

The Impact of SIPP on Improving the Livelihood and Poverty Reduction in Bangladesh: Some Case Study from Jamalpur and Gaibandha District

Md. Abul Hasam¹, Dr. Fazilatun Nessa²

¹Department of Humanities (Sociology), Primeasia University, Dhaka, Bangladesh

²Department of Humanities (History), Primeasia University, Dhaka, Bangladesh

DOI: <https://dx.doi.org/10.47772/IJRISS.2024.802118>

Received: 23 January 2024; Revised: 05 February 2024; Accepted: 10 February 2024; Published: 17 March 2024

ABSTRACT

The Social Development Foundation (SDF), a government-led organization, is implementing an Institutional Development Fund (IDF)/World Bank-supported Social Investment Programs Project (SIPP) in various villages in Bangladesh to improve the livelihoods and poverty reduction of marginalized people. The purpose of this study is to understand how to improve the livelihoods of the poor and extremely poor using SIPP support. This study follows a qualitative methodology using thematic methods such as a case study. The study shows that the majority of beneficiaries improve their livelihoods by receiving SIPP support. This study can be useful for government policy makers, Non-Government Organizations (NGOs) and social workers.

Key words: Impact, SIPP, Livelihood, Improvement, Poverty Reduction, Bangladesh.

INTRODUCTION

The World Bank supports the government-led Social Investment Program Project (SIPP), which was created by the Social Development Foundation (SDF) in response to extreme poverty outlined in Bangladesh's Poverty Reduction Strategy Paper. To maximize aid for poor communities, funds are given directly to village organizations who then distribute it amongst themselves for improvement of their livelihoods. The first phase of SIPP ended on June 30th, 2011; however, following its success a sequel project known as SIPP-II has been launched with the aim of improving quality-of-life and resilience towards environmental hazards among marginalized populations over six years from 2010-2016. This new initiative is expected to benefit approximately 800k households or roughly six million people through Phase-I alone – resulting in plans being put into place so that research can be conducted on any improvements made due this support program impact survey should also take place before launch).

In 2003, SDF launched the Social Investment Program Project-SIPP-I with support from International Development Association (IDA) to pilot a Community Driven Development (CDD) operation in poverty-stricken districts of Jamalpur and Gaibandha. By end-2010, its reach had extended to approximately 1587 villages across 16 districts under three regions (Rangpur, Jamalpur & Barisal). The project expanded from US\$18 million in 2003 to nearly \$100 million by 2008. Phase I aims at benefiting about six million people directly/indirectly through empowering poor communities via sustainable rural institutions, reducing vulnerability risks due to natural hazards/climate variability and promoting access for small-scale demand-driven community investment sub-projects prioritized, implemented & managed by rural poor themselves.

The Nuton Jibon project has identified the most vulnerable and marginalized groups, who are often less educated, as its target audience. These individuals require special attention during each stage of development in order to achieve sustained success. The objective is for these communities to mobilize themselves by utilizing the resources provided through the program; they will be empowered and capacitated so that ultimately sustainable institutions can be established at a local level. To accomplish this aim, several tiers have been created such as GP (Gram Parishad-general body of the village institution), GS(Gram Samity- executive committee of village institution), JG (Jibikayan Group- thrift group comprised of hard core poor and poor) or VCO (Village Credit Organization) which include sub-committees focused on procurement, finance and social audit etc., thus enabling independent processes within dependent ones towards specific objectives.

Meanwhile SDF acts alone implementing agency via four main levels including Cluster Office (VO/Community level), District Office Regional HQ Dhaka having pre-determined roles assigned according rules set forth in Project Implementation Plan (PIP) Community Operational Manual (COM). Participants from every stakeholder group take part making them living documents periodically reviewed by International Development Association(IDA)/Government of Bangladesh (GoB) due their varied multifaceted delicate tasks undertaken using institutional arrangements with participatory efforts involved among all stakeholders including community members alike ensuring fair implementation procedures across board together willing-to-learn beneficiaries overall inclusive growth visible tokens existent globally nowadays!

Objectives of the Study:

The main objective of the study is to know the impacts of SIPP on livelihood improvement of poor and extreme poor. The specific objectives of the study are as to;

Assess the impact of SIPP to poor and extreme poor in terms of changes in their income pattern, engagement/re-engagement in income generating activities and employment status of beneficiaries.

LITERATURE REVIEW

Sipp Related Literature Review

Literature related to the project is based on three types of documents: (1) Implementation Completion and Results Report (SIPP I)-ICRR, which mainly assesses outcomes along with factors affecting implementation and lessons learned; (2) Project Appraisal Reports under SIPP II that detail objectives, components, management arrangements, etc.; and (3) Community Operational Manual (COM) comprising 15 booklets providing guidance for implementing Nuton Jibon (New Life) at local levels. The first booklet describes procedures for village organization membership composition, roles & responsibilities formation process hierarchy among others while Booklet-2 gives guidelines about fund channeling including eligibility criteria, guidelines, & instructions that villages need to follow in order receive funds. Booklet 3 talks about credit related activities, sample formats needed documentation, Booklet -4 provides details grass root level processes like EIA during infrastructure work. While disaster preparedness tasks are given preference in a special chapter as well (Booklet-5). Other chapters deal with monitors conflict solutions (Accounts), procurement process (Samuel Beckett), social audit committee issues, IGA (Income Generating Activities) selection steps amongst other things.

This booklet (Booklet-6) highlights monitoring indicators, conflict solving methods, details of intra and internal monitoring processes along with reporting formats. Booklet-7 focuses on procedures for accounts management, different account registers used at village level as well as roles and responsibilities of the accounts persons and finance committee. Procurement processes are explained in detail along with

information about procurement committees in Booklet-8. The roles and responsibility of Social Audit Committee is discussed elaborately in Booklet-9 which also includes topics related to Governance & Accountability Plan such as display board format etc. In another chapter (Booklet10), readers can find detailed guidelines regarding selection criteria for income generating activities (IGA's). Information like vulnerability assessment steps or Swabolombi Fund (Self-sufficient Fund) disbursement protocols has been included too. Details relating to youth skill development fund eligibility definitions will be found under this publication (Booklet 11).

Participatory appraisal process mentioned earlier where an appraisal team conducts evaluation based upon preset terms/milestones fall within several booklets including one specifically intended wide focus point – participatory identification scheme that classifies all villagers into four groups: poor; rich; middle-classed individuals plus hardcore paupers should they exist(reflected through validation by the community basis their own understanding .For long-term sustainability from his or her perspective after a certain stage has reached there would need formation whereby representatives take positions across your various communities starting within respective clusters followed-by representation per locality-region before finally being able influence decision-making of District Community Society explaining specifics its composition(units called tiers)) appropriately designated community societies 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. All these materials serve an important role in ensuring successful program implementation but it should be adaptable keeping some basic principles constant. Other sources can also supplement this information such as books, journals, newspapers, and articles.

LIVELIHOOD RELATED LITERATURE REVIEW

To achieve food security, it is essential to enhance the livelihoods of impoverished farmers (Altieri, 2002). These farmers lack sufficient resources such as land, water, labour and capital for sustainable living conditions (Chambers and Ghildyal; 1985) referred to by various terms including resource-poor farmer, smallholder or low-income farmer. It has been estimated that globally there are around 450 million resource-poor farmers who sustain approximately 1.25 billion individuals (Mazoyer, 2001), therefore technologies that empower these marginalized communities have a considerable impact on world agricultural sustainability. The population growth estimates suggest an imminent challenge: By 2050 global population may reach up to 8.8 billion (Lutz et al.,201)-with most rapid growth happening in developing nations(Bureau ,2004). Presently, poverty grips 70 % of the total populace living below \$1 US/day. In addition to this alarming statistic, in many cases poor farming households account foremost domestically consumed food (our developing country reports Odulaja and Kiros1996.) Unfortunately due their limited financial capabilities doing so can be at net loss (Perales etal.,19982.). Furthermore. Food crises might escalate rapidly in several countries by 2020 (Evenson. get bullet points updated). Reliance upon increased crop production stems from multiple factors including population growth-which experts forecast will require again productivity boostby 28%. Regional shortages (Alexandratos. 1999) as well as the necessitate or target goals concerning food security (Rosegrantend Cline.,003). Le Quang Thong identifies certain key influencer factors that effectively raise incomes thus empowering households making certain they remain self-sufficient in respect to livelihood indices;

1. **Land and Productive Resources:** The survey results indicate that households in Dachais have insufficient access to land, particularly the ones without certificates. As agriculture serves as a primary source of income for the community, this lack of resources contributes significantly to low earnings- which are further compounded by inadequate human capacity among producers. Conversely, farmers in let's households with enough inputs can generate high yields from their crops

leading towards an enhanced standard of living within these communities. Based on findings from both locations mentioned above suggest that redistributing available arable lands or re-settling households could improve economic outcomes for affected families.

