Preface

Social Development Foundation (SDF) started implementing Social Investment Program Project (SIPP) in Bangladesh in 2003, employing the Community-Driven Development Approach (participatory system). Under the project, overall development programs have been launched by actively involving the extreme poor and poor people of impoverished villages in income-generating activities, employment generation, and empowerment of women, development of sustainable institutions and small infrastructure, and their maintenance.

In 2015, SDF expanded its activities to 21 districts of the county under Nuton Jibon Livelihood Improvement Project (NJLIP). It could be mentioned that in July 2021 SDF has started the implementation of 5 years' duration 'Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project in 20 districts with financial support from the Government of Bangladesh and the World Bank.

Initially five and then 15 manuals were prepared with the participation of community members for the development of sustainable intuitions, income-generating activities, employment generation and improving the lifestyle of the poor. The manuals were prepared with support from the World Bank and SDF. The manuals are known as Community Operation Manuals (COMs). With the growing size of Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project and the expansion of the purview of its activities, a necessity has arisen in the course of time to update and modify the manuals.

Taking all those things into account and for carrying out the programs of 'Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project properly, a Community Operations Manual (COM) has been formulated in three parts with the participation of all stakeholders containing all the necessary guidelines and rules. In this three-part manual, all the necessary outlines have been made following the community-driven development strategies for the implementation of the programs of 'Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project, which will help all concerned, including the community members to implement the project.

I, therefore, express my deep gratitude and extend thanks to those community members who participated in formulation of the manual, and also the SDF and the World Bank officials and others who extended their cooperation in getting it published. I do hope this booklet will duly help implement this project as expected.

(A. Z. M. Sakhawat Hossain)
Managing Director

Table of Contents

Part-2

No.		Page
	Chapter-7	
1.0	What do we mean by Community Finance?	7
2.0	Objectives of Community Finance	7
3.0	Role and responsibilities of different committees/groups	7
4.0	Elements of Community Finance	11
5.0	Loan security fund	18
6.0	Maintaining transparency and Accountability	18
7.0	Service Charge Determination	21
8.0	Sharing annual net profit of VCO will be as follows	21
	Chapter-8	
1.0	Introduction	53
2.0	Purpose	53
3.0	Types of Infrastructure	53
4.0	Infrastructure Needs	53
5.0	Key Rules	54
6.0	Implementation Steps	55
7.0	Community Procurement	67
8.0	Implementation procedure of Sub-project	67
9.0	Implementation of earthen road	78
10.0	Culvert Construction	79
11.0	Implementation of GS office building construction	80
	Chapter -9	
1.0	Village Development and Disaster Management Cycle	103
2.0	Different Phase of Village Development Cycle	104
3.0	Disaster Management and Community Based Adaptation to Climate Change	105
4.0	Participatory Damage and Risk Assessment Map	114
5.0	Linkage between VDF & Others fund	123

No.		Page
	Chapter- 10	
1.0	What is Livelihood	127
2.0	Participatory Vulnerability Analysis	127
3.0	Considering Factors for Livelihood Support Plan	132
4.0	Value Chain	134
5.0	Linkage Development	134
6.0	Innovative Livelihood Activities	136
7.0	Mini Farms, Growth at Production Level	136
8.0	Micro Enterprise/Business development	137
9.0	Steps for Livelihood Plan Implementation	138
10.0	Livelihood Development Process	140
11.0	Producer Group Activities	142
	Chapter-11	
1.0	Background	161
2.0	Youth in Nuton Jibon	161
3.0	Types of Unemployed Youths	162
4.0	How to Identify Youths	163
5.0	Vulnerability of Youths	165
6.0	Awareness Building	167
7.0	Motivation and Mobilization	167
8.0	Social Event and Competition	167
9.0	Capacity Building	170
10.0	Linkage Development	170
11.0	Skill Training	171
12.0	Employment	171
13.0	Opportunities for youth in Nuton Jibon	173
14.0	Youth in Gram Samiti	173
15.0	Type of Youth Fund	173
16.0	Rules for Loan Receiving and Repayment	175
17.0	Skill Development Training and Employment	176
18.0	Youths' role in CWF Sub-project	178
19.0	Convergence with other Youth Development Activities	180

Community Finance
(Savings & Credit Activities)

Chapter-7

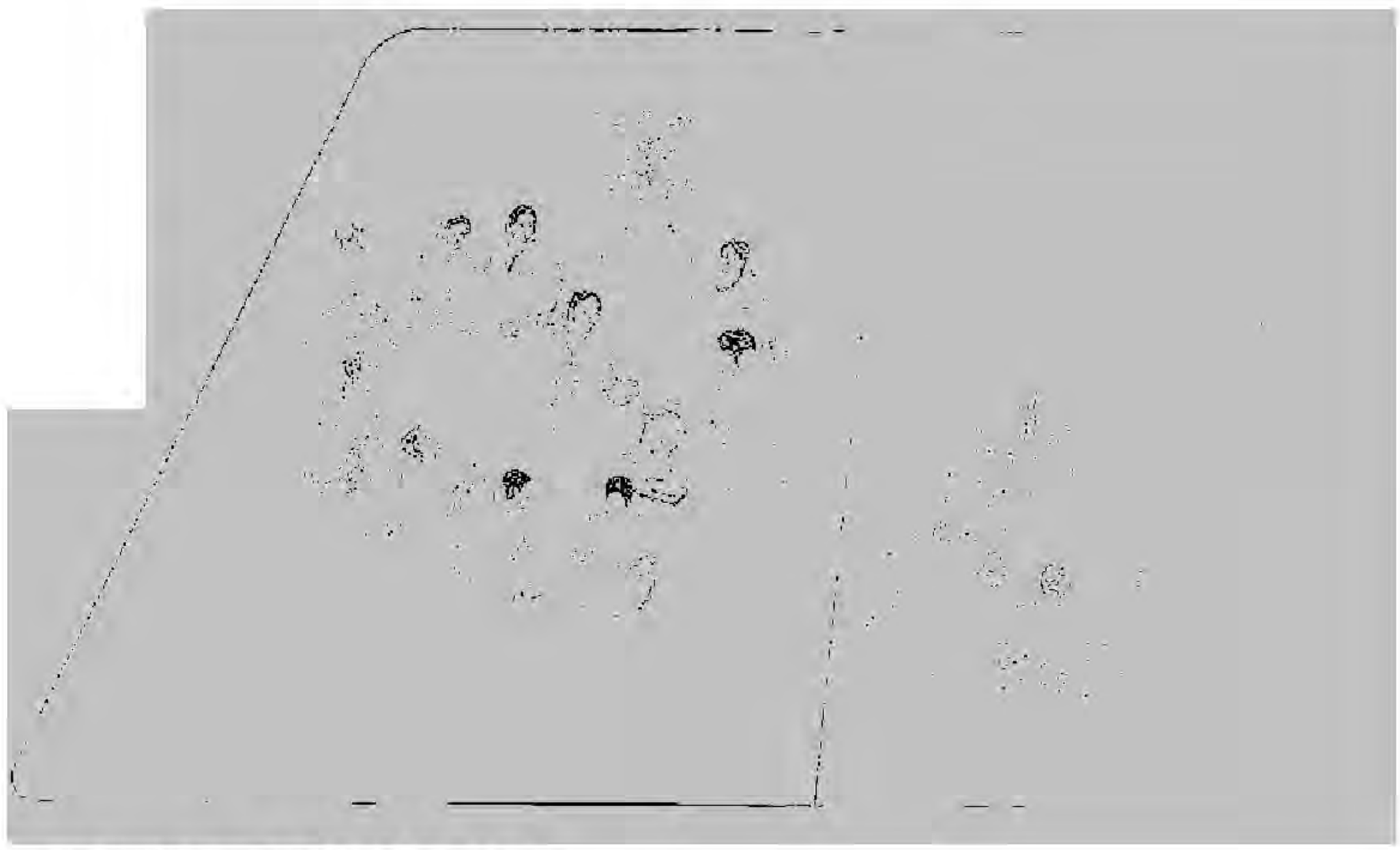
1.0 Introduction

Community finance is a financing process, which covers management of loan disbursement planning, collection, fixation of service charges and mode of distribution, fixation of loan installment numbers and duration of repayment, loan activities etc to be carried out by community. In this process, the beneficiaries are entitled to take decisions that provide them with highest level of benefit in terms of poverty eradication through implementing Income Generating Activities (IGA).

2.0 Objectives of Community Finance

- To inspire regular savings;
- To operate internal lending;
- To ensure smooth operations of RF loan among RELI beneficiaries in implementing income-generating activities;
- To provide savings matching grant to RELI beneficiary.

3.0 Role and responsibilities:



The responsibilities of RELI Groups

- Save regularly;
- Select potential members among beneficiaries for IGA.
- Maintain resolution, savings pass book and accounts etc.

Role and Responsibilities of the Sanchay Committee (SC):

- Opening bank account and operate through joint signature of leader, cashier and secretary. Two signatories are needed for operation of account where signature of leader is mandatory.
- Bank cheque book will be preserved by the cashier
- SC will receive savings from RELI Groups and provide receipt by putting signature;
- Received money from RELI groups will be deposited to the bank accounts within 24 hours;
- Meetings once in a month to operate savings and credit activities;
- Maintain Bank Pass book, ledger and cash book, Deposit slip and Cheque book etc.
- Provide quarterly statement to groups and GS.

Responsibilities of Village Credit Organization (VCO)

- Open bank account and operate by the VCO leader, secretary and cashier jointly.
- Disburse revolving loan funds to RELI Group members;
- Collect the repayment of revolving loan funds through RELI Groups and maintain necessary records and regsiters;
- Assist the Loan Appraisal Committee (LAC) to evaluate the viability of proposals;
- Ensure the quality of loan portfolio;

- Sign MoU will GS and receive Revolving (Shabolombi) Fund to operate loan activities among the RELI group member as recommended by (LAC);
- Submit financial statement (report on loan disbursement and collection, cash flow, income and expenditure and balance sheet statements etc.) to the Gram Samiti on monthly basis;
- Conduct meeting on monthly basis and as often as needed;
- Prepare aging of loan portfolio and loan loss provision for ensuring the quality of loan portfolio;
- Monitoring proper utilization of Revolving fund (RF);

In order to ensure the quality of VCO activities and its sustainability, VCO will follow the annexure 03, 04, 05, 06, 07, 08 and 09

Operation of Loan Management System (LMS):

The RELI project will provide laptop including modem to each of the villages to carry out the loan management activities as per the project guideline. To implement this SDF will also provide necessary training to the Community Resource Person (CRP) to be identified among the RELI beneficiaries. This LMS activity will create opportunities for the RELI villages to update all the loan activities through using web based system. To implement LMS each of the GS will appoint a CRP.

4.0 Elements of Community Finance:

Community finance consists of three elements e.g.

Savings:

What is Savings?

The portion of income which is saved for future without consumption is regarded as savings.

Rules for savings

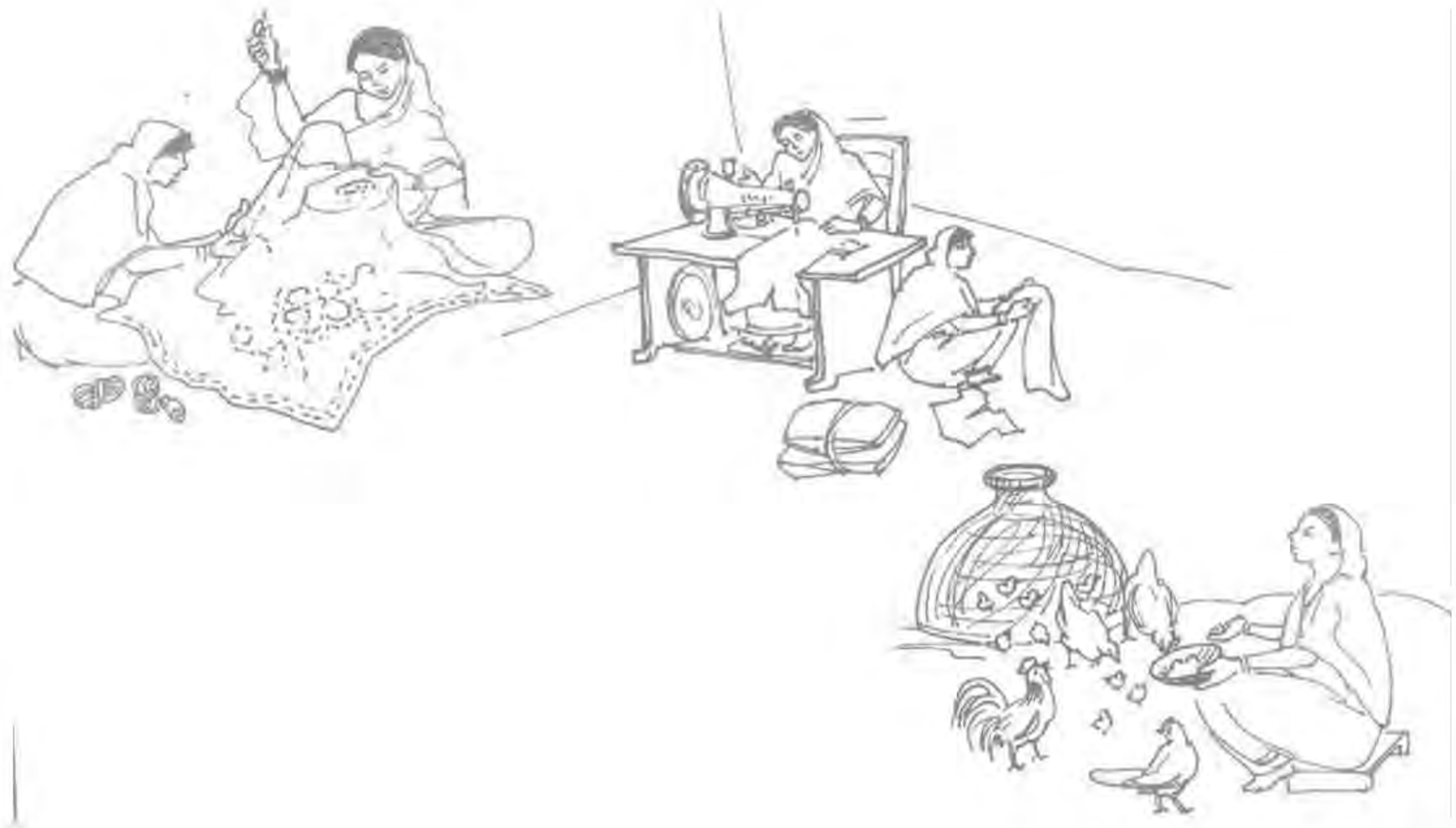
- Each member of the RELI Groups will save regularly and deposit accordingly. The savings amount, instalment duration, service charge etc. will be decided by GP;
- RELI group will deposit collected savings to the Savings (Sanchay) Committee (SC) in the same day and get acknowledged in the register/Group Pass Book against the deposit amount from the SC cashier/ leader;
- SC will receive the Grants Matching Savings (GMS) amount as provided and update relevant registers and books of accounts;
- The group cashier will also update individual member's pass book with the information of saving deposited by the members and GMS received on a regular basis;
- Instalments of Internal Lending to be recorded properly in the SC register and group passbook;
- GP will decide cancelation of membership if any member fail to deposit savings for three consecutive months and if any member intends to be re-included;
- Net income from bank interest on savings and the service charge from internal lending to be distributed among the members in proportionate to their amount of savings deposited.

