with access to project-promoted livelihood activities outside of capture fisheries

Coverage

450 fisher's villages in 13 districts, 45 Upazilas, 155 Unions & 3 divisions

Beneficiaries

52544 poor finishers with Fisher ID Cards directly dependent on coastal and marine fishing

Budget

US\$ 50.24 million

Component-3

Community Empowerment and Livelihood Transformation

Type of funding support

Village Development Fund (VDF)

- Appropriate Fishing Intervention Implementation Committee (AFIIC)
- Institutional Development Fund (IDF)
- Shabolombi/Revolving Fund
- Community Infrastructure Support Fund (CISF)
- Performance Investment Fund for Producer Group



CPSP

Credit Program under
Stimulus Package

Strengthening the Rural Economy

The Social Development Foundation (SDF) is implementing its Credit Program under the Stimulus Package (CPSP) of the Government of Bangladesh in selected areas. Under the CPSP, the credit amount is being invested by the recipients' particularly the small and medium entrepreneurs to recover the economic damages caused by

COVID-19 and expansion of their businesses, income generation and fulfill basic needs, creating more entrepreneurs and employment generation, alleviate poverty, and the cottage, small and medium enterprise sectors to support them to develop their business capital. This program is being implemented in 54 Upazilas of 21 districts and three regions with a budget allocation of 200 crores.

- 3 new Upazilas: Muktagaccha, Tala, and Shariatpur Sadar have been included in 3 districts respectively-Mymensingh, Satkhira, and Shariatpur;
- BDT 471.91 has been disbursed to 11010 borrowers;
- In addition, BDT 291.35 crore has been repaid by the loan recipients (including the service charge) and the percentage is 99%;
- BDT 3.80 crore has been utilized as capital money in each Upazila for disbursed among the beneficiaries;
- Total disbursed loan is 13072 out of which 579 has been distributed to the women beneficiaries;
- Moreover, 30% of the total allocation has been disbursed for the agriculture;

It's worth mentioning that the repayment is 100% at a simple interest rate of 4%

AREA COVERAGE

RELI

Rangpur, Kurigram, Nilphamari, Lalmonirhat, Dinajpur, Naogaon, Chapainawabgonj, Magura, Jhenaidah, Khulna, Mymensingh, Sherpur, Netrokona, Kishoreganj, Barishal, Patuakhali, Pirojpur, Chandpur, Lakshmipur & Chottogram.

NJLIP

Rangpur, Khulna, Satkhira, Bagerhat, Barishal, Pirojpur, Shariatpur, Chandpur, Cumilla, Mymensingh, Sherpur & Sylhet.