2. **Choice of Cash Crop:** According to research carried out, coffee now appears generally more lucrative agrarian activity compared Persimmon and vegetable farming since they command low market rates. The vast tracts under large-scale production cultivate abundant supplies resulting revenue hikes. Correspondingly, the medium scale farmer desires shifting focus into cultivating especially if price conditions remain favourable. On quite-reasoning-guidelines choosing what product would be useful in cash generation rather than self-satisfaction regarding these produce even though cunningly factual considerations arise during crop selections like economic effects. Helpers fulfil roles assigned due diligence where capital remains wanting
3. **Access to Market:** The sample study reveals expanded opportunity open only limitedly applicable at Dormant Commune but much stronger notably flexible accessibility intrinsic prosperity markers attributed accessed vendors. Thus far-reaching implications evidenced livestock contributed poor margin potentials entering unpredictable working scenarios. Demonstrably those limiting circumstances improved diversified input, and intense investments frequently justified moderated combined cultivation yielded prospective accelerated improvement. Against varied backgrounds staple target markets are vegetables, persimmons plentiful Coffee; rearing horses & pig farming benefitting organic fertilizer yields. Nonetheless, due weather changes drastic affecting planting patterns culminating pandemic related disease caused significant hindrance reducing harvests` detrimental worsening already challenging situations Farmers significantly lower diversification level.
4. **Credit and Other Assistance:** Access to credit and government support is necessary for households to stabilize and develop their livelihoods; however, many farms in Dachais still struggle despite receiving such aid due to insufficient levels of credit and support. Respondents reported that loans were too short-term while the distribution of 10 kg rice per household through Poverty Production Program had little significant impact on their families. In essence, increasing access to credit facilities will improve prospects for better livelihoods.
5. **Healthcare & Education Level:** Upwards Indigenous ethnic minority groups living in upland areas often have poor health outcomes affected by malaria, malnutrition as well respiratory infections among others jeopardizing local people's lives. The value of human capacity is greatly reduced because education has its limitations hence adversely affecting these groups' livelihood. 3.4.5 Forest Regulation Management policy implementation: Poor follow-up concerning regulatory frames over rigid planning measures institutional factors negatively influence community's forest resource management. Limitations faced with Local People Livelihood:- Malaria, Malnourishment,, Respiratory issues .Due-to-limited-available-health supply within reach inhibiting medical care delivery. Inability towards previously mentioned healthcare challenges precludes labor force production hindering socio-economic growth. Poor Educational provisioning limiting capacities enhances limits opportunities reducing upward mobility. Advantages: Accessing safe water sources can help increase agricultural productivity resulting in improved food security situations augmenting nutrition concerns enhancing overall community wellbeing nature conservation/restoration projects restores ecosystem teasing more eco-tourism boosting revenue generation contributing significantly toward urban development thereby being beneficial eminently improving rural settlements quality-of-life places. Due to the ongoing pandemic, many individuals are experiencing heightened levels of stress and anxiety. It is important to prioritize self-care during these challenging times in order to maintain one's mental wellbeing;

Access to credit is often a challenge for poor households, particularly those with no collateral. This constraint also exists in both study sites of Dachais and Lat where many sample households could not borrow sufficient funds due to lack of property. The main stumbling block here was the requirement of land use right certificates as collateral. The cropping system in Dachais poses another hurdle for local agriculture production systems that rely too heavily on few crops making it difficult when faced with market shock or

coffee offseason, thus resulting in an unstable economy affecting livelihoods.

Human capacity building proves challenging given ethnic upland communities' disadvantageous situations regarding education, social skills & technology hence leaving people struggling without enough experts/scientists holding back their development efforts. Respondents' awareness concerning aspects such as technical modifications/changes investment opportunities acts as markers indicating human capacity levels within these populations. Concern arose among respondents over small payments (or subsidies) ranging from 2,4000-28USD paid per family accountable for forest protection under contracts agreed upon which did not provide incremental benefits – further highlighted by eligibility criteria since title recipients still received financial backing despite low payment rates causing angst& concern during survey/report meetings held at the time. Natural resources present significant advantages affording various business ventures like tourism (though specific evaluation lacks), whilst infrastructure advancements related developments become interconnected leading improved transport links creating newer markets/businesses plus access towards modern-day technologies (Dong, 2008).

Research indicated potential solutions promoting sustainable farming practices reinforced through long-term training programs offering monetary support-centric extension-based techniques effective after proving productive notably Commune; this solution can be scaled-up across other areas needing similar interventions (TC Dong's research pinpointed based on pattern recognition data). Diversification ought to investing within alternative crop cultivation/drivers so vital considering relying primarily only on one source (manual labour operating income mainly derived from farmable produce/farm earnings); therefore, having plausible alternatives helps during shocks often encountered in markets and gainfully sustains livelihoods. Direction on diversifying farmable produce beyond expansive volume-centric coffee production to bring helpful confidence geared toward market expansion initiatives amongst other crops e.g. potatoes, upland vegetable flowers, dairy products among other livestock farming methods. Evaluating poverty-reduction programs becomes equally necessary not only based solely on households escaping from the poverty line but also prospects for long-term viability of survival regarding various economic calamities/disasters-rampant within many areas. Information sharing coupled with coordination building measures such as inter-agency networking can significantly raise awareness levels bringing sustainable eco-system tourism development possibilities. (Thong, 2008).

Practical Action-Bangladesh (PAB) has been focusing on reducing vulnerability to disasters, food insecurity and livelihoods in Bangladesh for the past decade as part of their poverty reduction strategy. The "Mainstreaming Livelihood-centred Approaches to Disaster Management" project is a five-year multi-country initiative funded by DFID's Conflict and Humanitarian Fund being implemented in Nepal, Sri Lanka, Zimbabwe, Peru and Bangladesh with local partners actively participating. In Bangladesh specifically, the project includes three different Upazilas located along the floodplain on the western bank of river Jamuna; all areas are vulnerable to recurrent flooding – occurring almost annually – which causes significant erosion damage.

The primary focus points of this disaster management program include community-level activities that enhance resilience through increasing opportunities for increased livelihood generation while lessening vulnerabilities significantly; furthermore linking these experiences via advocacy efforts can facilitate policy change at higher levels toward greater preparedness initiatives across several identified priorities within Hyogo Framework guidelines. By employing innovative strategies based upon sustainable approaches towards income augmentation tied up with risk mitigation will identify what people require during times like crisis periods so assets may be well-guarded amid floods or other disturbances too severe external pressures subsist without immediate welfare needs surfacing within communities compelled into loan/debt cycle assistance through conventional channels/lenders lacking standing collateralization ability sufficient enough when they're most needed urgently often causing distress circumstances hence saving more lives than providing required monetary exchanges there exist considerable gaps between information/traditional

lending practices simply do not cover adequately leading toward loss momentous productive potential entire populations living under difficult eco-systematic conditions struggles social/cultural stigma attachment hopelessness have beset many societies

This particular undertaking depends heavily upon two core components: levitra advocate capacity-building measures throughout local institutions/organizations/community-based groups governmental agencies responsible ensuring long-term viability against future crises such as those caused either naturally man-made instances ‘macro’ economic breakdown besides facilitating direct support/promoting identification solutions personnel able handle required responses within given timescale’s limitations challenging such problems represent the end turbulence desperate circumstances will require significant resources wherein importance partnerships between various stakeholders becomes increasingly vital especially during post-disaster reconstruction rehabilitation phases.