Rules for withdrawing savings

- Members can withdraw up to 80% of their savings to meet emergency needs;
- Members will not withdraw any amount of savings within the 1st 6 months of his/her enrolment as member;
- If any member withdraws his/her savings during 6 months of enrolment as member, in that case s/he will not be eligible for receiving GMS to be provided by the project;
- Members having loans to be repaid cannot withdraw their savings.
- Members must submit an application for withdrawing savings.
- The group will sanction the application in their meeting,
- The group cashier will pay the amount and note it down in member's passbook;
- When a member dies or is removed from the group, the savings amount will be returned after deducting the amount owed, if any.

Rules for Internal Lending

- 80% of the savings collected by the RELI Group can be given as loans to member;
- The group will decide the maximum amount of loan each member can take;
- Single client exposure- No single RELI member should take > 30% of the total assets of the RELI (Assets mean outstanding portfolio + cash at bank)

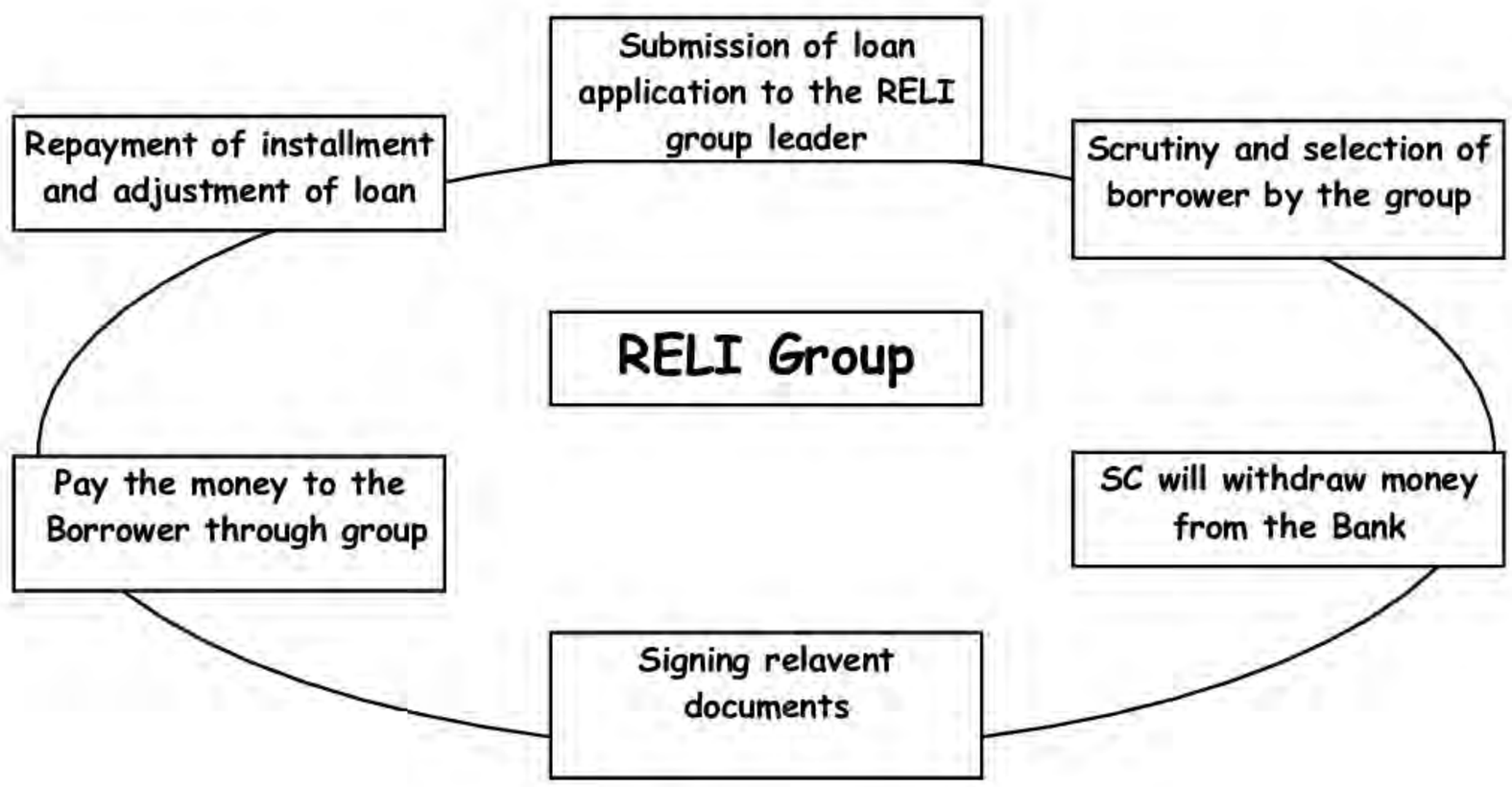


At the end of each yea, an income and expenditure statement as well as a balance sheet will be prepared and on the basis of this statement the annual net profit on internal lending activities as well as savings and bank interest on deposited savings in the bank will be distributed among the members proportionately as on 30 June each year.

Steps of internal loan:

- RELI member will fill up loan application form and this to be approved in the group meeting;
- RELI member will repay the loan according to the agreed repayment schedule;
- The passbook issued to members will have separate pages for savings and internal loan.
- The group will decide the actions to be taken to persuade members who are not repaying the loans taken by them.

Steps of internal lending are shown in the diagram.

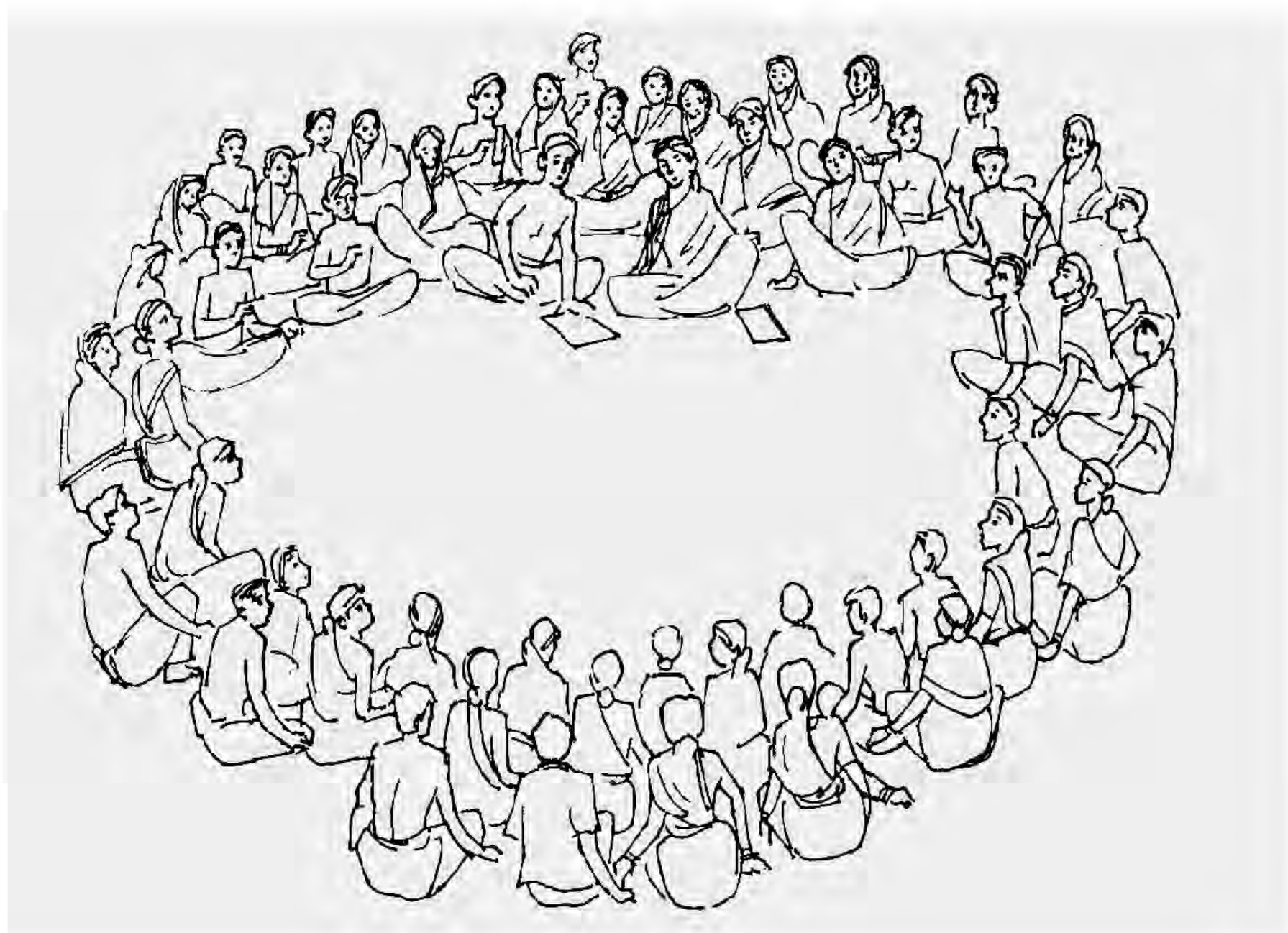


Rules and Procedures for Revolving (Shabolombi) Fund Loan

- The amount of Revolving Fund (RF) transferred by the Gram Samiti to the VCO will be operated for disbursing loan among the RELI members for enabling them to embark on income generating activities;
- The service charge, repayment schedule etc. will be approved by the Gram Parishad.

The eligibility criteria for receiving Revolving Fund loan:

- RELI member who has deposited savings for a consecutive 3 months will be considered for Revolving Loan;
- The internal loan taken by him/her is being repaid regularly;
- There is no instalment missed in loans with outside bank/ MFIs agencies;
- Not violated 'Dash Neeti'



Steps for receiving Revolving Loan:

The following steps to be followed for receiving Revolving (Shabolombi) Fund:

Steps	Major activities
Step-1	**Preparing the application** • Identify potential IGA; • Getting assistance from Gram Samiti/VCO; • Assessing viability of loan proposal and business plan; • Preparing application with costs, expected receipts, repayment schedule etc.
Step-2	**Recommending application** (Within 5 days of submission of application) • The RELI Group will receive application from members; • The group will review and send the application to VCO; • The Loan Appraisal Committee on behalf of VCO will verify the application • The VCO evaluate and sanction the application.
Step-3	**Releasing loan amount** (Within 3 days from sanction) • The RELI member who will receive the loan will sign a loan agreement with the VCO.; • The VCO disburse the loan amount directly to the concerned member.
Step-4	**Repayment of loan** (As per the approved application) • The RELI group, SC, VCO, GS will help the member to carry out IGA successfully; • The member repays loan installments as per repayment schedule; • The RELI Group will facilitate members to repay loan regularly and take necessary measures to recover overdue loan if any.
Step-5	**Maintenance of records** • The VCO will issue loan passbook to member at the time of disbursing loan; • The group leaders/cashiers must mention the amount of installments and sign in the pass book of individual RELI members at the time of collecting installments; • The passbook must be updated by VCO cashier/leader when instalments collected; • The VCO will maintain loan accounts and relavent docuents regularly; • VCO will notify RELI Group and members failing to repay loan installments.

In addition, the following items process will be followed prior to loan sanction to the members.

Application for Revolving (Shabolombi) Loan

- The borrower will apply (application: annexure-02) for loan upon decision of the Group;
- Application with investment Plan/business plan approved by the Group for the loan;
- Mentioned the date of Group Meeting Resolution for the loan;
- The borrower will sign a Commitment Letter;
- Group leader and cashier will make a commitment on behalf of the RELI that they will make group pressure on the default borrower until repayment the defaulted loan instalments and put their signatures jointly on the loan application form.

Selection of Borrowers

1. The loan applicant must be a member of RELI/Youth RELI Groups;
2. Must comply with and abide by the 'Dash Nitti' (Ten Principles);
3. Have attended group meetings on a regular basis for the last six months, and been saving the agreed amounts regularly;
4. The RELI members who already repaid their loans will be considered for next RF/Internal loan;
5. No one of the members in family is a drug addict/ involve with criminal offence etc.