SIPP-II

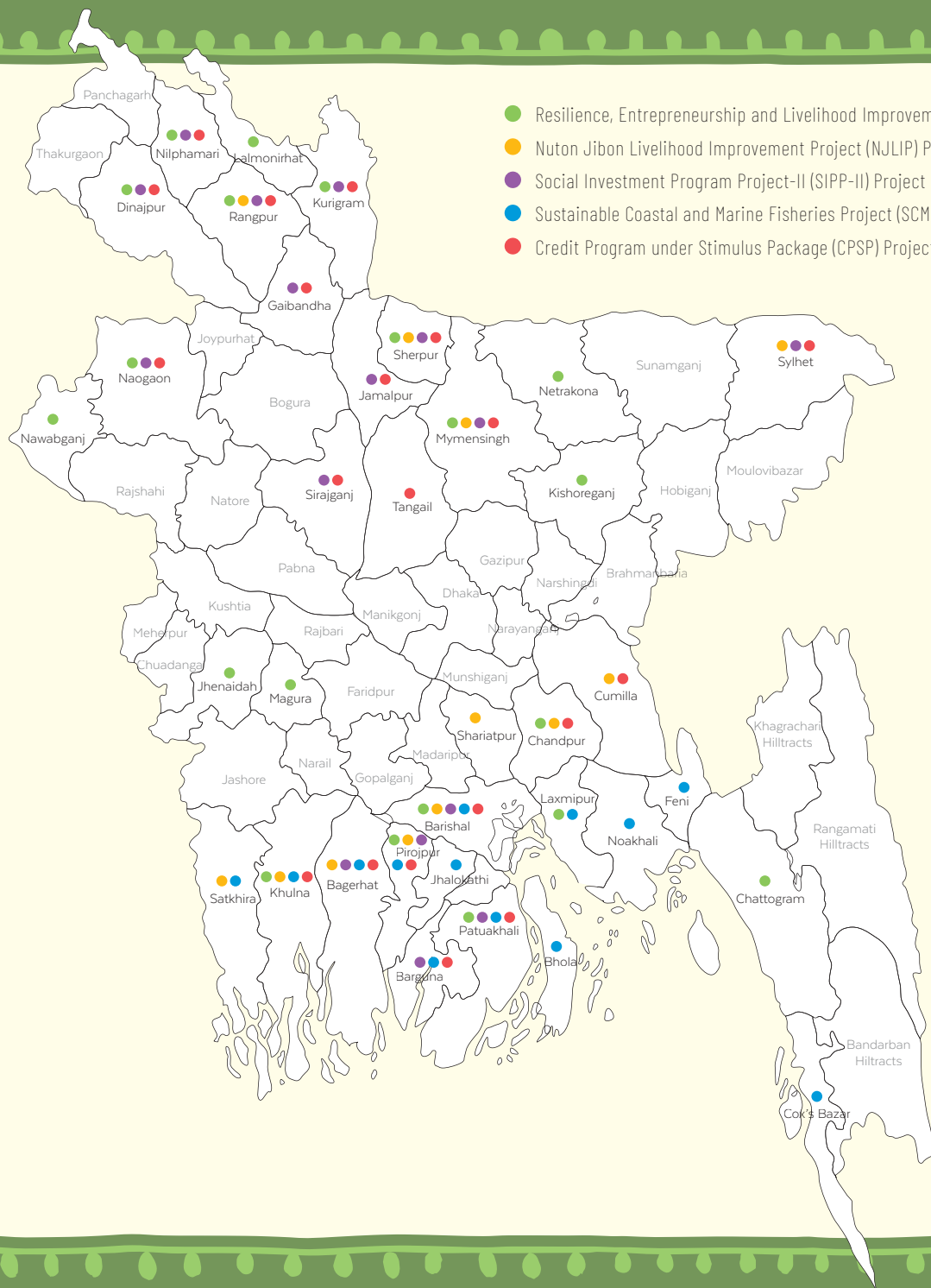
Rangpur, Gaibandha, Kurigram, Nilphamari, Dinajpur, Naogaon, Jamalpur, Sirajganj, Sherpur, Mymensingh, Sylhet, Barguna, Patuakhali, Barishal, Bagerhat & Pirojpur.

SCMFP

Barishal, Jhalokathi, Barguna, Pirojpur, Patuakhali, Bhola, Cox's Bazar, Feni, Noakhali, Lakhkhapur, Khulna, Bagerhat & Satkhira.

CPSP

Tangail, Rangpur, Kurigram, Nilphamari, Gaibandha, Dinajpur, Naogaon, Mymensingh, Sherpur, Cumilla, Chandpur, Jamalpur, Sylhet, Sirajganj, Barishal, Patuakhali, Khulna, Barguna, Pirojpur & Bagerhat.



COMPLETED PROJECTS

Project	Duration	Major objectives	Budget envelope	Districts covered
Nuton Jibon Livelihood Improvement Project (NJLIP)	6 years (August 2015-June 2021)	Improving the livelihood of the poor and extreme poor in the project areas	BDT 1578 million	22
Empowerment and Livelihood Improvement 'Nuton Jibon' Project (SIPP II)	5 years (July 2011-December 2015)	Alleviating poverty at village level	BDT 897 million	16
Emergency Flood (2007) Restoration and Recovery Program	3 years (October 2008-June 2011)	Rehabilitation of the flood affected people	BDT 195 million	2
Emergency Flood (2007) Restoration and Recovery Assistance Program	3 years (September 2008-June 2011)	Rehabilitation of the Cyclone Sidr affected people	BDT 78 million	4
Monga Mitigation Initiative Pilot Program	2 years (August 2005-January 2007)	Rehabilitation of the 'Monga' affected people	BDT 5 million	3
Social Investment Program Project (SIPP I)	9 years (April 2003-June 2011)	Poverty alleviation	BDT 224.2 million	2



Creating sustainable impact

CUMULATIVE ACHIEVEMENT

major achievements of SDF projects (up to December 2023)

Villages covered by SDF

9,333



Targeted beneficiaries mobilised and formed groups

144,072



Beneficiaries accumulated savings (including youth)

1,855,454



Savings accumulated (including youth) (BDT million)

2,102.63



Beneficiaries received internal loan

2,729,23



Total revolving amount of internal loan (BDT million)

2,652.06



Villages received/ accessed Village Development Fund (VDF)

9,292



Amount of VDF disbursed (BDT million)

29,530.82



Borrowers group member received Sabolombi loan and started IGAs

9,32,730



Total amount of Sabolombi loan disbursed (BDT million)

35,050.65



Beneficiaries received training on various IGAs.