Practical Action’s DRR initiative is dedicated to empowering local communities and government officials (specifically, Union Parishad) by building their resilience against hazards and promoting preparedness planning. The improvement of livelihoods through the provision of appropriate technologies and information is prioritized in tandem with this work. To achieve these goals, Practical Action has implemented a variety of strategies including raised dwellings, low-cost cluster housing options, elevated hand pumps for clean drinking water access during flooding periods, seed banks floating seed beds as well as vegetable gardening resources. This program extends beyond just individual assistance measures-trainings on disaster risk reduction are provided to multiple groups such Community-based Organizations (CBOs), community volunteers from school children up to religious leader figures alongside more official bodies like Disaster Management Committees under Upazila (sub-district) governance structures across all targeted regions.

Volunteerism supplementing crucial roles while also receiving training themselves resulted in collective 300 adults due to be trained upon completion half women approximately along with additional attendance from young person’s within area schools numbering equal amount number demonstrated commitment which secured participation levelled towards preparation regarding response methods surrounding disasters included search efforts, injury management or early warning system dissemination making sure they met specific requirements necessary before any eventuality happened

In addition group members were unafraid utilizing various mediums share its message among locals depicting mitigation practices raising house platforms hold public rallies artists put together theatre shows used campaigns reaching door-to-door authoritatively advising families steps take when anticipating possible emergency situations disseminating messages directly instructing how those affected by floods can protect lives most effectively outlast times where food rations might not cover long term sustainability fermentation consumption keeping costly assets unaffected sophisticatedly ensuring safety livestock alike fare best above flooded areas thus reinforcing business cases hence entrenchment existing practical ways build brighter sustainable futures(PAB report 2009).

In the late 1980s and early 1990s, research indicated that food and nutritional security needed a more comprehensive approach. Poor households have various objectives beyond just securing food, with factors such as balancing competing interests to survive short- and long-term risks also playing an important role in decision-making. Therefore, considering food security independently of livelihood considerations is misleading (Maxwell and Smith1992).

CARE adopted the Household Livelihood Security (HLS) model which offers a broader understanding of poverty-related issues regarding malnutrition by focusing on household actions while prioritizing people’s perceptions and choices. The HLS model emphasizes that basic material needs including food procurement are continuously counterbalanced against non-material ones necessary for wellbeing attainment. There were three strategic shifts CARE followed: first from regional/national focus to individual/household emphasis;

secondly from viewing it solely through production or having enough access towards overall mindsets – not only what but how they can attain adequate nourishment; thirdly seeing this issue socially instead where enhancing capabilities extends far past increasing productivity alone-being sustainable amid stress/life changes crucial too at every stage plus passing knowledge down generations/entrepreneurial opportunities going forward (Maxwell and Frankenberger1992).

Livelihood concepts evolved using Chambers & Conway's definition comprised human resources/capabilities/assets/tangible benefits/access across fabric layers-sufficient resilience under duress critical principles in these new models guided intervention initiatives like community-based governance reforms emphasizing active citizenry claim making/showing equal increasing power resources securely owned assets safeguards risk luminal patterns shifting policy protection post-disaster response plans incorporating citizens' voices policies advocating equitable land tenure holding-household horizontal economic interaction stabilization methods empowerment programs creating strong social networks among marginalized groups alongside behavioural shift measures highlighting equality-promoting institutional reform agendas promoting sustainability/top-down transformation. Writer Note: This text had essential information about CARE adopting Households' Livelihood Security because it provides greater breadth than previous approaches focused uniquely on Food Security without accounting for other relevant variables shaping life decisions when some household strategies may involve skipping meals to secure future opportunities/wealth/risk mitigation efforts. The new theories of HLs encapsulated three variables identified as essential in combating poverty: Human Capability, Tangible and Intangible Assets, & Economic Activities. The text's main idea centred on creating an understanding that absolute well-being involves more than just satisfying basic needs outlined by CARE (food, shelter water supply healthcare education community participation). It implicates the importance of guaranteeing a mechanism for citizens' voices + policies within governance frameworks designed emphasizing horizontal economic cycles complemented with empowering programs where communal participation ensures equitable land tenure holding or safeguarding assets while limiting risks should help households' vital sustenance survive despite life stressors like climate change effects/natural disasters etc. (Chambers and Conway1992)

CARE acknowledges that in order to maintain the security of people's livelihoods, certain preconditions must be met. These include respecting human rights and encouraging civil participation and action; implementing strategies for managing risk; fostering a supportive atmosphere where policies promoting gender equity and environmental protection can thrive. By supporting these initiatives worldwide with partners who focus on reducing poverty, CARE aims to create an environment conducive to sustained success in meeting basic needs over time. This approach reflects our vision: a world filled with hope that embodies positivity toward social justice—one where individuals are freed from poverty to live lives of dignity and safety."

To expand awareness of sustainable farming practices, CARE encountered hurdles while attempting to implement them across various countries. These changes were met with a great deal of debate and feedback was obtained from field operations in numerous country offices who conducted rapid or participatory assessments as part of multi-sectored teams assigned to evaluate the effects on household livelihoods and other key sectors. The Household Livelihood Security concept was introduced via the Food Security Unit at headquarters back in 1994. This inclusive method enabled the identification of design possibilities, backed by development funding from USAID Title II initiatives and additional donor resources. This approach sought comprehensive diagnoses before embarking on any sustainable program planning phase. During the years 1995 to 1996, initial assessments were carried out in various regions across Ethiopia, Honduras Guatemala Haiti Mozambique Tajikistan Azerbaijan Georgia Somalia Sudan Tanzania India Nepal Bangladesh Sri Lanka Angola Afghanistan Mali Niger Rwanda Togo Benin Zambia Zimbabwe Malawi Madagascar Nicaragua Bolivia El Salvador. Although several branches showed interest initially, perceived expenditure concerns over methodology caused strained relationships with some teams left confused due to

HQ's imposed frameworks (Timothy et al., 2000).

Implementation of the Household Livelihood Framework

At all levels of program decision-making, the HLS framework is the starting point for CARE (see Figure 2). The different lenses embedded in the livelihoods framework help us analyze a particular situation or geographic area, whether at a strategic, regional, program, project or sector level (Timothy et al., 2000)

Creating Livelihood Security Profiles

Livelihood profiles for a country or region are derived through analytical lenses grouped into the following categories: contexts, conditions and trends; livelihoods (financial, natural, human and social capital); institutional processes and organizational structures (administration, civil society and private sector); coping strategies (production and exchange activities); and livelihood outcomes (e.g., nutritional security, food security, health security, habitat security, educational security, income security, social network security, safety and environmental protection) (Timothy et al., 2000)..

Context, Conditions and Trends

A comprehensive analysis of livelihood security begins with understanding the context of each population. To understand the macro-level factors that affect the potential of economic systems, we must consider social, economic, political, environmental, demographic, and historical and infrastructure data. It is this knowledge that sets the parameters within which livelihood strategies operate. This information is mainly derived from secondary data to reduce costs (Timothy et al., 2000).

Livelihood Resources

Households have both tangible and intangible assets at their disposal that enable them to meet their needs. Natural capital consists of stocks of natural resources from which useful resources are obtained for sustenance (eg land, water, nature, biodiversity and environmental resources). Social capital is the quantity and quality of social resources (such as networks, group membership, social relationships and access to wider social institutions) that people rely on to earn a living and as security mechanisms to satisfy a lack of consumption needs. The quality of networks is determined by trust and common standards between network members. People use these networks to reduce risk, access services, protect themselves from scarcity and obtain information to reduce transaction costs. Human capital consists of skills, knowledge, work capacity and good health, which are important for the implementation of coping strategies. Economic capital is production resources and stocks (example- savings, credit, remittances, pensions, etc.), basic infrastructure (eg transport, defence, energy, communication and water systems), production equipment and other resources that enable human activity and livelihood (Timothy et al., 2000).