Loan Amount and Duration with Instalments

a) The amount of loan will be decided on the nature of IGA;
b) The mode of loan repayment will be weekly/fortnightly/monthly etc. and number and size of the loan instalments will be fixed in accordance with the cash flow or expected income from the respective IGA;
c) The maximum loan duration period will be 18 months depend on the nature of the IGA e.g. 6 months, 1 year or 18 months;
d) A member can receive more than one loan per year depending on availability of funds, fulfilment of the groups' loan requirements, the need and performance of an earlier loan.
e) Single client exposure- No single RELI member should take > 10% of the total assets of the VCO (Assets mean outstanding portfolio + cash at bank)

5.0 Loan security fund:

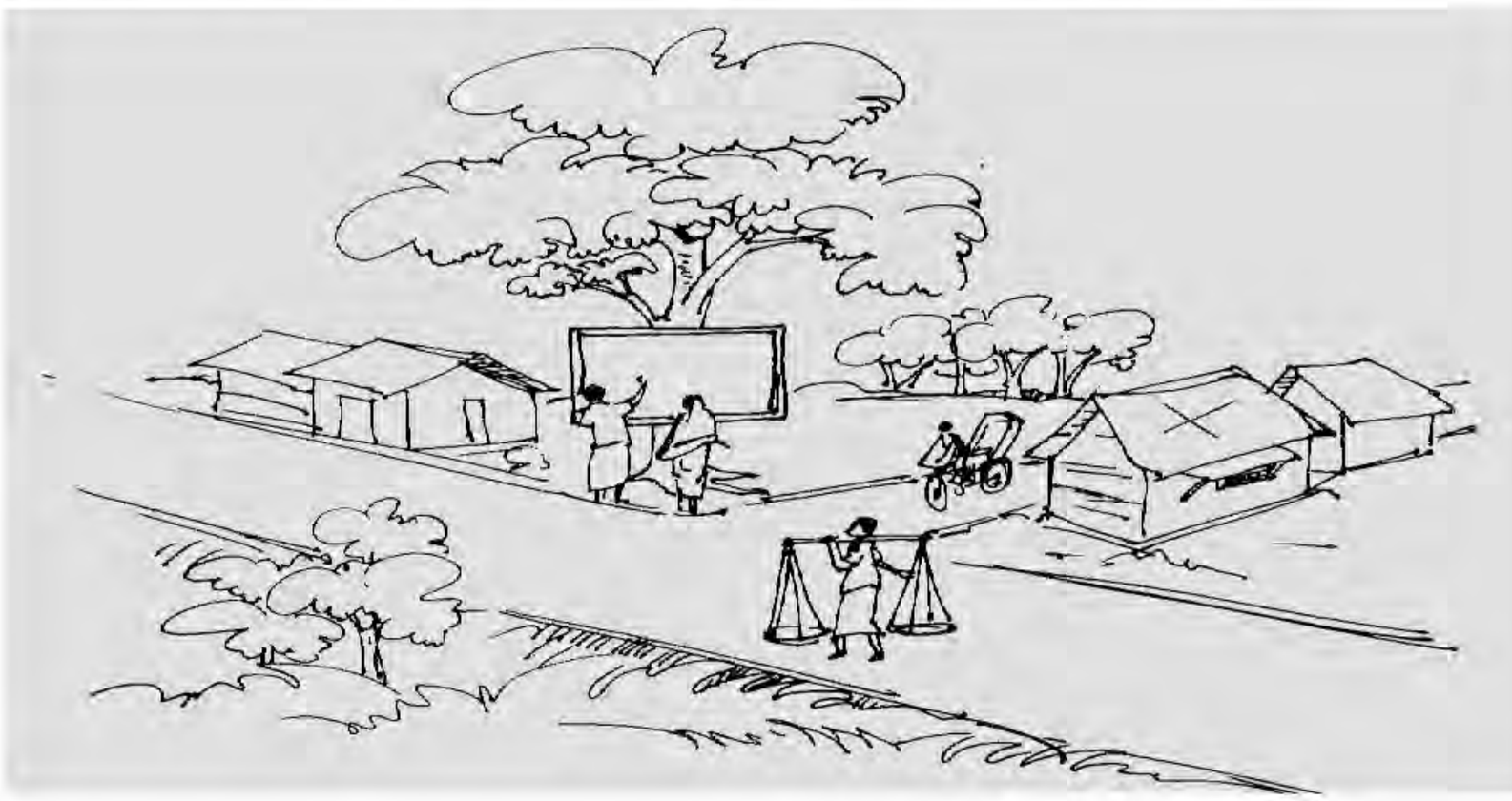
Borrowers will pay 1% of the loan amount to loan security fund. On the other hand the VCO will replenish 10% of the total net service charges to be accumulated on a yearly basis after meeting all VCO related expenditures such as transportation costs to and from Bank, purchasisng of books and registers for maintaining official records etc.

Purpose of using loan security fund-

- In case of death of any RELI member after getting loan and no earning member in the family then the loan security fund will be used to recover/adjust his/her outstanding loan fully or partially.
- If the borrower migrated for more than three years from the respective area and nobody can tress him/her then the loan security fund will be used to recover/adjust his/her outstanding loan fully or partially
- In order to recover/adjust outstanding loan by loan security fund, prior approval will be needed by the Gram Parishad and it will be depended on the availability of loan security fund.

6.0 Maintaining transparency and Accountability

- The savings and credit activity will follow the "Dash Neeti" and COM guidelines.
- The information about eligibility criteria and other details of saving and credit will be informed to all the extreme poor and poor members in the village.
- The Social Audit Committee will watch the activities of RELI, SC, VCO and report its observations to Gram Samiti to present Gram Parishad.



RELI Groups will maintain the following records:

a) Minutes books for recording decisions;
b) Passbooks for members -- separate pages for savings and loans;
c) Savings and loan instalment collection sheet/register;
d) Ledger for saving and loan;
e) Loan application-cum-agreement;
f) Service charge register etc.

SC will maintain the following books and records:

1. Minutes Book for keeping proceedings,
2. RELI group wise savings register;
3. Copy of savings deposit slip from groups;
4. Request letter of withdrawal of savings;
5. Bank deposit slip, passbook and cheque book.
6. Cheque issue registers.
7. Cash book and RELI group wise monthly statement

The VCO will maintain the following records.

- Minute Book.
- Passbook for members-showing loans given and repayment;
- Revolving Loan ledger;
- Loan recovery sheet/register;
- Bank deposit slip, passbook and cheque book;
- Bank reconciliation statement;
- Sector wise loan register;
- Cheque issue register;
- Loan security fund register;
- Monthly statement;
- Cash book;
- Different Financial Statements like Cash flow, Income and Expenditure (Profit and Loss), Balance sheet etc.

Loan Appraisal Process:

In order to verfy each loan proposal a three-member Loan Appraisal Committee (LAC) will be formed by GS:

i. VCO representative: 1
ii. SC representative: 1
iii. GS representative: 1

The Loan Appraisal Committee shall assess and examine the loan proposal considering the following factors::

- Market demand
- Local availability of the raw materials/capital inputs for the proposed IGA
- Availability of the Technology;
- The IGA activity should be environment friendly and socially acceptable;
- Whether the borrower has required skill and experiences on the IGA;
- Whether existing conditions, operating items and management are conducive for the IGA;
- Whether the IGA is in line with the RELI objectives;
- Whether the existing assets and finance of the borrower will have auxiliary support for the IGA;

7.0 Service Charge Determination

The VCO and Gram Samiti will consider the following factors to fix the rate of service charge for the RF loan, which should be a cost recoverable one, and then describe the rationale to the Gram Parishad for endorsement. Usually, it should not be below 8% flat.

- Rate of Inflation
- Loan Administrative Cost
- Increase of the RF Fund

8.0 Sharing annual net profit of VCO:

The annual net profit of the VCO will be shared as per following percentage:

- Gram Samiti: 15 %
- Loan Security Fund: 10 %
- Add to the Revolving Fund: 75%

The net profit at the end of every year will be distributed as on 30 June each year as per the above mentioned rate.

Annexure - 01

Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project
Application form for Internal Loan

Date: _____

To

The group leader

Village: _____

Union: _____

Upazila: _____

District: _____

Subject: **Application for Internal Loan under Savings Fund.**

Dear Sir,

I, Mr./Mrs._____ Husband/Father_____ _____Village_____is a member of RELI Group.My PIP No. _____ I am applying for an Internal loan of Taka _____ (in words Tk. _____) from savings fund for operating livelihood activities. I am declaring that I will invest the loan amount to the proposed IGA. I hereby commit and declare that I shall utilize the loan fund according to COM principles and be obliged repay the loan. I also declare that I have no defaulted loan in any other agency. If I do not repay the loan timely without any reasonable causes, RELI Group can take necessary action against me.

Signature of the Applicant _____

Recommendation of the Group:

The applicant has a savings balance of Taka _____. In terms of his/ her application we recommend to SC to withdraw Tk._____(Inwards _____) from SC bank account.

Signature: _____ Signature:

Group Cashier, RELI No._____ Group Leader, RELI No. _____

SANCTION OF LOAN

Today _____ (Date) according to the RELI group meeting's decision, Taka_____(Inwords_____) has been sanctioned. The borrower will repay the entire loan in _____ instalments @_____% Service Charge totalling to Taka_____(Inwords_____ _____)

In order to repay the loan the RELI group will be jointly responsible.

Signature: _____ Signature: _____

RELI group Leader (Name): RELI group Cashier (Name):

Date: Date:

Annexure-2

Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project
Application form for Revolving (Shabolombi) Loan

Date: _____

To
The Leader
Village Credit Organization

Village : _____

Union : _____

Upazila : _____

District: _____

Subject: Application for Loan under Revolving (Shabolambi) Fund.

Dear Sir,

I, Mr./Mrs._____Husband/Father _____Village_____ __is a member of RELI Group No. _____PIP No.---------- applying for loan of Taka _____(in words _____) from RF Loan Fund.

I declare that I will invest the loan amount for proposed IGA _____. I hereby commit and declare that I shall utilize the loan fund according to COM principles and compel to repay the loan. I also declare that I have no overdue loan in any other agency. If I do not repay the loan timely without any reasonable causes, VCO can take necessary action against me.

Signature of the Applicant _____

Recommendation of the RELI Group

The applicant has a savings balance of Taka _____ In terms of his/her application, we recommend for the sanctining of Taka _____

(In words _____) as Revolving (Shabolombi) loan.

In order to repay the loan, the RELI group will be jointly be liable to make sure the loan is recovered.

Signature: _____ Signature: _____

Group Cashier,RELI No. _____Group Leader ,RELI No. _____

SANCTION OF LOAN

Today _____ (Date) according to the decision of VCO meeting, Taka _____(Inwords _____) have been sanctioned. The borrower will repay the entire loan in _____ instalments @ _____% Service Charge totalling to Taka _____ (Inwords_____)

Signature: _____Signature: _____ VCO Leader (Name) & Date VCO Cashier (Name) & Date

Business/ Investment Plan: Weekly/ Monthly/ Quarry/ Yearly

Items	Amount	Items	Amount

Capital Cost		Operating Cost	
a.		a.	
b.		b.	
c.		c.	
d.		d.	
e.		e.	
Total			

Estimated Income from the IGA (Daily/Weekly/Monthly/One time is Taka _____

Loan Repayment _____ Instalments Weekly/Fortnightly/ monthly and per instalment will be Tk. _____ with service Charge.

Loan Commitment:

I Mr./Mrs._____of Village_____ member of RELI group No. _____hereby commit that I will repay the sanctioned RF loan of Taka _____ approved by VCO inclusive of the Service Charge @ _____ % according to the set number of instalments. I further commit that I will invest the loan for proposed IGA. I will comply with the RELI Group and VCO committee's decision in case of any loan default and/or deficit in loan repayment.

Witness	: _____	Signature	: _____
1. Leader	: _____	Member, RELI No.	: _____
RELI No.	: _____	Village	: _____
		Union	: _____
2. Cashier	: _____	Upazila	: _____
RELI No	: _____	District	: _____

Annexure - 03

Loan Portfolio Aging and Loan Loss Provision Guideline

The aging/classification of loan portfolio is essential in order to analyze the current scenario of Community Finance Activities in the VCOs under RELI project and take necessary measure accordingly. Some parts of the loan that has been disbursed at community level under RELI project became default while other has been expired. The defaulted and expired loan of Community Finance Activities indicates risk of it. The quality of loan portfolio and the extent of its risk could be analyzed through loan portfolio classification which can be used later for loan provisioning.

It is to be mentioned that in case of failure to repay a loan on time it become expired and considered as bad loan. Bad loan does not add any service charge in revolving loan fund. Bad loan also decreased the rate of loan portfolio yield and indicate the declined trend of the loan portfolio. In such situation, the bad loan is required to be written off.

Loan Loss Provision:

In order to take necessary measure crafter analysing the quality of loan portfolio and the extent of its risk in VCO level, the task of loan portfolio classification and calculating loan loss provision for reservation will be conducted on 30th June and 31st December in each year from now on.

The following guidelines need to be completed for loan portfolio classification and provisioning at community level of all VCOs.

Aging of Loan Portfolio (Loan portfolio classification):

The outstanding loan of current borrowers of VCO can be classified as follows:

- The outstanding loan which has not yet been defaulted can be classified as **Standard/Regular** loan.
- While the tenure of a defaulted loan falls within 1-30 days, the outstanding loan would be classified as **Watchful** loan.
- While the tenure of a defaulted loan falls within 31-180 days, the outstanding loan would be classified as **Sub-Standard** loan.
- While the tenure of a defaulted loan falls within 181-365 days, the outstanding loan would be classified as **Doubtful** loan.
- In case of an expired loan of a borrower and if the tenure goes beyond 365 days, that will be classified as **Bad** loan.

For the effective monitoring of Revolving Fund (Shabolombi Fond) loan activities, the VCO could classify the loan portfolio as per following class and take necessary measures mentioned below:

1. The tenure of a defaulted loan falls within 1-30 days
2. The tenure of a defaulted loan falls within 31-60 days
3. The tenure of a defaulted loan falls within 61-90 days
4. The tenure of a defaulted loan falls within 91-120 days
5. The tenure of a defaulted loan falls within 121-180 days
6. The tenure of a defaulted loan falls within 181-365 days
7. The tenure of a defaulted loan falls more than 365 days

On the basis of the above mentioned class, the following measures have to be carried out respectively:

a) The tenure of a defaulted loan falls within 1-30 days:
b) VCO committee members have to make a telephone conversation and SMS with the default borrower and request him/her to pay the defaulted loan amount.
c) The tenure of a defaulted loan falls within 31-60 days:
d) VCO committee members must make a personal contact with the default borrower and request him/her to pay the defaulted loan amount.
e) The tenure of a defaulted loan falls within 61-90 days:
f) VCO committee members have to organize a meeting with the community leaders/influential persons and exert pressure on the default borrower to pay the defaulted loan amount.
g) The tenure of a defaulted loan falls within 91-120 days:
h) VCO committee members have to organize a meeting with the UP chairman and members, and try to negotiate with the default borrower to pay the defaulted loan amount.
i) The tenure of a defaulted loan falls within 121-180 days:
j) VCO committee members will have to issue a legal notice to the default borrower.
k) The tenure of a defaulted loan falls within 181-365 days or more than 365 days:

l) VCO committee members will have to take legal action against the default borrower.

The following rate needs to be followed for loan provisioning in terms of loan portfolio classification:

Sl.	Classification of loan portfolio	Rate of provision on loan portfolio
01	Standard/ Regular	1%
02	Watchful	5%
03	Substandard	25%
04	Doubtful	75%
05	Bad debt	100%

Types of loan:

The loan portfolio can be classified according to the following two ways in order to determine loan loss provision:

Loan payable according to equal interval and instalment:

The loan which is payable according to equal interval and instalment within a specific loan schedule will be considered as **loan payable according to equal interval and instalment**.

Loan payable in one instalment:

The Loan payable in single instalment within a specific loan schedule will be termed as **loan payable in one instalment**, for instance, seasonal and agricultural loan payable in one instalment. (Currently, there is no loanto be paid back in single instalment. However, if the VCOs launch such types of loan in future, it would be applied).

Definition:

4.1 Defaulted loan:

In case any loan amount is payable within specific time period but the borrower fails to repay it -- whether partially or in full -- it will be termed as default loan.

For example:
If any borrower pays back Tk. 50 out of Tk. 100 repayable amount then the default loan amount is Tk. 50.