8,49,935



Most vulnerable member received one time grant (BDT million)

1,547.97



Youths received skill development training

100,015



Youth employed (wage & self) after receiving skill development training

91,760



Gram Samiti office buildings constructed

4,904



KM of HBB road constructed

408.415



Culvert constructed

6,437



Tube-wells installed

17,505



Water distillation/
desalination plants
installed

429



KM of Earthen road
constructed

3,105.11



School building
repairing/field raising

185



Households benefitting
from project provided
community
infrastructure (BDT million)

1.77



Labour days generated
through the community
level infrastructure
development activities

77.34



Bamboo & RCC bridge

75



Households received
hand-washing stations
known as Tippy Tap

423,861



Pregnant women and
lactating mothers have
been registered and
participated in BCC
sessions

664,598



Villages completed GAAP

9,292



Nuton Jibon District
Community Societies
(NJDCS) Formed

21

Nuton Jibon Cluster
Community Societies
(NJDCS) Formed

204

Amount disbursed to the
Societies as
Performances Support
Fund (PSF) (BDT million)

77.20

Producer Groups (PGs)
have been registered
under department of
Co-operatives (DoC)

659

Amount disbursed to the
PGs as Productive
Investment Fund (PIF)
(BDT million)

446.7

FURTHERING OUR REACH

AGENT BANKING

SDF has initiated a pilot venture 'Ms Saha Enterprise' of Agent Banking (Agent of Dutch Bangla Bank) in Satkhira district to create employment opportunities for the unemployed youths and to provide services to the poor women are the unbanked population. Through this process, people who are also getting a limited scale of banking services in a cost-effective manner who reside outside of the periphery of bank branches.



SDF has initiated two other Agent Banking-MHT Agro BD (Dutch Bangla Bank) at Muladi, Barishal and Nuton Jibon Chandpur Community Society (AB Bank) at Ashikati, Chandpur.

This Agent Banking has

- created an alternative delivery channel that provides convenient and low-cost banking services to places where a fully equipped branch is difficult to establish;
- made its services accessible to those who have little formal and financial literacy;
- brought convenience to people, providing them with round-the-clock banking services, and boosting the financial inclusion of underserved people.

INNOVATION

NUTON JIBON COURT CAFETERIA

In order to develop a sustainable enterprise aimed at benefiting the unemployed youths and thereby playing a role in strengthening their economic reliance, a pilot scheme for Café Canteen has been established at the premise of the Chief Judicial Magistrate Court Building in Satkhira. Both the Gram Samiti (village institution) and Nuton Jibon District Community Society (NJDSCS) operate the Court Cafeteria under the guidance and supervision of SDF. The food served is healthy, and nutritious at affordable costs. A portion of the profit of this café is being spent on the welfare of the poor community. This café was established by developing and managing innovative solutions to break the cycle of poverty for the youths and their families.





LONGING FOR LASTING CHANGE

Organizational sustenance is wrenched in its development through a multidimensional organized process. SDF has aimed at creating sustainable livelihood options for the hardcore poor and poor enabling them to be self-reliant through phenomenal

initiatives like establishing Nuton Jibon Community Society (NJCS).

This program has been creating a sustainable and inclusive platform for future generations where social enterprises that seek to serve the community can coexist with solely



commercial endeavors and contribute to a more equitable society. The synergetic effects of these integrated programs have contributed significantly to supporting and strengthening Village Institutions (Gram Parishads) for maintaining their

organizational quality ensuring accountability and compliance with the rules of business and guidelines for creating lasting impact. At one stage SDF will withdraw its support from the districts and clusters and only provide occasional guidance.





Fast forwarding to the FUTURE

As a consequence of catalyzing community people's own endeavors to a greater extent, SDF streamlined internal processes to increase the efficiency and effectiveness of its programs and organizations as a whole. Our coordinated initiatives altogether set our poverty alleviation framework as a 'Generic, Inclusive and Sustainable Livelihood Development Model' to harness wealth creation, particularly for the rural poorest. The face of poverty and deprivation will change in time, and SDF, armed with the strength it derives from the people and the unbending determination of its ever-increasing workforce, will surely tackle the challenges as they emerge in the future.



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