Community Livelihoods Improvement Plan (CLIP)

Strategy

Livelihood restoration is not only about restoring income, but also about restoring the capacity of human, social, economic, natural and physical resources (or capital). Community Livelihoods Improvement Plan (CLIP) is designed to restore these resources at both the household and community (village) levels. Due to the significant limitation of local resources, external resources (technical assistance, financial resources and new physical resources) are brought in through the Resettlement, Livelihoods and Development Program (RLDP). CLIP follows a dual livelihood restoration strategy (RLDP Report, 2011);

1. Improvement and improvement of the existing agricultural systems of most households. Most of the households prefer land based livelihood.

2. Diversification of some young people to non-agricultural occupations through professional training and supporting local micro-enterprises those create local jobs. CLIP also points out that the majority of households with higher education who moved did not move out of the area. It offers these households the opportunity to stay in the project area. Displaced households cannot recreate similar farming systems because they move to higher ground with less water and flat land for rice fields. They have to adapt their farming practices. CLIP's vision is to help households restore small rice fields and larger bamboo areas, while accelerating the ongoing transition to more productive agriculture on slopes, encourage significant home garden development, and support the development of small and large livestock, which is integrated agriculture. . We are testing suitable technology for sustainable slope cultivation. The water body of the reservoir is fully exploited, although after a few years of reservoir, it is expected that fish stocks will decrease and Luong bamboo production will be restored, avoiding land transfer of vulnerable groups to bamboo replanting households. Choosing an ecological way is critical not only for the environment, but also for future livelihoods. Livelihood diversity is currently high and maintained according to expressed local preferences. For the implementation method, early initiation is key to the success of CLIP. Independent technical assistance is combined with capacity building of local extension workers. All pre-project livelihoods are feasible from a technical and marketing point of view. Gender mainstreaming is a key strategy to promote gender equality and ensure that women's needs are clearly considered in the development decision-making process. CLIP is also designed to contribute positively to poverty reduction in the affected area: job opportunities for the poor are maximized during construction, new rice fields are opened, and skills training are provided to provide access to vocational and non-agricultural jobs. In the marketing approach, CLIP aims to maintain its original progress in developing the Luong bamboo supply chain with diversified products and outlets. CLIP also encourages households to support other regionally advantageous production, including glutinous rice, upland rice and NTFPs. Builders give meat and vegetables a vast but temporary place. Handicrafts can be developed on a modest scale (RLDP Report, 2011).

Measures

CLIP is a community-level (village or village) entitlement: if the project affects the livelihood of a village household, all households in the village are entitled to CLIP support. A set of three elements is defined based on a detailed analysis of the expected effects of the projects on livelihoods and the strengths and weaknesses of the communities:

The production improvement element takes place in each village. The aim is to restore plant, animal and forest production at least to the pre-project level as soon as possible and promote the introduction of environmentally friendly technologies. Through multifaceted pilot projects, new varieties and appropriate technology would be introduced, and training and agricultural extension would be provided to stakeholders, taking into account the needs of the largely illiterate public. Environmental protection is promoted with agreements on natural resources and irrigation management of villages. The service centre element organizes and provides non-technical services to households, including individual counselling and orientation courses, credit management, facilitating access to vocational training, and project employment and business development. Services will be provided in a centre to be established at the project headquarters in Trung Son Commune and villages. The Technical Support Unit provides technical assistance to the team for four years. Help is mainly provided within the village. In addition, there are municipal instructors in the villages. Communities choose, manage and monitor activities through a participatory framework. Extension and/or farmer association staff receives hands-on training for takeover after this period (RLDP Report, 2011).

Village Community Livelihoods Improvement Plans

The production improvement element is structured into sets of activities ("village plans") taking place in

each village and/or a group of several villages. Initial plans have been prepared for the 44 existing or new villages/sites in need of restoring their livelihoods due to impact from the reservoir and construction sites. The number of villages which are eligible for CLIP will be adjusted during the implementation stage in order to include all villages with documented expected livelihood impact. The village CLIPs take into account weaknesses and opportunities in each village as well as preferences expressed during consultation. These are preliminary plans that will be refined through the participatory framework. Pilots and advisory services provide technical and economic guidance on the most suitable home models. Municipal counsellors and household counsellors, on the other hand, use these models in their work with affected communities and households. Household models fully take into account the diversity of income sources. Three categories of villages have been defined and different livelihood recovery is provided in the budget for each type. Most Tier 1 villages receive intensive RP support as they are planned resettlement sites. Some CLIP activities are also open to class 2 villages. The choice of livelihood restoration activities is based on community preferences. In class 2 villages, because rice fields are very limited, more households may wish to develop home gardens, fish ponds or handicrafts, and more youth may wish to move to off-farm work through vocational training. The support of the villages belonging to category 3 is mainly aimed at cattle breeding for interest groups of cattle breeding and improving the availability of credit. CLIP is intended to cover all households in the village. In practice, some households start first. The actual selection of the first starter is the task of village monitoring groups and working groups of municipalities through the participation process. Displaced households, other severely affected households and vulnerable groups receive priority counselling and training on compensation and assistance. Households, which are both a severely affected and a vulnerable group, are targeted for individual orientation in addition to orientation courses. All vulnerable households will benefit from better individual support to facilitate access to credit and more intensive follow-up visits to villages. Municipal working groups are asked to include a certain proportion of vulnerable households in every educational and agricultural activity (RLDP Report, 2011).

RESEARCH METHOD AND TECHNIQUE

We pursued qualitative research to learn about improving the livelihoods of the poor and extremely poor with SIPP support. Case studies were conducted in a face-to-face interview using a checklist as a case study method. The checklist is written in Bangla and then we translated it into English. I used a tape recorder in the interview so that important information could be found correctly. The study schedule is from January 2022 to June 2023, so it is a cross-sectional study. Different villages of Jamalpur and Gaibandha district were purposefully selected as research sites. These sites were chosen because SDF provides livelihood support through SIPP, as Jamalpur and Gaibanda are the poorest districts in Bangladesh.

Livelihood surveys are available, but there is no specific habitat survey on this site. This fact motivates me to look to improve my livelihood in this area. We followed purposive sampling as a data collection technique. The sample size is eight people purposively selected from different villages of Jamalpur and Gaibandha district. Each respondent is treated as a unit of analysis. I have limitations in data collection, for example, data collection for the primary record is a difficult task. The respondents from Jamalpur and Gaibandha district live in remote areas which lead to inconvenient movement. A thematic tool is used to analyze the data. To maintain authentic information, the researchers used photographs of each respondent taking care of themselves during their livelihood. Secondary data from various books, magazines, articles, websites, surveys etc. were collected to enrich this study

FINDINGS AND DISCUSSION: SOME CASE STUDIES

Case-1: “Community Book Keeper-Who Streamlines the Organization”

Community book keeper Ms. Rumi Sultana of village Khamarshingjani-02, under cluster 01 of Gaibandha district, has made a revolutionary change in her life by developing her skills and abilities to an optimum

level. Rumi is a member of the Village Youth Group (NJG-13). She is the first child of Mr. Abu Bakar Siddique and Miss Halima Begum. She joined the group Nuton Jibon with her mother at an early stage. When he started her HSC, she became the secretary of the VCO. At that time, the position of auditor was also vacant and she was the most qualified for this position. Hence Gram Porishad appointed her as Community Accountant of the organization on 07.07.12. Rumi is doing post graduation in Gouripur Govt. College. She is responsible for all official activities related to VO. She updates group/SSC management, GS/VCO/SPC cash book, check issue register, display board, many decisions, manages invoices and accounting documents etc. She is trained in savings and loan operations, accounting and community finance. From Gram Samity which helped him to become more proficient and efficient in performing VO functions.



Ms. Rumi is working at “Gram Samity” office

All members of the organization trust her to maintain official activities. Between February 2013 and March 2013, Ms. Rumi did her activities all by herself, as the village did not have a designated cluster facilitator. At the same time, she also works as a teacher in a nearby kindergarten. Mrs. Rumi also trained some other villagers as collaborators.

Her income increased to Tk. VO would pay 500-1000 per month and her reputation too. After hearing about her expertise, the organization offered her a higher paying health worker position. But she refused the offer and continued to work as a village community accountant. Her answer to this question was, “I started it with ‘Gram Samity’, this is my organization and I love working here. My aim is to help my people to run this organization successfully.”