4.2. Overdue loan (Expired loan):
The overdue loan states the loan repayment schedule which has expired. For example: If a one-year term loan is disbursed on the 1st of January, 2022 it will expire on the 1st January, 2023.

4.3 Duration of default loan:
In terms of loan portfolio classification, the period of default loan means the time span between the day the loan or any instalment gets defaulted and the period the loan is classified. If any loan amount is recovered while the loan is still defaulted, it is to be consider that the defaulted loan has been recovered in order to determine the period of defaulted loan for the simplification of accounting.

In order to determine the period of default loan, loan portfolio classification and loan loss provision reserve, the following rules need to be followed as per different types of loan.

Ways to determine the period of defaulted loan, loan portfolio classification and loan loss provisioning:

5.1 In case of loan payable in equal interval and instalment-
5.1.1 In case of loan which does expire, the period of default loan means the equivalent time of total defaulted loan amount.
Which means, the equivalent time of total defaulted loan amount = (Total default loan ÷ amount of single instalment) X period between two instalment.

For example: 5.1.1 (In case of loan that has not been expired):

The following table explains how to determine period of defaulted loan and loan portfolio classification for five borrowers of a VCO at the end of June, 2022.

Name of borrowers	Date of loan disbursement	Total outstanding loan (including service charge)	Total Overdue loan (including service charge)	Amount per instalment (including service charge)	Number of defaulted loan instalment	Interval between two instalments (days)	Equivalent period of defaulted loan (day)	Days after the loan is expired	The period of defaulted loan	Class
	(1)	**(2)**	**(3)**	**(4)**	**(5)= (3) ÷(4)**	**(6)**	**(7)= (5) ×(6)**	**(8)**	**(9)= (7)+(8)**	**(10)**
Kana	24.9.21	300	100	25	4	7	28	-	28	Watchful
Khadiza	24.10.21	4,000	2,700	100	27	7	189	-	189	Doubtful
Banesa	3.3.21	3,000	0	100	0	7	0	-	0	Standard
Ramisa	8.6.21	2,000	1,750	250	7	7	49	-	49	Sub-Standard
Saleha	3.11.21	3,000	1,750	250	7	30	210	-	210	Doubtful

* In case of any fraction, the next integer (full number) would be counted.

5.1.2. The summation of the equivalent time of total defaulted loan amount and the period after the loan is expired is called the period of defaulted loan in case of any expired loan.

Example 5.1.2: (In case of defaulted loan which is already expired):

Name of borrowers	Date of loan disbursement	Total outstanding loan (including service charge)	Total Overdue loan (including service charge)	Amount per instalment (including service charge)	Number of defaulted loan instalment	Interval between two instalments (days)	Equivalent period of defaulted loan (day)	Days after the loan is expired *	The period of defaulted loan	Class
	(1)	**(2)**	**(3)**	**(4)**	**(5)=(3) ÷(4)**	**(6)**	**(7)= (5) ×(6)**	**(8)**	**(9)= (7)+(8)**	**(10)**
Mayna	25.2.13	1500	1500	75	20	7	140	125	265	Doubtful
Popi	25.2.13	1500	1500	750	2	7	14	125	139	Sub-standard
Sahera	21.6.13	1500	1500	750	2	7	14	9	23	Watchful
Momena	11.7.12	1500	1500	750	2	7	14	354	368	Bad
Surma	1.6.13	1500	1500	75	20	7	140	29	169	Sub-standard

*The spread between the day the loan expire and loan loss is provisioned in case of expired loan.

Calculation of Loan Loss Provision:

The following rate of provision needs to be calculated on principal loan amount once classifying the principal amount after adding the outstanding loan under each class according to the 10th column of the above two tables (Table- 5.1.1 and 5.1.2).

Class of loan	Outstanding Loan (Principal)*	Rate of provision on principal amount	Provision is needed
Standard	2,727	1%	27
Watchful	1,636	5%	82
Sub-Standard	4,545	25%	1,136
Doubtful	7,727	75%	5,795
Bad	1,364	100%	1,364
Total:	**17,999**	-	**8,404**

*Service charge needs to be added to the outstanding loan amount for classification and simplifying the calculation. However, at the time of loan loss provision, principal loan outstanding will be used.

Principal outstanding of loan = (Outstanding loan including Service charge ÷ Factor)

Where, Factor = (Amount payable including service charge ÷ Amount of loan disbursed)

Example:

If the amount of disbursed loan is Tk. 1,000, then the total payable amount will be Tk. 1,100/- after one year, including 10% service charge.
Here, Factor = 1100 ÷1000 = 1.1

The principal outstanding of loan can be calculated by dividing the outstanding loan, including service charge, by the **Factor (1.1)**.

This calculation method is used to determine the principal outstanding of loan in the table above.

5.1.3. In the case where the period of defaulted loan is more than one year-

The expired loan will be termed as doubtful until it expires even though the period of default loan is more than 365 days.

Example: 5.1.3. (In the case where the period of defaulted loan more than one year):

The loan classification method is explained below for four borrowers of a VCO at the end of June, 2022 in case of more than one year term loan.

Name of borrowers	Date of loan disbursement	Total outstanding loan (including service charge)	Total Overdue loan (including service charge)	Amount per instalment (including service charge)	Number of defaulted loan instalment	Interval between two instalments (days)	Equivalent period of defaulted loan (day)	Days after the loan is expired	The period of defaulted loan	Class
	(1)	*(2)*	*(3)*	*(4)*	*(5)=(3)÷(4)*	*(6)*	*(7)=(5)X(6)*	*(8)*	*(9)=(7)+(8)*	*(10)*
Mayna	30/11/22	5,250	4,000	250	16	30	480	-	480	Doubtful
Popy	21/07/23	5,600	5,400	200	27	14	378	-	378	Doubtful
Sahera	23/06/23	5,400	5,400	200	27	14	385	7	392	Bad loan
Momena	14/08/11	1,750	1,750	250	7	7	49	320	369	Bad loan

* Each loan in example is a two-year term loan.

Annexure - 04

Policy to write off bad debt

If a loan is not paid back within the specific period after disbursement, then it becomes expired and at one stage it is considered as bad loan. Bad loan does not add any service charge and contribute to the increase in the loan revolving fund. Bad loan impedes the percentage of portfolio yield and indicates declining trend of the loan portfolio. The bad loan needs to be written off in such cases.

a) Loans may be written off after having been classified as bad loan for two years and having a 100% provision against that loan;
b) Loans that have been classified as bad loans earlier should be written off first. If any loan is proved as fictitious, that could not be written off;
c) Prior permission from the GP (Gram Parishad) must be obtained before writing off bad loans;
d) Bad loans may be written off on 30th June and 31st December basis;
e) All related documents such as `Loan Disbursement Register', `Loan Application Form', `Bad Loan Register' etc. should be retained in a safe custody with the GS (Gram Samiti) office;
f) Written off loans should be recorded and maintained in a separate ledger and the cumulative figure as well as the amount for the concerned year of written-off loans should be indicated separately in the annual report/ Notes to Accounts of the financial Statement;
g) Despite the loan writing off, the offending party shall be duly identified as a loan defaulter. The VCO's claim on written off loan shall remain absolute, and the VCO shall continue all-out efforts for realizing the written off loan. If the written off loan is later realized it should be shown as income;
h) The task of written off bad loan affects only the VCO Balance Sheetbut it does not have any influence on Income-Expenditure statement. The equal amount of

money needs to be deducted from the loan loss provision account and loan portfolio account in the balance sheet;

i) Each VCO will maintain an Income-Expenditure Statement and a Balance Sheet at the end of 30th June and 31st December each year in order to write off bad loan.

j) While calculating loan loss provisioning, a separate account, named Loan Loss Provision Expenditure, needs to be maintained along with other expenditure accounts under the Income-Expenditure Statement of VCO and another account also needs to be opened as Loan Loss Provision Reserve Account on liabilities' side of the Balance Sheet where equal amount of money needs to be put in.

k) A loan write-off register shall be maintained in each VCO.

Annexure-05

Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project

Cash Flow Statement for FY 2014-2015

Name of the reporting month:

Name of Village:

Cash Inflow	Current Month From------ to--------	Current Year From------ to------	Cumulative From----- To ------	Cash Outflow	Current Month From -- to------ ------	Current Year From-- to----- ------	Cumulative From------ To ------ ----
Opening Balance:				Loan disbursement(SFL)			
Cash in hand				Bank charge & commission			
Cash at Bank				Travelling &Transportation			
SF received from GS				Training & Refresher			
SF Loan Recovery (principal)				Printing & Stationary			
Service Charge recovery (SF)				Salary (book keeper/Cashier)			
Bank Interest				Electronic & Equipment			
Community grant				Furniture & Fixture			
Advance from SSC				Advance refund to SSC			
Recovered written off loan				Others			
				Net profit distribution to GS			
				Closing Balance:			
				Cash in hand			
				Cash at bank			
Total:				**Total:**			

Annexure-06

Savings and Credit Activities

Balance Sheet for the FY 2015-16

Name of Month:

Name of Village :

pital and Liabilities	Last Year Date: ----	Current Month Date: --	Assets	Last Year Date:	Current Month Date: ---
Capital:			Outstanding of Loan:		
Capital as of 30 June last year			Revolving Loan		
(+) Net equity in current year	-		Other Loan (If any)		
Total Capital:			A. Total Outstanding loan		
SF received from GS			Advance to GS		
Fund received from other sources (If any)			Others Advance (If any)		
			Total advance:		
			Fixed Assets :		
			Furniture		
			Electronics and Equipment		
			Advance to GS		
			Other Assets (If any)		
Total Fund received:			C. Total Fixed Assets		
Loan security fund					
GS operating fund					
Others Fund (If any)					
Loan loss reserve (For SF):			**Closing Balance:**		
Loan loss reserve (For others):			Cash in hand		
			Cash at Bank		
Total reserve Fund			D. Total Cash(hand+bank)		
Grand total: (A+B+C)			Grand Total t (A+B+C+D)		

Annexure-07

Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project

Savings and Credit Activities

Income - Expenditure Statement For FY 2021-2022

Name of reporting month: -

Name of the Village:

Operating Expense	Current Month	Current Year	From beginning to till	Operating Income	Current Month	Current Year	From beginning to till
Salary and benefits				Service charge income			
Bank charge and commissions				Bank Interest			
Printing and stationeries				Pass book & Forms sale			
Training fee				Recovered written-off loan			
Transportation				Other Income (If any)			
Other expenses							
Loan loss reserve expense							
A. Total Expenditure:	**0**	**0**	**0**				
Income over expenditure (B-A)	**0**	**0**	**0**				
B. Total:	**0**	**0**	**0**	**Total:**	**0**	**0**	**0**

Annexure-08

Ratio Analysis

Definition of Ratio:

A ratio is a comparison in terms of relationship of two numbers or two things; on the other hand,

A 'ratio' is just a comparison between two different things, which denotes the comparative capacity or strength of the each thing.

Ratio Analysis:

In the context of organization, 'Ratio analysis examines the performance and overall profitability (Financial capacity) of an organization.

On the other hand, it evaluates the financial strength or weakness of an organization and its operating trend.

Type of Ratio Analysis for Community Finance:

Productivity Ratio Analysis

Portfolio Quality Ratio Analysis

Financial Ratio Analysis

Productivity Ratio Analysis

$$\text{Member per village} = \frac{\text{No. of total RELI group member}}{\text{No. of total villages}}$$

$$\text{Borrower per village} = \frac{\text{No. of total borrowers}}{\text{No. of total villages}}$$

$$\text{Portfolio per village} = \frac{\text{Total outstanding loan (principal)}}{\text{No. of total villages}}$$

$$\text{Outstanding loan per borrower} = \frac{\text{Total outstanding loan}}{\text{No. of total borrowers}}$$

$$\text{Average loan size} = \frac{\text{Loan disbursement for the period}}{}$$

$$\text{Borrower coverage} = \frac{\text{No. of loan disbursements Current borrower}}{\text{Current member}}$$

(Standard= Min. 80%)

Portfolio Quality Ratio Analysis

$$\text{Cumulative Recovery Rate (CRR)} = \frac{\text{Cumulative loan recovered - advance recovery}}{\text{Cumulative loan recoverable}} \times 100$$

(Standard= Min. 90%)

$$\text{On Time Recovery Rate (OTR)} = \frac{\text{Summation of regular recovery during the period}}{\text{Summation of regular recoverable during the period}} \times 100$$

(Standard= Min. 95%)

$$\text{Portfolio At Risk (PAR): } = \frac{\text{Outstanding loan of defaulter borrower}}{\text{Total outstanding loan}} \times 100$$

(Standard= Max. 5%)

$$\text{Delinquency Ratio (DR): } = \frac{\text{Total amount of loan overdue}}{\text{Total outstanding loan}} \times 100$$

Financial Ratio Analysis

$$\text{Rate of Return on Asset (ROA): } = \frac{\text{Net surplus for the Year}}{\text{Average total asset*}} \times 100$$

*Average total asset= (Opening asset of Balance Sheet + Closing asset of Balance Sheet)/2

$$\text{Operating Self-Sufficiency Ratio (OSSR): } = \frac{\text{Operating income (Service charge income)}}{\text{Financial cost+ Operating cost+ LLP}} \times 100$$

(Standard= More than 100%)

$$\text{Financial Self Sufficiency Ratio (FSSR): } = \frac{\text{Total income (Operating+ Non operating)}}{\text{Financial cost+ Operating cost+ LLP}} \times 100$$

(Standard= Min. 100%)

Importance of different Ratio Analyses

The importance of some of the proportional analyses to determine the nature of community financing and analysis of its quality is given underneath:

OTR (On-Time Recovery Rate): The rate of percentage to recover the loan within a specific time is called as OTR. Specific time means day, week, month, quarter or even a year. In order to determine the OTR, only current loan is considered rather than expired loan.

Importance of OTR:

The OTR is considered as a thermometer of Community Finance. It is important to analyze the quality of loan activities as the thermometer is to measure the temperature of patient. It works as an indicator to provide the results of loan activities of a specific time as well. The expected rate of OTR is at least 95%. When the rate of the OTR declines, it is considered as bad quality indicator and when the rate increases, it is also considered as good quality indicator.

2. CRR (Cumulative Recovery Rate): The CRR measures the actual rate of recovery of all cumulative loan disbursed, while the OTR gives the status of loan activities of a specific time. The CRR plays an important role in understanding the overall picture of loan activities. The expected rate of CRR is at least 90%. The increasing trend of CRR indicates a good result while the declining trend shows the bad result as a whole.

3. PAR (Portfolio at Risk): All the assets of an organization is called portfolio. However, the principal outstanding loan of the Community Finance operating by VCOs/SCs is called portfolio. The PAR determines the proportion of risky amount to the principal loan amount. The expected rate of PAR is 0%. The increasing trend of PAR indicates the bad status and the declining trend of PAR indicates the good status of Community finance activities. PAR can be put to minimum by compiling a list of borrowers who have small amount due to repay and recovery of the dues sequentially.

DR (Delinquency Ratio): The DR gives a picture of the amount due by the borrowers according to their loan agreement and the percentage of the portfolio of it. **The** DR provides the proportion of total classified loan and principal loan amount. In other words, it provides the picture of negligence vis-à-vis loan repayment by the borrowers in accordance with their agreement. While the rate of DR increases, the risk of loan activities rises. When the rate is 0%, it means the maximum quality of loan activities is retained.

Rate of Return on Assets (ROA): The analysis of ROA can help determine the financial capability of Community Finance operating institutions. The increasing trend of ROA indicates more financial sustainability of Community Finance.

Annexure-09

Revolving (Shabolombi) Fund and Unutilized/Idle Fund Management Guideline:

Unutilized/Idle Fund:

Different financial institutions use different views to define such funds. The definition of Unutilized/Idle Fund at Village Credit Organization (VCO) under RELI project has been defined considering the approach and type of community finance activities of SDF, where, Unutilized/Idle Fund is defined in view of the nature, approach and operating procedure of community finance activities being implemented by SDF.

Definition of Unutilized/Idle Fund:

In case of Revolving (Shabolombi) Fund:

Unutilized/Idle Fund is the balance, calculated on the last day of reporting month in VCO's bank account after deducting 10% of total RF received from SDF earlier. If a VCO receives RF from SDF/GS during the reporting month that will not be taken into account for calculating unutilized/idle fund. However, if the fund is deposited in VCO's bank account, the unutilized/idle fund will be calculated by deducting the deposited amount from the bank balance.

For example, one VCO, named 'Shapla' has BDT 6,41,550 in its bank account on the last day of Oct '12 and also received BDT 4,50,000 as Revolving (Shabolombi) Fund (RF) from SDF during the same month. Apart from this, the VCO received an amount of BDT 8, 75,000 as RF from SDF up to previous month (Sept '12). Therefore, on the last day of Oct '12 the Unutilized/Idle fund of 'Shapla' VCO will be as follows:

Unutilized/Idle Fund = Bank balance on the last day of month – (10% of SF received until previous month + the amount of SF received during reporting month)

= 6, 41,550 – (8, 75,000*10% + 4, 50,000)

= 6, 41,550 – (87, 500 + 4, 50,000)

= 6, 41,550 – 5, 37,500

= 1, 04,050

Therefore, in Oct '12, the unutilized/idle fund of 'Shapla' VCO will be BDT 1, 04,050.

Another Example

Another VCO named 'West Putizani' has BDT 3, 98,525 in its bank account on the last day of Dec '12 and SDF/GS did not transfer SF further to West Putizani VCO during the same month. An amount of BDT 12, 59,940 has been received by the VCO as RF from SDF up to previous month (Nov '12). Then the unutilized/idle fund of 'West Putizani' VCO will be as follows:

Unutilized/Idle Fund = Bank balance on the last day of month – (10% of RF received up to previous month + the amount of SF received during the reporting month)

Unutilized/idle und = 3, 98,525 – (12, 59,940*10% + 0)

= 3, 98,525 – (1,25,994+ 0)

= 3, 98,525 – 1,25,994

= 2, 72, 531

Therefore, in Dec '12, the unutilized/idle fund of 'West Putizani' VCO stands at BDT 2,72,531.

Definition of Unutilized/Idle Fund in case of Savings and Internal Lending

Any amount exceeding 20% of the total deposited savings by RELI members up to the last day of the previous month will be treated as unutilized/idle fund.

At best 90% of the savings deposited by the RELI members can be used as Revolving Fund for internal lending. At least 80% of savings to be disbursed as internal lending among the members of respective RELIs and the realized instalments of internal lending will be included in the Revolving Fund.

For example, members of RELI 'A' have deposited BDT 20,500 as savings up to the last day of Dec '12. An amount of BDT 5,750 remains in the bank account at the end of Jan '13 after making disbursement as internal lending among members of RELI 'A'.

Therefore, the unutilized/idle fund of the particular group will be as follows:

Unutilized/Idle Fund = Balance of savings deposited in the bank account on the last day of reporting month --- 20% of total savings deposited up to the last day of the previous month.

= 5,750- 20,500*20%

= 5,750- 4,100

= 1,650

Therefore, on Jan '13 the unutilized/idle fund of RELI 'A' will be BDT 1,650.

Reasons contribute to making funds unutilized/idle:

A number of reasons contribute towards making funds unutilized/idle. The following are the key reasons:

01. In case of Shabolombi Fund:

a) Lack of proper supervision by CFs and COs creates difficulties in the following areas:

- Before receiving Revolving (Shabolombi) Fund (RF) from the SDF, Gram Samiti (GS) does not prepare the list of borrowers in consultation with them and the IGAs they will be embarking on with the amount to be received. This contributes to non-disbursement of funds. As a result, funds remain unutilized/idle.
- Loan disbursement takes place before taking stock of skills and experiences of the borrowers, and the appropriate IGAs they will be undertaking. Consequently, it creates difficulties for the borrowers and they cannot repay the loan instalments in due time. This situation also deprives them of taking second loan.
- Involvement of all members of Gram Parishad is not ensured in preparing plan on RF utilization. RF fund could be used properly if a plan was prepared in a participating manner. Utilization of RF fund can be ensured if a plan for RF investment is developed with the participation of borrowers.
- Gram Samiti members do not inform RELI members instantly assembling them in a meeting after getting the sanction letter of Revolving (Shabolombi) Fund (RF). Rather, they prefer to disburse the fund to some selected members by hiding the information. This also consequently paves the way for corruption and misappropriation of funds.

b) The CFs and COs sometimes do not play their due role in making the members of different committees under Gram Parishad aware of collecting loan instalments regularly. As a result, the number and amount overdue instalments increases and the VCO cannot disburse Revolving (Shabolombi) Fund (RF) loan as planned.

c) RF plan is usually prepared based on available allocation of VDF, not on the basis of IGA based real need of the RELI members. Besides, in the disbursement plan, the realized instalments of the first cycle of disbursed Revolving (Shabolombi) Fund (RF) loan are not included. This is also one of the major reasons behind the growing unutilized/idle fund.

d) In some cases, Gram Samitis (GSs) disburse relatively larger amount of loan to some members (kith and kin) for investing in larger projects by increasing loan ceiling. Consequently, the other members put pressure on the VCO to increase their loan ceiling to start larger projects. This creates disagreements and conflicts among the RELI members. As a result, the VCO leaders are sometimes reluctant about increasing loan ceiling even if they have the scope for doing so.

e) Most of the time, the VCO leaders demonstrate reluctance about loan disbursement considering the probable risks of loan realization. As a result, loan disbursement declines in many cases and funds remainunutilized/idle.

f) The RELI members do not deposit savings regularly. This deprives them of availing the SF loan leaving funds unutilized/idle.

g) Some RELI members who live in coastal areas are more likely to do seasonal activities for livelihoods. This creates difficulties to the VCO to provide them RF in a cyclic order. And consequently, appropriate use of fund cannot be ensured.

h) Some RELI members migrate for employment and thus remain alienated from RELI project activities and thereby are deprived of RF loan.

02) **<u>In case of Internal Lending</u>:**

1. After getting Revolving (Shabolombi) Fund, VCOs principally concentrate on disbursement of Revolving (Shabolombi)(RF). As a result, internal lending loses importance and fund remains unutilized/idle.
2. The savings accumulation of RELI members remains very insignificant, particularly at the initial stage of RELI formation and the RELI members cannot receive comparatively bigger amounts as internal lending as required and thus leaving the funds unutilized/idle.
3. Lack of proper planning for internal loan disbursement and appropriate supports from CFs, COs contribute to making funds unutilized/idle.
4. In some cases, it is not possible to provide adequate amount of loan to the borrowers due to smaller savings of a particular group. As a result, savings fund remains unutilized/idle.
5. In case of the 'b' & 'e' above, it is essential to encourage RELI members to deposit higher amount of savings to enable SCs to provide them larger amount of internal lending or inspire/motivate them to receive small amount of internal lending to start short-term IGAs that require less investment.

Unutilized/Idle Fund Management:

Apparently, the management of unutilized/idle fund seems complicated, but those who are directly or indirectly engaged in community finance activities can collectively overcome this situation. To overcome this situation, they first need to identify the causes that contribute towards making funds unutilized/idle. Afterwards, remedial measures have to be ensured to facilitate good governance in community finance operation.

Steps for Proper Management of Unutilized/Idle Fund:

1) Before receiving RF, the VCO needs to prepare an SF disbursement plan in consultation with borrowers in open general meetings of the GS taking into account their skills and capacity to handle appropriate IGAs. The relevant CFs and COs will provide hand-holding coaching at VCO level in this regard.

2) Before providing loan, it is essential to assess the necessary knowledge, skills and capacity of borrowers whether they will be able to handle the IGAs properly. The CFs and Cos concerned will impart skill development training to RELI members to enable them to operate IGAs properly. In this regard, the DO (Community Finance), DO (Village Fund), DO (Livelihood and Livestock) will extend necessary assistance.

3) Before receiving of Revolving Fund (RF) by VCOs, a borrower list should be prepared considering Revolving Loan instalment to be realized along with the RF to be transferred by SDF to that VCO. This should also consider the loan requirement of borrowers to start appropriate IGAs and at the same time the actual demand of the members should be considered to prepare a list.
   In this regard, skill development training plan should be in place. Training will be organized at the national level for DO (Community Finance) and RMs (Community Finance). These DOs (Community finance) and RMs (Community finance) will train the COs and CFs. After receiving training, the COs and CFs will ensure training at the community level. The loan instalments to be realized next month has to be taken into consideration for preparing loan disbursement plan for the next month.

4) After receiving the first instalment of RF from SDF, the VCO should not disburse loan at an equal rate among the RELI group members. They should prepare a plan in Gram Parishad meeting considering the magnitude of needs of the RELI group members and their necessary skills for starting appropriate IGAs. The VCO should also take into consideration that the second instalment of RF to the village institution concerned will be available soon. On the other hand, the VCO will also be receiving instalments from the RF borrowers concurrently. Therefore, the VCO can easily provide RF loan to those RELI group members who were not covered earlier. In this regard the DO (CF) and Cos this regard, the DO (CF) and COs can provide orientation to the VCO members to enhance their capacity.

5) In order to prevent disagreement and conflicts among different committee and Gram Porishad (GP) members, awareness with one to be raised among them on COM booklets and other operational procedures of GP. If such a situation emerges, the CFs and COs will take necessary measures instantly to resolve the problems. The COs and CFs will continue monitoring and follow up regularly and act on resolving any unwanted situation in the Gram Parishad meeting.

6) Awareness of RELI members will be raised through discussions in different committee meetings of Gram Parishad on issues relating to the preparation of loan proposal, selection of IGAs, reasons for variation in loan size etc. This should also include probable risks that may arise by taking bigger size loans etc. The COs and CFs will organize orientation and follow up at the VCO level.

7) Instead of reducing loan disbursement, VCO leaders will implement the following strateging considering risks related to loan realization such as –
   - Making borrower's husband, family members, RELI group leaders and other members involved; and Extending necessary assistance so that the borrowers invest in profitable IGAs.
   - Necessary orientation should be organized by CFs and COs.DO (Community Finance) and RS (Community Finance) will follow up with this.

8) It should be ensured that members of RELIs deposit savings regularly and at least 90% RELI members receive Revolving Loan and internal lending and invest in profitable IGA

Before disbursing loans, the RELI project provides training on IGAs to beneficiaries that suits well for appropriate profitable investment considering geographic areas, demand, market access etc. Moreover, low group savings rate, irregularities in Revolving Loan and internal loan operations, OTR below 95% to be enlisted properly and RELI members, including different committee members, of Gram Parishad should be made concerned so that they can take necessary steps. The CFs, COs, DOs (Community finance) and RMs (Community finance) should prepare a list of those RELIsbeneficiaries and they will also prepare an action plan to combat the situation, including monitoring and follow-up activities.

SDF programmes have been operating in many villages for years. Many members have already come out of the poverty line. On one hand they now need to increase their rate of savings and on the other the ceiling of loan needs to be increased in some cases considering the skills and capacity of borrowers along with selection of appropriate IGAs.

9) Necessary training/orientation should be organized to make RELI group and VCO leaders aware so that they repay their loan instalments regularly. The DO (Community finance), RM (Community finance) along with CF and CO will prepare training schedule and provide training accordingly. Proper monitoring and follow-up will be ensured at the community level.

10) A list of potential IGAs should be prepared in consultation with RELI members living in coastal areas and their dependence on seasonal work as a means of livelihood. In fact, facilitate beneficiaries of coastal areas, plain areas and also in ethnic minority areas to enable them to embark on IGAs that best suit for income generation. However RELI project has identified a total of 35 profitable IGAs. A guideline should be prepared and orientation programmes should be organized at the VCO level so that the members can borrow Revolving Loan and internal loan, and invest in profitable IGAs and continue their earnings most of the time of the year. The regional team in collaboration with the district and cluster teams will prepare necessary guidelines taking into consideration the

reality of coastal areas, its salient issues etc. and will arrange orientation for the RELI members.

11) In order to handle Unutilized/Idle fund properly, instructions outlined in 'Management of Unutilized/Idle Fund' have to be implemented properly. The VCOs and SCs will prepare monthly reports on unutilized/idle fund and send them to cluster offices. The cluster offices will compile and send those to district offices and similarly those will be sent to regional offices and the SDF HQ on a regular basis. The authorities concerned will then take necessary actions.

Construction Works

Chapter-8

1.0 Introduction

To develop village infrastructure to improve living condition, connectivity and basic services in RELI villages the Construction Works Fund will be used.

3.0 Types of Infrastructure

There are different types of infrastructure, such as village roads, school, retaining wall, common ground raising, pond excavation/re-excavation, canal excavation/re-excavation, community latrine, culvert, drain, Rain Water harvesting, pull, shako, tube well, market development, water desalination/distillation plants, Gram Samiti office, RELI Cluster Community Society (RCCS) building at upzila and RELI District Community Society (RDCS) at district level etc.