She dreams of getting a better job after graduation with work experience as a municipal auditor and support her family and Gram Samity more.

Case-2: ‘ The Story of a Successful Swabolombi Rin Recipient’.

Although it is always said that entrepreneurs are born, never born, an entrepreneur always needs support to reveal his potential. And one such entrepreneur is Md. Morshed Alam (25) resident of Gobindonagor Purbopara village, cluster 15, Jamalpur. He is also a member of the Youth Group (NJG-12). He is a son of Md. Suruzzaman and Mrs. Jobeda Begum. His father is a simple farmer and day labourer and his mother is a housewife. Significantly, Mrs. Jobeda Begum is also a member of the village’s NJO 10.



Md. Morshed Alam working at his shop

Like many young people in rural areas, Morshed Alam could not get the S.S.C. graduation in 2002 to continue his studies, because his parents could no longer cover the tuition costs. At that time, it was so hard for him to be optimistic because not only did he lose study time, but he also became a burden to his family. His little brother also falls victim to the same fate. The cloud over his fortunes began to disappear when he received a few months of mobile maintenance training at his best friend's local shop. Later, he trained in a mobile phone and computer repair shop in the nearby Mymensingh area for more than two years.

Once, he felt that the salary he got from his internship (about Tk 50-70 per day) was not enough to support his family, so he opened a small mobile service shop in Shorishabari town for Tk 12,000 at the end of the year. a year 2011. His mother Jobeda Begum received this amount from VCO Swabolombi Rin on 3.8.11. As the days passed, he became more and more efficient in maintaining mobile phones. His daily salary was Tk. 200-250 per day for mobile maintenance and Swabolombi Rin payments he returned regularly. But it was too difficult for him to meet the needs of a family with such a poor income.

CF (Community Facilitator) Md. Inspired by Abdul Aziz and his mother, he became a youth member on 15.04.12. As an adult youth member, he received a loan amount of Tk. 20,000 from VCO on behalf of Swabolombi Rin on 17.6.12. He invested his personal savings and this loan to expand his computer business. He is now very efficient in maintaining mobile phones and computers and his daily income is around Tk. 700.00-750.00. With this handsome income, he can now meet the needs of his family. His younger brother Md. Shohidul Islam is also an intern at his shop.

Morshed Alam is now independently independent. He is a respected entrepreneur not only in his village but also in the surrounding area. Life is worth living for him because he is no longer a burden to his parents. And for bringing this family's life to life, Morshed is grateful to the Nuton Jibon project (New Life Project). Now she is an example of determination and hard work to inspire young people and improve their lives.

Case -3: Hamida can now smile about her misery

Hamida Begum, a poor woman living in Raghobpur village of Saghata upazilla in Gaibandha district increased her extreme poverty with the support of SDF. She took care of her three children since her husband disappeared since 2004. Her husband had a less daily job. They lived in the land of other peoples. In 2004, her husband went to Dhaka to earn money; however, he did not return to the village. After that,

Hamida has no idea about the man's whereabouts.

At that time, it was really difficult for Hamida to feed her three children. She found no alternative and returned to her father's house in 2005. But she was forced to leave her father's home because of the hostile behaviour of her brother's family. Her father gave him Tk. 25,000 in exchange for her shares in her father's property.



Hamida with *Sataranji*

In 2007, after leaving her father's house, she bought 4 decimals of land in Raghabpur, the village where she lived with her husband. Hamida previously studied up to class VIII and has some knowledge of handicrafts as well. She started her work as a beginner making carpets, embroidery and tailoring. Because she had no formal education, the quality of her work was poor. Therefore her income was not satisfactory. She joined SIPP as a general member in 2007 hoping to change her financial situation and livelihood. Unfortunately, GS operations were halted due to intra-village conflict from January 2008 to October 2010. As a result, villagers could not use SDF grants to develop their livelihoods. After the de-escalation of the conflict in October 2010, the activities of the GS started again and provide an opportunity for the villagers to change their lives.

When the GS resumed, the villagers looked for a suitable leader who could lead the GS and who would be acceptable to all. Overall, Hamida is very popular in the village for her sincerity, honesty and dedication to SIPP. Considering her quality and educational background, the villagers elected her as GS president. Since then, she has led the village to achieve the goal of the SIPP project. In addition, she improved her livelihood by receiving training and credit support from VO. In February 2011, after recovering the loan in November 2011, she received for the first time Tk 1,000 from IL for poultry farming; she got a second term intraday loan of Tk. Reproduction of 2000 goats. After successful recovery from IL, in June 2012 she received Tk. From 10,000 SF to get vocational training and start a business.

After receiving a loan from SF, she received handicraft training from Saghata, Gaibandha – a local vocational skill development centre. Having previous rudimentary knowledge of handicrafts, her further education made her an expert in carpet, nakshikatha (specialized design dress) and embroidery design. Now she regularly supplies ready-mades like Sataranji, nakshikatha and embroideries for different types of garments. The education and capital she received from SF made a qualitative difference in her daily earnings. Now orders from various shops come in regularly and her income level has risen considerably. She now earns an average of Tk. 6000 per month. In 2013, she was able to use the required amount of

money from her income to organize the wedding ceremony of her two daughters. Now she is relaxed/stress free after completing her basic duties. She said: “If the conflict in GS had not been and calmed down earlier, her condition would have been more advanced than it is now”.

Hamida is now financially independent because through her hard work and sincerity she earns enough money to meet the needs of her family, she got social recognition from the villagers as GS president to fulfil her social responsibility. Now she is looking forward to building her own showroom where she can present and sell her products.

Case -4: Youth Entrepreneurship: Raising a Happy Smile

Wise use of money and a little initiative can bring great success. Miss Rita Rani Bis was the portrait of a success story. Effective use of skill development training and job loan turned the sad faces of Rita Rani Biswa’s family into happy ones. Mrs. Rita is a youth group member of Shottopur-Adittopur village in Cluster-01 of Jamalpur district. She is the eldest daughter of Aruk Kumar Biswas and Jainta Rani. She has one younger sister and brother in her family.

Miss Rita belongs to a seriously poor family. Her father Mr. Aruk Kumar was the only earning member of her family. But luck was not on their side. Her father fell ill, so that grief gripped them with the greatest cruelty of poverty. They lived full of misery, her mother Jainta Rani came to know about the activities of the Gram Samity and joined the NJG organization, bringing hope to the misery of darkness.



Ms. Rita Rani Biswas is working at her residence

When Rita was young and dynamic, she joined the youth group with the dream of doing something for her family. She joined NJG-15 as group treasurer. Later, she got to know about the various activities of the Gram Samity and was informed that the organization would provide a skill loan fund to develop the skills of the unemployed youth of the organization. Then she got a skill of Tk. 6,000.00 on 3/3/13. Her sincerity made her use the loan to do something productive, so she used the loan to study tailoring at Sylhet Youth Academy.

Seeing her hard work and dedication, Gram Samity came forward to help her fulfill her dream of helping her family. They gave her a work loan of Tk. 22,01,14 20,000 to start your own tailoring business. She was very determined to revive her family's lost smile with Swabolomb Rin's blessing. So she bought a sewing machine of Tk. 8000.00 from the remaining money and other sewing supplies. She then began her journey of independence working in her own apartment. Her dedication, hard work was not wasted, her efficiency in sewing attracted customers from all over the village.

Mrs. Rita did not let herself or the Gram Samity down. She is now self-sufficient by judiciously utilizing the financial support provided by the Gram Samity. Currently, her monthly income is Tk. 3200-3500. She is ready to support her family and herself. She also continues to make regular repayments of her winnings. Her father expressed her gratitude to the Gram Samity for changing her daughter's life. Her parents are now relieved that their daughter has become independent, now they don't have to worry about her future.

Although Mrs. Rita's initiative has very little substantive meaning, it served as an example to other poor and harsh capitulated villagers. Rita proved that nothing is impossible. A small step towards change can help you out of misery.