5.0 Key Rules

1. To implement construction works, each RELI villages will have plan and implementation arrangement for the benefit of large number of the community, especially for the extreme poor and poor;
2. Participatory assessment and prioritization of sub-projects;
3. Sub-project cost affordable to the community within the budget envelope and utilizing maximum local resources;
4. The GS with the approval of GP can appoint Sub-project Committee to help planand implement sub-projects at the village level;
5. The construction works and operation and maintenance of RELI Cluster Community Society building at upazila level and RELI District Community Society building at the district level will be implemented by the sub-committees to be formed by the executive committees of RDCSs and approved by the concerned Society Parishad as well;
6. The operation and maintenance of sub-projects will be the responsibility of the GS through formation of Sub-porject Committee (SPC). However, after handover of implemented sub-projects, the Sub-project Committees will be considered as Operation Maintenance Committee;
7. Initially, 10% (it may be varied considering the estimated price of the sub-project) estimated price of sub-project will be reserved in the Bill of Quantity (BOQ) for the operation and maintenance activities of the sub-projects.This amount will be provided by SDF as matching grant to the community. The SDF grant will be deposited in the Gram Samiti bank account and be used as and when necessary on

the basis of GP approval. For the operation and maintenance activities of infrastructure, 50% cost will be borne from SDF grant while the remaining 50% will be the community contribution in cash or kind. However, initially 10% estimated price of the proposed sub-project will be kept which will help community to meet up the initial O&M cost will be borne by SDF. Later, the community will take the total responsibility of operation and maintenance activities.

8. The Labor Management Procedures (LMP) is developed to manage risks under the Resilience, Entrepreneurship and Livelihood Improvement (RELI) Project implemented by the Social Development Foundation (SDF). The LMP sets out the Project's approach to meeting national requirements as well as the objectives of the World Bank's Environmental and Social Framework, specific objectives of Environmental and Socials Standard 2: Labor and Working Conditions (ESS2) and Standard 4: Community Health and Safety (ESS4). The following conditions will be applicable for LMP at the community level:
9. Community Workers: GS/RDCS will employ community workers for the various small scale constructions such as construction, repairing and refurbishment of rural roads, the GS/RDCS office buildings, Water treatment plant, tube-well, culvert, toilet facilities at school premises etc. It will be ensured (and monitored periodically by SDF) that no children are recruited and engaged as a community worker. SDF will be responsible to make sure that standards set by the LMP are followed strictly.
10. Contracted Workers: Based on the requirements, Gram Samiti (GS)/ RDCS may engage contractors, who in turn, will employ workers based on their level of skills and needs. Workers are eligible to work for a contract period fixed by the contractor. Their contracts will be renewed, if required by the contractor.
11. Primary Supply Workers: Based on the requirement of GS/RDCS, primary supply workers will be recruited by the suppliers as required. It will be ensured that primary supply workers include no child and forced labor. SDF will be responsible to make sure that these standards are followed strictly. If any deviation is identified SDF will take action as prescribed in the contract/ agreement following the LMP.

12. In addition, awareness-raising sessions will be conducted regularly to the communities to sensitize on prohibition and negative impacts of child and forced

Labor. GS/RDCS is responsible for management following specific Labor Management Plans, implementation of which will be supervised by SDF. The detailed approach such as-occupational health and safety, labor and working conditions, worker grievances, raising awareness etc. are described in Labor Management Procedures (LMP). The detailed of labour management at all levels of RELI project is described in the Labour Managent Procedures (LMP) that to be followed

6.0 Implementation Steps

Step-1: Participatory vulnerability analysis for identifying infrastructure sub-project

Purpose

Participatory vulnerability analysis will help to know about the vulnerable areas of the village which suffer from disasters and shocks.

Vulnerability Analysis

Conduct vulnerability analysis using the following table:

Vulnerability	Severity	No of target people	Need for Infrastructure	Availability of Fund

Table-Vulnerability Analysis

The details of participatory vulnerability analysis are given in chapter-9.

Results

Community people are concerned about vulnerabilities and will be able to identify infrastructure sub-projects for improving lives and livelihoods by reducing the vulnerabilities.

STEP-2: Identification and Prioritization of Infrastructure Sub-projects

Purpose

As per need and the benefit of the poor and extreme poor, prioritization and identification sub-projects are prepared for implementation within budget for CWF.

Activities

- For prioritization, the following criteria to be considered:

- Severity of the proposed infrastructures;
- No of households to be benefited;
- Budget for the sub-projects;
- Tentative utilization of local resources.

Results

The prioritized sub-projects are identified for improving lives and livelihoods by reducing vulnerabilities.

STEP-3: Approval of prioritized sub-projects by Gram Parishad (GP)

Purpose

After verifing vulnerabilities and proposed budget Gram parishaed will approve the proposals.

Activities

To prepare rough estimate for the each scheme of sub-projects for different vulnerable areas and prioritize the list of schemes for sub-projects in a table given as below:

Table- Prioritization list of sub-projects

Vulnerabilities	Priority	Name of sub-project	Rough estimate	Allocation for CWF

Results

Prioritized list of sub-project is approved by Gram Parishad (GP).

STEP-4 : Sub-project Preparation

Purposes

For preparing and implementing a sub-project as per approved plan of GP and guidelines, a SPC is formed. Awareness at the sub-project stage, estimates, rates of items and materials and, environmental issues are necessary.

Activities

- Sub-project committee (SPC) will be formed and
- Prepare the sub-project proposal.

Preparation of Sub-project Proposal

After having the approval of prioritization list of sub-project proposal from GP, the engineers concerned along with the community will visit the locations, assess/analyze the suitability of sites, and make design recommendations. If the site warrants soil testing, they will properly advise. Accordingly, the Sub-Project Committee (SPC) will initiate the preparation of a detailed sub-project proposal by taking technical support from the cluster and district-level technical teams. Special assistance will be provided to GS by the project staff to carry out damage assessments.

Key Features of a Sub-project Proposal

a) ***Name of the Sub-project***

b) ***The objectives of the Sub-project***–Describing the main solutions and anticipated outputs with quantitative details on the number of people to be covered, extent of benefits, time period etc.

c) ***Estimated Cost*** - The detailed costing for materials, labour, transportation, administration including capital cost as well as the management and maintenance costs.

d) Work Plan- A work plan will be included in the sub-project proposal containing labour mobilization, material mobilization, and procurement plan.

Labour Mobilization plan

Type of SP/activity	Types of Labourer		Total No of Labourer	Timeline
	Skilled	Un skilled		
Only improvement of earthen road/ HHB road				
Construction of culverts, foot bridge, water teatment plant etc.				
GS office				
RDCS/RCCS buildings				
Others				

Environmental and Social Safeguard

All the sub-projects will be implemented as per framework of environment and social safeguards.

Environmental Screening

Environmental screening is a process consisting of an examination of possible environmental impacts and proper mitigation arrangement for the possible sub-projects/schemes that will be applicable in terms of funding eligibility.

Social Screening

Social screening is a process of examination that measures the social, cultural, ethical and religious values, resettlement and land acquisition issues, indigenous people and their traditional cultural issues. The social screening of the schemes/sub-project will be done along with the environmental assessment, and it is integrated in the environmental screening forms ***(Annexure-Purpose of Environmental and Social Screening)***

Rules

- GS would assign the Sub-Project Committee (SPC) for ES and monitoring as per the screening forms and monitoring guidelines,
- SPC will share their findings and issues in regular meetings of GS;
- The GS will be responsible for managing the social conflict and other risk and compliance;
- All types of sub-projects will be screened through a prescribed form, and a report will be attached with the proposal;
- No project activities will be carried out on disputed lands or land restricted for development or Environmentally Sensitive Areas (ESA).
- Sub-projects needed land acquisition is strongly prohibited.

Process of Environmental and Social Screening

Environmental and social screening consists of a few steps. The steps are shown below.

Sub-projects: Toilet, urinal, Tube well, Pond Sand filters, Tank /reservoir, etc.

- ✓ SPC will fill up the Environmental Screening format with the help of the cluster team and incorporate the same with the sub-project proposal.
- ✓ CF (Technical) will review the screening format and prepare Environmental Mitigation Plan (if require).

- ✓ DO (Technical & Environment)/CO will approve the Environmental & Social Screening (ES) format along with the Environmental & Social Mitigation Plan (ESMP) & incorporated with the sub-project proposal.
- ✓ Environmental & Social impacts will be mitigated by the community with the assistance of the cluster team.
- ✓ The appraisal and monitoring team will appraise as per set guideline.

Sub-projects: Culverts, Drains, Water desalination/distillation plants, Roads, Buildings, Wooden Bridges, Foot bridge (less than 100m), School field raising etc.

Action required for environmental assessment before implementation:

1. SPC will fill up the Initial Environmental Examination (IEE) format with the help of the cluster team and incorporate the same with the sub-project proposal.
2. CF (Technical) will review the Initial Environmental Examination (IEE) format and prepare Environmental Mitigation Plan.
3. DO (Technical & Environment)/CO will approve the Initial Environmental Examination (IEE) format along with the Environmental& Social Mitigation Plan (ESMP) & incorporated with the sub-project proposal.
4. Environmental& Social impacts will be mitigated by the community with the assistance of the cluster team.
5. The appraisal and monitoring team will appraise as per set guideline.

Land purchase:

Land would be required for implementation of small inter-village roads, construction of multipurpose community resource centre, and or the construction of RDCS, RCCS and GS office buildings as identified and prioritized by the community.

In that case, the following options and rules to be followed:

Direct land purchase for GS, RDCS, RCCS buildings as per prevailing market rates on a "willing-buyer and willing-seller" method which satisfies both sellers and buyers. This is further elaborated in the ESMF of RELI project;

The purchased land will be registered in the name of concerned GS, RDCS,RCCS;

The Appraisal and Monitoring Team (AMT) will verify the land transaction documents during appraisal;

Any grievance about the land transaction will be redressed through conflict resolution mechanism like mutual understanding, arbitration, reconciliation, legal action, GRM etc.

The land necessary for construction of GS/RCS office buildings will be purchased directly from the land owners through a "willing-buyer willing-seller" method. The repairing/refurbishment of small infrastructures (e.g. rural trails, roads, installation of water supply systems, etc.), in some cases, may require also some land and this will be ensured through voluntary land donation from the communities. In all cases, the project will ensure that the displacement of squatters from public/private lands, disruption or closure of livelihood activities carried out by untitled farmers, share croppers, crop loss

or damage of any sort do not take place. Under the willing buyer and willing seller norm, suitable land for GS/RCS building will be identified and be approved by concerned Parishad. The willing sellers convey their readiness to sell the land. Then GS/RCS with Social Audit Committee (SAC) will physically verify the plot and examine its suitability for the purpose. GS/RCS with the assistance of SAC will verify the land price in the area and negotiate the price with seller. The Price needs to be at least equal to the prevailing and actual market price in the area,. After negotiating the price, GS/RCS will seek GP/ Society parishad's approval in a meeting. If GP/ Society parishad approves, then GS/RCS will start purchasing process. GS/RCS will verify the land ownership, possession, interested parties, documents, etc. with the help of Land Office. After completion of verification, GS/RCS and seller both will communicate this decision to Land Office, Department of Land. The seller/land owner with the assistance of Surveyor from local registration office gets the land surveyed and demarcated in his/her presence. Disputes and claims, if any will be resolved instantly. After verification, GS/RCS will inform concerned parishad about the land and discuss and if GP/ Society parishad approve, then GS/RCS will proceed to purchase the land. The entire process of consultation, negotiation, agreement, transfer of land documents will be recorded by the GS/RCS. Subsequently, as a first step towards finalizing the purchase, a Baina deed is prepared, if necessary, and registered with the local Land Office. This deed is signed by GS/RCS and Seller and token advance is given to seller. The deed is registered with Land Registraton Office after paying necessary fees. Once the registered deed is received, it is kept in the GS/RCS office. After baina deed, the GS/RCS will erect signboards saying that GS/RCS is the owner of the land along with land transaction information. Within 3 months, a sale deed is prepared and registered with Land Registration Office. During registration the remaining amount is paid through cheque to the seller. GS/RCS receives the sale deed from the Land Registration Office. This deed is kept at the GS/RCS office. Later the Land Department updates their records, through mutation, once the GS/RCS applies for mutation. From then on land belongs to concerned GS/RCS. The details of land purchase described in section 5.1.13 of Environmental and Social Management Framework (ESMF) of RELI project.

Implementation Details

a. Requirement of materials
b. Requirement of technical support
c. Training requirement for Sub-project Committee members
d. List of activities to be undertaken with the names of persons responsible
e. Duration of each activity with likely starting and finishing dates
f. Milestones indicating stages of payment - Sub-project funds.

Management and Maintenance Plan

a. Activities to be performed by responsible committee
b. Estimated operation and maintenance cost

c. Damage assessment and prioritization of damaged infrastructures are described in annexure

Community Monitoring

- Implementation monitoring
- Social auditing
- Indicators to measure progress

Required Agreements

a) Plans and other engineering drawings with estimates for the buildings and other infrastructures
b) Environmental impacts and mitigation measures
c) Social assessment and rehabilitation measures
d) Names and addresses of beneficiary members of the Village Association

Results

A set of sub-projects is prepared with cost effectiveness and necessary design and estimate. The Social Audit committee verifies all the details of estimate and certify for approval by GP.

STEP-5: Appraisal of Sub-project Proposal

Purpose

The purpose of the appraisal is to find out the viability of cost, design and estimate of the sub-project.

Activities

The AMT appraises different aspects of proposals like institutional, technical and environmental as per check list.

Results

The GS, RDCS is qualified for receiving the first and subsequent instalments as per achieving different milestones.

STEP-6: Release of Fund.

Purpose

We shall receive fund from the SDF and other sources for achieving different milestones of the sub-project activities.

Activities

RELI community will sign Addendums with SDF for receving of 1st instalment.

Results

The SDF will release fund for the first and subsequent instalments for the sub-project implementation.

STEP-7: Training

Purpose

The Sub-project Committee/ Project Implementation Committee along with other representatives will receive training on different aspects like technical, financial, procurement and SAC.

Activities

The training on technical aspects of different sub-porject will be provided by SDF.

Results

The Sub-project Committee/ Project Implementation Committee will implement sub-project activities as per the guideline.

STEP-8: Stage-wise Implementation of Sub-project

Purpose

The SPC will implement the stage-wise different components of activities as per the drawing, design and specification.

7.0 Community Procurement

Community procurement will be done as per guidelines described in chapter-6

Implementation procedure of Sub-project

8.1 Implementation of road

Installation of signboard

At the beginning of implementation, a signboard shall contain the name of the project, implementing agency, estimated cost, starting and end date of implementation etc will be installed.

Layout

1) The SPC and GS along with the CF (technical) concerned will visit the working site and give the layout together. The layout must be in accordance with the drawing of the road sections and alignment i.e. length, breadth and the height.
2) The central line and the outer boundaries (up to the end of the slope) on both sides of the road will be marked in accordance with the design at an interval of 100 meters. Mature bamboo posts have to be installed there in such a way that will make it hard for anyone to remove those easily.
3) Mark each of the posts with height indicating sign by painting or nail in conformity with the design height and profile shall have to be set at the marked height with rope. In order to maintain the proposed height, every post shall have to be marked with paint or nail at its bottom.
4) Two Benchmarks per kilometre along the road will be established by using the permanent floor of a house, foundation of a tube-well, foundation of an electrical post or any other permanent structures as benchmarks.

Cleaning and Scarifying

- Before constructing a new road, all grasses/weeds will be wiped out with at least 6 inches/150 mili-mitre soil.
- In the case of road reconstruction, all weed from the old road surface need to be cleared up. Besides, earth is to be loosened by scarifying on the top and steps (benching) shall have to be made on the side slopes each having size150 millimetres in height and 225 millimetres in width.

Earth Filling

a) First, RELI community will select the soil for road construction as follows:
   - The soil should contain clay and sand particles. i.e; Sandy clay or clayed sand soil is suitable for road construction.
   - The soil will contain optimum moisture content. So it will be properly compacted.
   - The soil which is too much dry or wet is not suitable for road construction. If so, it should be watering or dried in the sunlight before compaction.

b) After selecting the soil, the earth filling activities will be done through the following the steps :-
   - The borrow- pits shall have to be maintained by at least 3 meters. On the contrary, this distance shall have to be maintained 10 times of the annual rate of erosion in the case of eroded bank.
   - The places for borrow-pits shall have to be selected at least at a distance of 2.4 meters (8 feet) from the road toe on the outside.
   - The weeds/grasses shall have to be cleared from the borrow-pits and the top organic soil along with the roots of trees shall have to be removed. The earth then is to be taken from there and to be laid at the specified place in layers.
   - The depth of borrow- pits shall not exceed 0.5 meters (1.5 feet).
   - The borrow-pits shall not be excavated continuously and a clear space of 6 meters shall have to be left between 2 borrow-pits, each having 30 meters in length.
   - Earth shall be spread equally at all places in a layer of 150 millimetres (6 inches) on the road.

- The lumps of earth shall have to be broken into a size of 50 millimetres (2 inches) and the top portion at all places shall be compacted with hand rammers.
- On completion of compaction at all places at the first layer, earth shall have to be spread at the second layer with a thickness of 150 millimetres (6 inches).

Camber and level dressing:

Right after the completion of earth filling, we shall perform the camber and level-dressing activities as follows:

1) On completion of earth spreading on the road and its compaction, the crest and the side slopes shall have to be dressed well.
2) To prevent any water logging on the road surface and rain-cut, the road construction works shall have to be finished by maintaining 4% cross –fall on both sides from the centre of the road crest.
3) Camber board shall be used to maintain road camber.
4) The side slope has to be maintained as per design. Usually the side slope is considered as 1:1.5.

Turfing:

After finishing the cambering and levelling dressing, we shall perform theturfingas follows:

1) The road crown and the side slopes shall have to be covered with lump of grass leaving no space blank.
2) Each lump of grass shall invariably have to be pegged by means of 150 millimetres (6 inches) long bamboo-split posts.
3) Watering of the grass turf shall have to be continued until new grasses grow.

8.2 Implementation of HBB road

Layout

a. The SPC and GS along with the CF (technical) concerned will visit the working site and give the layout together. The CF (technical) will facilitate us about the layout. The layout will be in accordance with the drawing of the road sections and alignment. While working out the layout, we shall mark the boundaries in terms of length, breadth and the height.
b. Set the central line and the outer boundaries (up to the end of the slope) on both sides of the road in accordance with the design at an interval of 100 meters. Mature bamboo posts have to be installed there in such a way that will make it hard for anyone to remove those easily.
c. Mark each of the posts with height indicating sign by painting or nail in conformity with the design height and profile shall have to be set at the marked height with rope. In order to maintain the proposed height, every post shall have to be marked with paint or nail at its bottom.
d. Establish at least two benchmarks per kilometre along the road. For this purpose use the permanent floor of a house, foundation of a tube-well, foundation of an electrical post or any other permanent structures as benchmarks.

Cleaning and Scarifying

Before starting construction work of a new road, all grasses/weeds will be wiped out with at least 6 inches/150 mili-metres soil.

Mobilization of materials and labourers:

- Collect quality materials like bricks, sand etc.;
- Collect locally available materials;
- Appoint a mason and skilled/unskilled labourer.

Road construction

a) Make the bed by 300mm depth (as per specification) box cutting maintaining proper camber, alignment and super elevation.
b) The cutting earth would be preserved to a safe area or spreads to the side of the road maintaining proper levelling dressing and compaction.
c) Prepare the road bed by properly spreading of earth with necessary compaction, proper cambering and super elevation.
d) Sand filling on the road bed in the improved Sub-grade shall be performed with Sand free from dust, earth ,others vegetable growth and foreign materials,

spreading ,watering and compacting in 150 mm layers (as per design thickness) with local Sand (FM-0.80) available including carrying to finished level etc.

e) For edging work at the side end of the road, excavate a narrow line drain and fill up it with side by side 1st class bricks and also fill up the gaps between the bricks with local sand are needed.

f) Make the single layer flat soling by 1st class bricks maintaining proper levelling, camber and super elevation. The gaps between the bricks will be filled up by local sand.

g) Perform the Single layer of Herring Bone Bond (HBB) with 1st class or picked jhama bricks, maintaining proper level, camber/Super elevation and spread over 25mm thick local sand including carrying of bricks, filling the gap between bricks tightly with same type of sand etc. as per instruction/ facilitation by SDF.

8.2 Culvert Construction/ Foot Bridge Construction

Purchase materials and mobilize labourers:

- Collect quality materials like first class bricks, picked bricks, chips (brick or stone chips), sand, cement, MS rod etc. as per specification mentioned in the schedule;
- Make the shutter from the neighbouring workshop as per size of culvert (dia of pipe);
- Hire mason and skilled/unskilled labourer.

Layout

- The layout shall have to be given at the proper place for culvert/bridge construction or pipe installation as per the drawing,
- Normally, efforts have to be made to set up the culvert or pipe at 900 angles across the road;
- On setting layout, the earth shall have to be excavated at the right place;
- The sides of the trench shall conform to the culvert or pipe size;
- Normally, the trench should be made 1 metre wider than the pipe diameter.

Rod Fabrication

a) Rod fabrication works shall have to be carried out by following the drawings and design,
b) 18 BWG G.I wires shall be used for rod binding works;
c) SPC shall be careful during the rod cutting and binding so that the clear cover of rods is maintained at 1.5 inches (37 millimetres) further cares should also be taken to ensure that the clear cover is always maintained during concrete pouring.

Concrete Mixing and Casting

- Cement, sand and chips (stone) shall be mixed at a definite proportion in a mixture machine with the necessary amount of water,
- If the mixture machine is not available, there should be hand mixing

The following procedures shall have to be followed in the case of hand mixing:

1st Step:

a) Water proof platform shall be constructed with concrete or bricks as per requirement,
b) The necessary materials should be calculated out and it has to be taken care of as to what quantity of mixture preparing would be possible in a single batch.

2nd Step:

a) The requisite quantity of sand being determined at a certain proportion shall be measured in a box, to be spread in the platform with uniform thickness and the top is to be levelled.
b) The requisite quantity of cement should be spread in uniform thickness over this stack of sand.

3rd Step:

a) Sand and cement already stacked in layers shall have to be mixed up by reversing with spade from one end to another in such a way that the mixture turns into a uniform colour and from a mixture of uniform density;
b) The mixture should be stacked in heap occupying part of the platform.

4th Step:

a) The requisite quantity of brick chips/stone chips shall have to be stacked in the vacant spaces of the platform and the top surface shall be levelled,
b) The previously mixed sand and cement shall be spread in uniform thickness over the stacked brick chips/stone chips. It is better not to exceed a height of 250 millimetres for the two layers in combination.
c) Then those have to be mixed up with spade from one end for several times. When the mixture will take a uniform colour and density, there will be no necessity to mix them further.
d) The mixture will then be levelled in somewhat like a round shape with uniform thickness (normally 250 millimetres).

5th Step:

a) A concave shape is then to be made on approximation inside the mixture previously stacked and levelled and amount of water required in proportion to water/cement ration should be poured there.
b) Under no circumstances, saline or clay mixed water shall be used. It is then to be mixed with caution and as quickly as possible.
c) Water shall be spread uniformly over the mix and the mixture shall be prepared to a uniform colour and density.
d) Within 45 minutes of mixing, the mixture shall be conveyed, placed and compacted and to be given the final shape.

- The mixed concrete shall be conveyed in such a manner that no segregation takes place i.e. the chips, sand cement and water do not get separated from each other.
- The concrete mixture shall be poured in layers at the specified place with a uniform height of 150mm (6 inches) and to be compacted with vibrators.
- On full compaction of one layer, concrete mix in the next layer shall be laid. This is how the entire casting is to be completed.
- Under no circumstances, the casting of pipe can be left on halfway.
- If the vibrator is not available, compaction of concrete shall be carried on by pocking with no.5 (16mm) rod.
- In case of vertical wall and slab of a box culvert the formwork can be stripped off on expiry of 3 and 14 days respectively from the time of casting.
- In case of pipe casting, the formwork can be stripped off on expiry of 24 hours from the time of casting.

- Curing work shall be continued for 14-28 days from stripping off the formwork.

8.3 Implementation of GS/ RDCS & RCCS office building construction

Collect quality materials like first class bricks, picked bricks, chips (brick or stone chips), sand, cement, MS rod etc. as per specification mentioned in the schedule;
Make the shutter from the neighbouring workshop as per size of culvert (dia of pipe);
Hire mason and skilled/unskilled labourer.

Layout of Building

Determining Plinth Level

The FGL (Finished Ground Level) should be fixed at 1.5-2.00 ft from the highest Flood Level (HFL) and the plinth should be as per design as mentioned in the drawing.

Cutting Foundation and Observing Soil Condition

Make the cutting depth of foundation as per design, but it depends on the soil condition at site as-

- The depth of the bottom of shallow foundation shall not be less than 3'-6" from the existing ground level,
- The depth of the bottom of shallow foundation shall have to be increased in case the desired soil layer is not found at 3'-6" below the existing ground level;
- If loose soils are found at designed depth, we shall excavate deeper up to the firm soil and fill it back to the design level with sand filling by layers with necessary compaction;
- The CF (Technical) will facilitate the community to achieve the above mentioned guidance. The CF (Technical) can communicate with his/her supervisor if necessary. However, all the activities as mentioned above will be coordinated and completed under the guidance of Site Engineer/CF (Technical).

CC (Cement Concrete 1:3:6) Casting

This is lean concrete proportion of 1:3:6 (cement: sand: khoa) in following way:

- Proper sieving and soaking of khoa be done;
- Mix measured sand cement separately;
- Then mix it with khoa and water uniformly to achieve a workable consistency so that it is neither too loose nor too dry.

Rod Fabrication

a) Rod fabrication works shall have to be carried out by following the drawings and design,
b) 18 BWG G.I wires shall be used for rod binding works;
c) SPC shall be careful during the rod cutting and binding so that the clear cover of rods is maintained as per specification, further cares should also be taken to ensure that the clear cover is always maintained during concrete pouring.

Concrete Mixing and Casting

This is reinforced cement concrete and we shall use it in proportion of 1:2:4 (cement:sand:khoa) in the following way:

a) Proper sieving and soaking of khoa be done;
b) Mix measured sand cement separately;
c) Then mix it with khoa and water uniformly to achieve a workable consistency.

The procedures and steps of casting are similar as mentioned for culvert construction

Brick Work

1. Mix measured sand and cement separately;
2. Then mix it with water uniformly to achieve a workable mortar;
3. Use 1:4 (cement:sand) mortar;
4. Ensure soaking of bricks for a minimum of 6 hours before the use for quality works;
5. Septic tank should be constructed first to use it for the purpose;
6. Ensure curing for brick work at least for 7 days.

Cement Plaster (C.P) work

a) Mix measured sand and cement separately;
b) Then mix it with water uniformly to achieve a workable mortar;
c) For wall use $\frac{1}{2}$ inch thick 1:4 (Cement:Sand) plaster;
d) Ensure curing for cement plaster at least for 7 days.

Concrete Flooring

a) Proper sieving and soaking of khoa be done;
b) Prepare lean cement concrete (CC) in 1:3:6 (cement:sand:khoa) proportion;
c) Mix measured sand and cement separately;

d) Then mix it with khoa and water uniformly to achieve a workable consistency and apply in casting;
e) Prepare a neat cement finished floor, we shall sprinkle cement over the CC on the same day of casting;
f) Ensure flooding water after 24 hours for at least 7 days.

8.4 Limitation of foot Bridge Construction

1. The government of Bangladesh has been implementing a lot of infrastructure development activities throughout the country. There is a government agency called Local Government Engineering Department (LGED) which is mainly responsible for infrastructure development at rural level. In this regard what the SDF is doing is a kind of supplementation where LGED support usually does not reach. The SDF implements construction of culverts, wooden foot bridge, drain, school and market development, excavation/re-excavation of canal, tube-well installation, urinal, toilet at school and market etc.
2. It is true that in case of bridge construction, sub-soil investigation is an important factor. But it would be difficult for the community to arrange the sub-soil investigation. So the field official concern will try to avoid the implementation of RCC Food Bridge. In case of urgent need less than 100 meter bridge could be implemented by designing of a professional designer.

8.5 Water Distillation/ Desalination Plant

If suitable options of safe drinking water sources (installation of tube well) is not available in that case installation of Water Treatment/ Purification Plant can be considered following the below mentioned procedures:

1. After installation, Operation & Maintenance of Treatment/ Purification Plant would be the responsibility of the concern communities (beneficiaries).
2. RELI community will conform that most of the community members are agreed to install the Water Treatment/ Purification Plant and also taking the responsibility of Operation & Maintenance following the guide line provided by SDF.