Case -5: "With Nuton Jibon's blessing, a Community Professional (CP) can meet her family's basic needs"

Mrs. Baby Begum, a poor woman living in Chinitola village (cluster number 08) in Melandha upazilla of Jamalpur district overcame her poverty with the help of Nuton Jibon Project. However, she has to work hard to achieve this. Mrs. Baby Begum is Chinitola Village VCO and Cluster 8 NJCCS Board Secretary. She is also a successful Community Professional (CP). She is now making a profit of Tk. 400-500 per day from her grocery store and Tk. 1200-1500 every three months from her waste composting plant.

Mrs. Baby said: "Now I can take care of my sick husband and two children, but I have to work hard to achieve this. Until now, these days seem like a nightmare to me. It is worth mentioning that my husband is suffering from a disease called liver infection since 2006. My husband (Md. Nuruzzaman) was a part time farmer and daily labourer. He was the only earning member of my family. Therefore, his illness became a disaster for our family. We have no assets and no savings. I look forward to some alternative for the survival of my family. However, my husband's medical expenses were also a big concern for me.



Ms. Baby Begum is serving at her grocery shop



Ms. Baby Begum works at her Vermin Compost plant

It was really a difficult time for Baby to meet the basic needs of her family members at a minimal level. She

seeks support from her in-laws and other relatives but has received no response. Lady Baby has little craft skills (Nakshi sewing) and also studied up to class VIII. She considered these two skills survival assets. She started working as a craftsman. Because she had no formal education, the quality of her products was not good enough compared to others, so her income was also not satisfactory. But she was not discouraged; she continued her work with the hope of obtaining a better result in the future.

“During battle I always look for something new for me. In 2007, SIPP started functioning in our village and I was accepted as a member of Jibikayan Group. Unfortunately, after the beginning of the year, an internal conflict arose and VOs were suspended from mid-2008 to the end of 2010. Therefore, villagers could not use SDF grants to replace their livelihoods. After the conflict calmed down at the end of 2010, the activities of the VOs started again and give an opportunity to the villagers to change their lifestyle,” commented Mrs. Baby.

When the VOs started again, the villagers looked for a suitable leader who could lead the VCOs and was acceptable to all. Overall, Ms Baby is very popular in the village for her sincerity, honesty and dedication to SIPP. Considering her quality and educational background, the villagers chose her as the head of the VCO and that was a turning point in her life. Consequently, she received various trainings from SIPP such as social responsibility, social mobilization, savings and credit activities and community finance. She made herself a skilled person day by day and as a result she was selected as CP (Community Professional) and now she is the Secretary of the Executive Committee of NJCCS group-8. In addition, she improved her livelihood by receiving training and credit support from the SDF. First she got Tk. 5000.00 VCO for goat breeding 03.07.2012. After recovering the loan in December 2012; she received 2nd cycle Swabolombi Rin amount of Tk. 20,000 for opening a grocery store run by her ailing husband. After regularly repaying the portion of this loan, her husband earns a profit of Tk. 200-250 per day.

As a CP (Community Professional), Mrs. Baby visited many villages in Jamalpur and other areas. She made a lot of money as a community economics educator. She earned Tk. 54,000 by giving training for two months and twenty days in Mymensingh district and earning more than Tk.10,000 supporting the weak villages of Jamalpur district.

“I invested my earnings (CP earnings) to expand our grocery store. In addition to this, I set up an earthworm farm for the production of fertilizers in the hope of additional income, where Tk. 9000 were invested. I received training in worming from a social service organization. Especially Mr. Rokibul, CTL(Cluster Team Leader)-cluster-8 encouraged me to start an earthworm plant. Earthworm was purchased from Rangpur. Now I can profit from Tk. 1200-1500 every three months from my factory and Tk. 400-500 a day from the grocery store. I am now relaxed and excited because I have secured my family’s financial security. I also believe that the successful continuation of VO activities would improve the livelihood of VO members, Baby said.

Miss Baby Begum is now rich and finally overcomes her misery. SIPP creates opportunity and Baby can ensure that these opportunities are maximized through determination, honesty and candour. It is possible to secure investment support through the project, but the implementation of the support requires the positive will and hard work of the users, which MS has shown. Begum.

Case -6: “Gita Rani: Exemplary Project Support User”

Mrs.Gita Rani (45), PIP No. 252, Resident of Sonakata Village, Balapara Union, Cluster No. 02, Gaibanda District. She was quite vulnerable both socially and financially. Her husband Jiten Roy (53) is a construction worker. They have three children (two sons and one daughter). Hunger was a common feature in their family and they were unable to provide education to their elder son Konok (16). Now Konok helps his father in construction.



Picture-1: Gita Rani at her dairy farm Picture-2: Gita Rani produced firewood using cow dung

Gita Rani celebrated 5th November 2011 as the most blessed day of her life. On that day, her family was recruited through PIP as a target beneficiary of the Nuton Jibon project. Subsequently, twelve Nuton Jobon Groups (NJGs) were created to carry out the project activities. Gita Rani was very active in the overall processes of Participatory Identification of the Poor (PIP) and later became a member of the Golap group of the poor. She attended every village level meeting with great interest and deposited weekly savings regularly. "Usually I have to work a lot. I sell my work to earn money and I also have to work hard for the household. However, I always regularly participate in project activities to fulfil all responsibilities, explains Gita Rani.

"I started living by taking an internal loan of Tk. 4000 for breeding of 4000 goats. I bought three goats on loan, got a profit of Tk. 12,000 and I repaid my loan. This win inspires me to move forward, commented Gita Rani.

The village received the first batch of SF on time and started paying Swabolomb. The successful exploitation of IL inspired Gita to start a dairy farm. On March 6, 2013, she took Tk. 22,000 swabolombi rin (SF) for cow breeding. With the loan, she also invested her savings and bought an improved breed of cow. During a successful reproductive process, her cow gives birth to a calf and begins to collect 22 litres of milk per day. She earned Tk. 880 per day from selling milk. In addition, she produces firewood from cow dung and also received extra money. So Gita Rani expanded her dairy farm by adding a new cow to her farm. She was so determined and dedicated to improving her livelihood and standard of living that nothing could stop her from achieving her goal. After repaying the loan in full, she decided to take a relatively larger loan and on 26.2.2014 received Tk. 50,000 Swabolomba cows from VCO to expand their dairy farm.

Gita Rani herself handles the duties of the dairy farm. In this regard, she found the lessons on cow breeding very useful. Now she earns more than Tk. 1000 a day selling the milk they produce to BRAC Maitokeskus in Kaunia bazaar. Gita Rani's daily income is not only enough to support her family but also to pay her weekly loan payment. As mentioned before, her older son Konok had previously dropped out of school due to financial difficulties. Therefore, Gita is very careful about the education of her younger children. Her son Polash (14) and daughter Gayotri (11) attend school. Polash will appear for SSC exam next year.

The Gita said, "Cows are like Baghoban (God). I treat cows sincerely and lovingly. I improved my situation with the support of the SDF and my hard work. So far I have worked hard to expand my space in the

future.” But her dedication to achieve something was the main inspiration behind her success. Through dedication and hard work, Gita Rani was able to become independent, but now she can smile at her misery family.

Because it provides a regular source of livelihoods. In July 2010, she sold those two calves for Tk. 35,000 and took more than 20 decimal value of farmland on lease for growing vegetables. Next month she got a tranche 3 SF loan of Tk. 15,000 for vegetable cultivation. Over the last 3 years, we have been able to save money even after paying off the SF loan and family expenses.

She got her last (i.e. 4th cycle) SF loan of Tk. 20,000 in 2012 with a plan to buy her own land. They put all their earned and saved money to buy this 11 decimal land at Tk. 70,000. Now they built a new house with 7 decimal places, keeping agriculture up to 4 decimal places. She started gardening in her yard with various fruit trees. This is not the last indicator of their development. She also successfully arranged the marriage of her elder daughter. Now she is waiting to start her dairy business. She thanked the SDF for all the support received. Her last statement was: “Poverty is no longer a curse when one can use one’s opportunities to the optimum level as I have.”

Case -7: An inspiring woman’s journey from a servant to a small entrepreneur

Zarina Begum (45), daughter of late Huzure Ali, resident of Narikeli Village under Cluster -1, Gogadaha Union, Jamalpur District. Her PIP number is 215. Being divorced, she is quite vulnerable both socially and financially. She lives with her daughter in a hut made of earth, bamboo and straw. She is now a member of Rajonigandha, a die-hard poor group of the Nuton Jibon Project.

After the divorce, Zarina returned to her father. Since then she lives there with her daughter who is seriously struggling with both ends of her family as she is the only earning member of that family. She worked as a maid in different houses, but it never guaranteed that the salary was three times a day.

In July 24, 2011 in Narikeli village, PIP was completed under the Notun Jibon project. Later, several NJGs were created to carry out the project activities. Zarina was very active in the participation of the poor during the identification and later became a member of a poor group called Rojonigondha. She spontaneously attended every VO meeting and continued to save weekly. At first she took Tk. 500 home loan to start a small poultry business. She repaid the loan by selling the eggs of a small flock of birds.



Zarina Begum is showing a cloth to a customer in her shop.

The village received the first batch of SF on time. Meanwhile, Zarina made an assessment and came to the conclusion that she can start a clothing business with a small capital. So she decided to use the opportunity to get a loan from SF to start her small business. On July 12, 2012, she received Tk. 30,000 to set up Swabolomb Garment Industry. Because she was so determined and sincere to improve her livelihood and standard of living, nothing could stand in her way. Having fully repaid the loan on 28.04.2013, she decided to take a relatively larger loan and took Tk. 50,000 SF to expand my clothing business and set up shop in a

local market near the neighborhood. And the result was amazing, now she earns at least Tk. 250 per day, which is enough not only to take care of the family but also to pay the weekly loan payments. And yet, even after all these expenses, she can afford to spare a few. And now she is nicer than ever, because her business is booming. She is even considering further investment in her shop.

Zarina is now self-sufficient. She no longer works as a servant. In this way, vulnerable women like Zarina Begum could stand on their feet with dignity and respect, and with the support of the Notun Jibon project, they changed their standard of living from a girl to a small entrepreneur. Many of her neighbors are now motivated to work for a better life and a secure future like Zarina.

Case -8: Rehabilitation of a vulnerable woman as a small entrepreneur through the Swabolombi Fund

Though it is always said that entrepreneurs are always born, never created but an entrepreneur always need the support to reveal the potentiality he/she possesses. And one such entrepreneur is Chameli Akter (35) who lives in the Mesta Village, Cluster 06, Jamalpur. She is also the VCO secretary and SSC leader of the VOs. She is the only daughter of her parents (Chan Mia and Parul Akter). Her father sells oil and dry fish (*shutki*) door to door of the villagers and her mother is a housewife.



Ms. Chameli working at her tailoring shop

Like many girls in the rural area, Chameli also could not continue her education after class III as she got married at the age of thirteen only. Her husband Fazal was a village shop owner. Unfortunately, from the beginning of her marriage, she was unable to adjust with her husband's family. Anyway within six months of her marriage she got pregnant, and she had to come back to her father. Then there comes the paradox in her life, a get together of smiling and crying. While she was preparing herself to give birth of Shamoli (her daughter), her husband without any prior permission (from her) married again. She along with her daughter lived with her parents for 5 years and then destiny smiled at her. Her husband divorced his second wife and welcomed her in home. But that was not the end of her misery, Mr. Fazal (her husband) died in a train accident only after 5 months of her return. The lady with tears in her eyes again came back to her parents.

Meanwhile, she studied tailoring, but that did not help her earn enough. Time passed and after ten years she married again. Her husband this time was one of her cousins, a CNG taxi driver by profession. Here she gave birth to three children and unfortunately two of them died.

Another ten years passed and the constant pressure of mother-in-law asked father for money to repair their house, but it was simply impossible. And when her mother-in-law finally realized that Chameli could not

fulfil her request, she began to urge her son to divorce her. And finally Her son divorced her and gave her Tk. 25,000 compensation. Although she was too upset, but she did not lose her sense and put the money in the bank. The poor lady returned home again, her sufferings were numerous. Because of the interest earned on the deposit, it was too difficult for her to meet both family members.

Although they did not talk about it, but he felt and knew that she was becoming a burden to her poor father. She made a final attempt and joined SIPP Gram Samity and gradually became aware of the various supports offered by SIPP. She got her first loan of Tk. 2,000 for further training in tailoring. After successfully completing the training, she became a trainer for the other participants in the project and was rewarded with a sewing machine. With this machine, she started IGA in her residence and soon became popular among the villagers. She paid off the loan in full and went to work in a tailor's house to learn more. Eventually she got all the training and she decided to start her own tailoring business.

Bought a new machine and took a loan of Tk. 1000 from SSC. She first started IGA in her apartment with two sewing machines and hired a female assistant to work with her. After a few months, when it became profitable, she decided to expand the business. But as she lacked funds for such an expansion, she took Tk. 15,000.00 07/03/2012 Swabolombi rinina and opened a tin shed sewing workshop near her house. With the rest of the money, she also bought raw materials from Korotia, Tangail to ensure quality. As the days passed, she began to see progress. Chameli Akter successfully paid the loan to Swabolombi and again took Tk. 30,000.00 on 5/5/2013 to further expand the business. She has been earning well and her current daily profit is around Tk. 300.00-400.00.

Now she is a well-known tailor not only in her village, but also in nearby villages. Life is now worth living for her because she is no longer a burden to her parents. She is a woman who has learned from the past and rejected the third marriage proposal. Now she is a respected woman not only in her family but also in the community. And everything she often dreamed of is now true only thanks to her determination and hard work.

CONCLUSION AND RECOMMENDATIONS

The results of the successful case studies above show impressive improvements in the livelihoods of the poor and extremely poor supported by SIPP as beneficiaries. The living standards of beneficiaries have improved in various areas. As a result, they became development leaders among their social class, the poor, the poor youth and the vulnerable. Now they can be seen everywhere and they also lead various social organizations created by the project. All these initiatives have led to their advancement and empowerment. Project activities also benefited young people. With the training received with the support of the project fund, it was possible to devote oneself to both salary and entrepreneurship. Increasingly, they also increase household incomes. The researchers offered some recommendations for the future, such as: The above discussion shows an impressive and far-reaching impact on the lives and livelihoods of the beneficiaries. However, there are plans to do something more to multiply the benefits in the future. Some of them, for example (1) one of the main activities of village organizations is the operation of contingent loan funds. The use of the loan function requires registration with the relevant state institution. Registration of VOs therefore requires self-initiative so that they can continue their activities smoothly without a project, (2) Active initiative should be taken to develop linkages with Union Parishads (Union Councils) and other governmental and non-governmental organizations operating at the community level. . . This helps SIPP beneficiaries take advantage of the resources and services available in these institutions and organisations. (4) The list of income activities shows that members generally choose traditional IGAs, but to avoid the oversaturation of similar transactions and to deal with the changing business model in and outside the project areas, a preliminary study could be done to identify new income generation initiatives to inform and guide potential entrepreneurs, (5) The respondents were not asked about joint ventures during the survey. There are also no examples of joint ventures or activities in the project area in the available information.

However, such a joint initiative, especially in the area of income generation, could be attempted in the future. It provides the beneficiary with a pooled larger fund to implement income-generating projects and (6) a marketing link must be established so that the beneficiary can market his product and get a fair price.

ACKNOWLEDGEMENT

The findings of this research are the product of a collaborative effort and we would like to express our gratitude towards those who have assisted us. Firstly, we extend our thanks to Mr Md. Monirul Islam, the District Program Manager for Social Development Foundation (SDF) in Jamalpur district for his invaluable support which enabled us to communicate effectively with local village organizations. We also owe sincere appreciation to Mr Rofiqul Islam – Regional Coordinator at Centre for Natural Resource Studies (CNRS), as well as all members of CNRS team in Jamalpur, who provided logistical assistance throughout the study without which it could not have been carried out efficiently or accurately. We must acknowledge Chameli Akter, Zarina Begum, Gita Rani, Baby Begum, Rita Rani Biswas, Morshed Alam, and Rimu Sultana whose information was highly valuable when conducting field investigations; their helpfulness eased up these processes immeasurably. Thank you once again! Finally, it is important that we recognise project beneficiaries' contributions by highlighting their active interest and involvement, in case studies done during this candid exercise. This mention goes especially Heyworth!

REFERENCES

1. Social Investment Program Project (SIPP) Social Investment Program Project (SIPP), Inception Report
2. Social Development Foundation (SDF), <https://www.sdfbd.org/index.php?id=5>
3. Centre for Natural Resource Studies (CNRS) [http://www.cnrs.org.bd/pdf/SIPP%20 Inception % 20 Repor.pdf](http://www.cnrs.org.bd/pdf/SIPP%20Inception%20Repor.pdf)
4. Community Operational Manual (COM), Booklet-1; Project procedures and Gram Sangathan (village organization)
5. Community Operational Manual (COM), Booklet-2; Receive the Village Development Fund and Proper Utilization
6. Community Operational Manual (COM), Booklet-3; Community Finance (Savings and Credit Activities)
7. Community Operational Manual (COM), Booklet-4; Community Infrastructure and Social Service Fund
8. Community Operational Manual (COM), Booklet-5; Risk Reduction and Disaster Management Plan Development
9. Community Operational Manual (COM), Booklet-6; Monitoring of Progress of Works and Conflict Resolution
10. Community Operational Manual (COM), Booklet-7; Accounts Management
11. Community Operational Manual (COM), Booklet-8; Community level Procurement
12. Community Operational Manual (COM), Booklet-9; Social Accountability
13. Community Operational Manual (COM), Booklet-10; Livelihood Improvement Program
14. Community Operational Manual (COM), Booklet-11; Youth Development Program
15. Community Operational Manual (COM), Booklet-12; Participatory Poor Identification
16. Community Operational Manual (COM), Booklet-13; Participatory Appraisal
17. Community Operational Manual (COM), Booklet-14; Community Professional Manual
18. Community Operational Manual (COM), Booklet-15; Nutun Jibon Community Society (Second Generation Organization)
19. Escobar, A. (1994). *Encountering Development: The Making and Unmaking of the Third World*, Princeton University Press.

20. Bond, R., Mukherjee, N. (2002). Livelihood Asset Status Tracking: An Impact Monitoring Tool? *Journal of International Development*. *J. Int. Dev.* 14, 805–815 (2002) Published online in Wiley Inter Science (www.interscience.wiley.com). DOI: 10.1002/jid.926.
21. Jain, R.(2014).An Analysis of Income and Investment Pattern of Working Women in the City of Ahmedabad .IRACST- *International Journal of Research in Management & Technology (IJRMT)*, Vol. 4, No.6, December 2014.
22. Haque, M. M. et al. (2011) *Women Empowerment or Autonomy: A Comparative View in Bangladesh Context..Bangladesh e-Journal of Sociology*. Volume 8, Number 2. July 2011 17 Social Development Foundation, Reports, 2015.
23. MDG Progress Report, 2011
24. Todaro, M.P. 1997. *Economic development*. 6th Ed. Longman, London. 3p.
25. Maser, C. 1997. *Sustainable community development: Principles and concepts*. St. Lucie Press, Florida.
26. Kabeer, N. 2003. *Gender mainstreaming in poverty eradication and the millennium development GOals. A handbook for policymakers and other stakeholders*. Commonwealth Secretariat, London.
27. Yunus Muhammad (2006), *Microcredit: Banking with the Poor without Collateral*.
28. Khandker, S. R., Samad, H. A. and Khan, Z. H (1998) “Income and Employment Effects of Micro-credit Programs: Village Level Evidence from Bangladesh”, *The Journal of Development Studies*, Vol. 35, No. 2, p. 96-124.
29. Julia, C.K. Charlotte H. W., James R. H., Luceth X. N., Godfrey P., Linda A. M, Joanna B., John D.H. P. and Paul P. (2007) “Understanding the Impact of a Microfinance-Based Intervention on Women’s Empowerment and the Reduction of Intimate Partner Violence in South Africa”, *American Journal of Public Health*, October 2007, Vol. 97, No. 10.
30. Gertler, P., Levine, D.I. and Moretti, E. (2008) “Do Microfinance Programs Help Families Insure Consumption against Illness?” *Health Economics*, John Wiley & Sons, Ltd., Vol. 18, No. 3, p. 257-273.
31. Parveen, S., Leonhäuser, I.(2004). *Empowerment of Rural Women in Bangladesh: A Household Level Analysis*. Deutscher Tropentag- Berlin, 5-7 October 2004 Conference on Rural Poverty Reduction through Research for Development and Transformation .
32. IFAD (2001) *Rural poverty report 2001: The challenge of ending rural poverty*. Oxford University Press, New York.
33. Le Quang Thong (2008). *An Analysis of the Livelihoods in Selected Villages around the BD – NB National Park with a Particular Emphasis on Establishing the Opportunities for Community Based – Tourism Enterprises*. WWF Greater Mekong Vietnam country programme. Nong Lam University, Ho Chi Minh City, October 2008.
34. Chambers, R. and Conway, G. 1992, “Sustainable Rural Livelihoods: Practical Concepts for the 21st Century.” *IDS Discussion Paper 296*. Brighton: Institute of Development S Franken berger, T. 1996 “Measuring Household Livelihood Security:
35. Drinkwater, M. and McEwan, M. 1992 “Household Food Security and Environmental Sustainability in Farming Systems Research: Developing Sustainable Livelihoods.” A paper presented to the Adaptive Research Planning Team (ARPT). Biannual Review Meeting. Manju, Zambia 13-16, April.
36. Ghanim, I., 2000., “Household Livelihood Security: Meeting Basic Needs and Fulfilling Rights”. Atlanta: CARE discussion paper.
37. Drinkwater, Michael & Rusinow, Tamara, 1999. “Application of CARE’s Livelihoods Approach Presentation for NRAC ’99”, CARE memo.
38. Beckwith, Colin, 2000. “The Integration of Important Dimensions Embedded within the Household Livelihood Security Framework”, CARE memo.
39. Timothy R. at al. (2000). *Operationalizing Household Livelihood Security: A Holistic Approach for Addressing Poverty and Vulnerability*.CARE-January,2000.
40. *Resettlement, Livelihoods and Ethnic Minorities Development Program (RLDP)*. Trung Son Hydropower Project . Vietnam Electricity Trungson Hydropower Management Board. Ha Noi,

January 15, 2011.

41. Babbie, Earl R., “The Practice of Social Research”, fourth edition, Wadsworth Publishing Co., California, 1986.
42. Baker, Thersee L, “Doing Social Research”, second edition, McGraw-Hill, Inc, Singapore, 1994.
43. Blalock, Hubert M., “Social Statistics”, revised edition, McGraw-Hill Book Company, Singapore, 1979.
44. Loether, Hurman J. and McTavish, Donald G., “Descriptive and Inferential Statistics-An Introduction”, second edition, Allyn and Bacon, Inc., Boston, 1980.
45. Nachmias, Chava Frankfort and Nachmias, David, “Research Methods in the Social Sciences”, Arnold, New York, 1997.
46. Trochim, William M.k,” Research Methods”, Second edition, 2006, An Imprint of Dreamtech Press.19-A, Angari Road, Daryaganj, New Delhi-11002.
47. Nessa, T., Ali, J & Hakim, R. A. (2012). The Impact of Microcredit Programs Women Empowerment: Evidence from Bangladesh. OIDA International Journal of Sustainable Development, 3(9), 11-20. [Online] Available at <http://www.ssrn.com/link/OIDA-Intl-Journal-Sustainable-Dev.htm> (March 1, 2014).
48. Hasam, M. A. (2020). Improvement of Hardcore Poor Families Regarding Empowerment & Livelihood: A Comparative Sociological Study of GO & NGOs in Jamalpur District. Mphil. thesis paper, University of Dhaka.

GLOSSARY AND ACRONYMS

AMT	Appraisal Monitoring Team
CAP	Community Action Plan
CF	Cluster Facilitator
CIW	Community Infrastructure Works
CP	Community Professional
CNRS	Centre 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
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
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