8.6 Quality Control of Construction Materials

1. For any quality works, construction materials are given below:

2. Brick & Brick Chips
3. Sand
4. Water
5. Cement
6. MS rod etc.

Identification and Field Test of Materials:

a) ***Field test of brick and brick/stone chips***

The following are the tests that are generally performed in the field to determine the quality of good bricks:

- Take a brick and try to make mark on the surface by nail, if you can make it, it is not a good brick, if not, it is a good bricks.
- Take two bricks and form Tee (T) and drop from a height of 6 ft on a more or less solid surface. If they break they are not good bricks also. If they remain unbroken, they are good brick.
- Take a brick and strike it with another brick or with a hammer. If it gives clear ringing or metallic sound, it is a good brick, if not bad one.
- Bricks should be uniform in colour, size and shape such as brick size is 9.50"x 4.50" x 2.75".
- In the field, the following things should be considered for ensuring quality of good brick chips.
- It should be free from organic matter, dust and grass;
- Its shape should be triangular, angular and hard;
- The colour should be deep red and porous should not be present which floats in water.

b) ***Field Test of Sand***

- In the field, the following things should be considered for ensuring the quality of sand:
- It should be free from organic matter, clay, silt and grass.

c) ***Field Test of Cement***

- Test of the cement in the field during construction works like as follows:

- Open the bag and take a good look at the cement. There should not be any visible lumps. The colour of the cement should normally be greenish grey.
- Thrust your hand into the cement bag. It must give you a cool feeling. There should not be any lump inside.
- Take a pinch of cement and feel between the fingers. It should give a smooth and not a gritty feeling.
- Take a hand full of cement and throw it on a bucket full of water, the particles should float for some time before they sink.

d) Field Test of Water

- Clear, transparent, odour and tasteless;
- There is no floating material in the water;
- The water should be drinkable which will be used in the concrete mix;
- The odour and salinity of the water be tested by drink;
- The water should be taken into a clear glass for observing floating materials, oily materials etc.

Note: Ensure using the concrete in the construction works within 45 minutes after mixing.

e) Field Test of MS Rod

- There is no rust in the surface of the MS rod;
- Three types of rod are available in the market such as plain rod, deform rod and steel spiral rod. We will use plain rod, deform rod in our works.

8.7 Curing

On completion of the casting of concrete, perform the curing as keeping the concrete moist and warm enough, so that the hydration of cement can continue. It can be described as the process of maintaining moisture content and favourable temperature for hardening.

Curing Method

Water curing can be done by the following way:

1) The precast concrete item such as cylinder, cube, block etc are normally immersed in curing tanks for a certain duration,
2) Floor slabs, roof slabs etc. are covered under water by making small ponds;
3) Vertical retaining wall columns etc. are cured by spraying water. In some cases, wet covering such as wet gunny bags, hessian cloth, jute matting, straw etc. are wrapped to vertical surface for keeping the concrete wet.

4) For horizontal surfaces saw dust, sand or earth are used as wet covering to keep the concrete in wet condition for a longer time.
5) Important considerable matter for curing:
6) Infrastructure should be wet all time;
7) Good quality water should be used in curing;
8) Curing should be done up to minimum 7 days and maximum 28 days or mentioned days.

Community Monitoring

a) Social Audit

The Social Audit Committee (SAC) will monitor and verify the procurement procedure, process of work, materials price, quality and quantity, progress of work, given wage etc. The committees also verify the stock register, cashbook, payment register for ensuring transparency and accountability. The SAC will submit a report on their findings on monthly basis to the GP.

b) Display Board

All the information related to community infrastructure is displayed on the board.

c) Community Assessment Process

By community assessment process, the community members can identify their benefits, impacts of the infrastructure works, vulnerability reduction measures etc. The activities of Sub-Project Committee will also be assessed by the GP as to how they implement sub projects.

d) Field Visit by SDF Project Staff

During the field visit, SDF technical staff can monitor and assist us in capacity building, planning, implementation and quality control of community infrastructure works. The staff should record their comments and recommendations on the record book maintained at the site. The record book, approved plans and estimates should be available at the site.

Accounting and Record Keeping

- Maintaining cashbook

- Attendance register
- Wage (Payment) register
- Different contract agreement with masons, carpenters, service providers, suppliers, equipment renter etc.
- Bill, purchase voucher, payment voucher.
- Progress report
- Completion report etc.

Operation and Maintenance

Once a sub-project is implemented successfully, operation and maintenance will be carried out by SPC/Operation and Maintenance committee for its better performance within the design life. The SPC/Operation and Maintenance committee shall perform the Operation and Maintenance if there is any fault; damage and loss have been occurred in the constructed infrastructure. This is done for the following.

Types of Maintenance

Usually, three methods are followed to maintain the structure durability.

- Regular maintenance
- Periodic maintenance
- Emergency maintenance

Regular Maintenance

Regular maintenance means to repair small damage and loss of infrastructures. Regular maintenance includes the following works:

- Repair the earthen road top hole,
- Repair the road shoulder and slope if sliding occurred;
- Repair slope turfing if it is damaged;
- Repair culvert and bridge approach;
- Cleaning of culvert, u drain inlet &outlet.

All of the above works to be done around the year under regular maintenance.

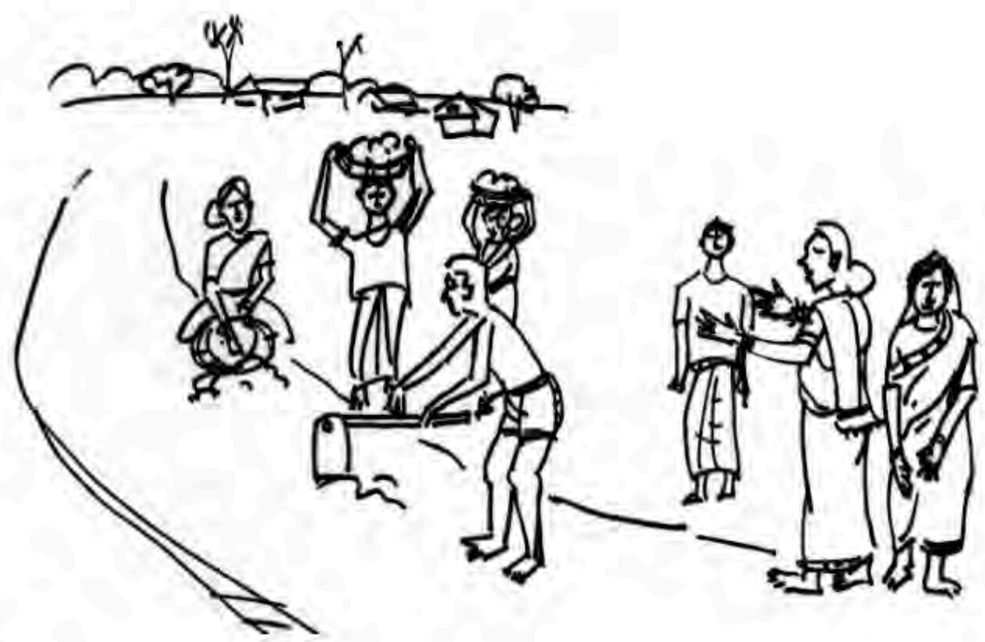
Periodic Maintenance

Such maintenance work is done after a certain time interval. Usually, this type of maintenance work is suitable for bridge, culvert, deep tube-well etc. but for earthen road it is not an applicable.

Emergency Maintenance

This type of maintenance work cannot be predicted ahead of time. This type of maintenance works done after natural disaster like cyclone, flood etc.

Roles & Responsibility of Operation and Maintenance Committee



- To help GS identify and prioritize operation and maintenance sub-projects;
- Help GS make Damage assessment through field survey;
- Make plan for proper maintenance programme;
- Make a provision for maintenance budget while preparing a sub-project proposal.

Table- Operation and Maintenance Plan

Sl. No.	Name of the Scheme	Unit/ Length	Type of Maintenance	Estimated Cost (Tk.)	Source of Fund/ Others	Time Period	Responsibility

Timeframe for Maintenance Work

Normally, maintenance work for earthen road done during the dry season. Some work to be done prior to the monsoon. In rainy season, an earthen road gets damaged very quickly and the extent of damage grows fast if any maintenance is not ensured.

Table-3: Timeframe for Maintenance Works

Time	Ranking of Priority	Description

Before Rainy season	1	Cleaning drainage structure inlet and outlet
	2	Repair approach of culvert or any road structure like U-drain
	3	Filling road top depression and potholes
During Rainy Season	1	Supervision of road and clearing water if it gets stagnant on roadtop
	2	Ensure water flow if it gets disturbed by any means through culvert
After Rainy Season	1	Filling road top depression and potholes by wheel
	2	Repair road shoulders and slopes
	3	Clean the vegetation
Dry season	1	Maintenance work of infrastructures (Culverts, toilets, GS buildings etc)
	2	Maintaining road camber.

Budgets for Operation and Maintenance

The RELI provisions some funds for future repairing/ maintenance of the constructed buildings/establishments etc. In addition to the total cost of the sub-project budget it will be a maximum of 7.5% on top of the original budget. In the case of fixing such O&M costs for construction that exceeds a total budget of BDT 2,000,000 will be determined by the Appraisal and Monitoring team and that shall be less than 7.5%.

It is worthy to mention here that while repairing/maintenance will be needed the concerned GS/RCS will prepare a budget which will mandatorily include 50% matching contribution from the community.

Completion Report and Record Keeping

After the commission of the infrastructure sub-project, a completion report will be prepared. The report should include feasibility details adopted design details, actual cost incurred as built drawing, key plan, O& M plan etc. the documents will have to be prepared and collected throughout the implementation process.

Annexure-1

Participatory Vulnerability and Risk Assessment

Village ……..……..Union ……..…..Upazila……..District……

Sl	Name of infrastructure	Type of damage	Assessed damaged amount (Cft/Cum)	Budget needed to repair the damages (Tk.)	Remarks
1	2	3	4	5	6

Signature of
Convener of O&MC

Signature of
President of GS

Annexure-2

Identifying and Prioritizing Format

Sl no	Identification of Sub-projects	Total Household	Beneficiaries			Estimated Cost
			Extreme poor	Poor	Others	
01	Village roads					
02	Drinking water					
03	GS office					

Annexure-3

Assessment and Prioritization of Damaged Infrastructures

Village …….……..Union …….…..Upazila……..District……

Sl #	Name of Infrastructure	Type of damage	Assessed damaged amount (Cft/Cum)	Budget needed to repair the (Tk.)	Scores according to the location of infrastructure	Scores according to the costing for repair	Total score obtained	Remarks
1	2	3	4	5	6	7	8=6+7	9

Signature of
President of SPC

Signature of
President of GS

Environmental and Social Screening Checklist for Sub-projects (Applicable for Toilet, urinal, tube well, pond sand filters (PSF), tank /reservoir, etc.)

Name of the sub-project	
Location (Village, Ward, District, Union)	
Type of sub-project	
Size of the sub-project	
Number of beneficiaries	
Contact person	
Contact information	
General description of the sub-project:	

Screening Questions	**YES**	**NO**	**Impact Scale**			**Remarks**
			Low	Medium	High	
A. SUB-PROJECT SITING Is the project area adjacent to or within any of the following environmentally sensitive areas?						
Cultural heritage site						
Protected Area (Forest/ Sundarbans/ National park/ Wildlife Sanctuaries)						
Wetland (Beel, Haor)						
National Park						
Wildlife sanctuary						
Buffer zone of protected area						
Special area for protecting biodiversity						
B. ENVIRONMENTAL SCREENING CHECKLIST						
Do the project interventions include construction, reconstruction or demolition works? *If yes, an ESMP needs to be prepared*						
Will the activities create air pollution which would require special controls in order to ensure compliance with the Bangladesh standards?						
Traffic disturbances due to construction material transport and wastes?						
Increased noise due to transportation of equipment and construction materials?						
For construction of culverts, disturbance or modification of existing drainage channels (rivers, canals) or surface water bodies (wetlands, marshes)?						
For installation of tube wells, is there any chance to create problem to water bodies that are used for irrigation?						

For sanitary latrine construction, is there any drinking water source near 30 feet distance of the latrine?						
Possibility of stagnant water bodies in borrow pits, quarries, etc., encouraging for mosquito breeding and other disease vectors?						
Will the activities increase soil erosion and/or sedimentation?						
Is there any negative impact on soil stability and compactness?						
Will there be any interruption of the natural flow of river, canal or any stream?						
Is there any chance of waterlogging/ insufficient drainage?						
Will the activity generate water effluents (wastewater) that may require special treatment, control or the water management permit?						
Are the activities likely to utilize natural resources, including water and energy in an efficient manner?						
Is there any risk of groundwater pollution?						
Is there any risk of surface water pollution?						
Will the activity generate solid waste that may be considered hazardous, difficult to manage, or may be beyond the scope of regular household waste?						
Will there any destruction of trees and vegetation?						
Negative effects on locally important or valued ecosystems or vegetation?						
Negative effects on rare (vulnerable), threatened or endangered species of flora or their habitat?						
Negative effects on wildlife habitat, populations, corridors or movement?						
Is there any impact on fish migration and navigation?						
Will there any negative impact on historically or culturally important sites/structures (mosques, graveyard, monuments, etc.)?						
Any other, please mention						
For any negative impacts identified above, please suggest mitigation measures in the Environmental Management Plan (EMP).						
C. SOCIAL SCREENING CHECKLIST						

Are the activities likely to induce potential social conflicts?						
Is there any chance of destruction of homestead land?						
Any agricultural land included withing the sub-project area?						
Are the activities likely to affect working conditions, particularly in terms of employment, compliance with labor and other laws pertaining to non-discrimination, equal opportunity,?						
Are the activities likely to involve child labor, and forced labor of direct, contracted and third-party workers?						
Will the activities pose occupational health and safety risks to construction workers?						
Is there any chance of loss of employment of the people of lower down the living standard for the implementation of the scheme?						
Will the noise levels impact particularly sensitive receptors (natural habitats, hospitals, schools, local population centers)?						
Will the activities potentially generate risks and impacts on the health and safety of the affected communities, including impacts on ecosystem services affecting the local community health and safety?						
Will the proposed activity disrupt access to health services?						
Will the activities increase the risk of sexual exploitation, abuse and harassment?						
Will there be potential risks iincluding work place sexual harassment posed by the security arrangements and potential conflicts at the sub-project site between the workers and the affected community?						
Will the sub-project affect vulnerable[1] groups by any of impacts identified above?						
Any other, please mention						

[1]For purposes of the Screening form and assessment vulnerable groups shall Refers to either people below the poverty line, the landless, the elderly, women and children, and those who by virtue of gender, ethnicity, age, physical or mental disability, economic disadvantage, or social status may be more adversely affected by resettlement or other adverse social impacts than others or who may be limited in their ability to claim or take advantage of resettlement assistance and related development benefits.

Indigenous/ ethnic communities						
Are there any indigenous/ ethnic communities residing within or adjacent to the sub-project site? *If yes, then answer the following questions.*						
Are the indigenous people involved in the planning and implementation of the scheme?						
Will any indigenous/ ethnic household/individual get negatively impacted by the sub-project?						
Is there any chance that the sub-project will pose cultural threat to the indigenous/ ethnic communities?						
For any negative impacts identified above, please suggest mitigation measures in the Social Management Plan (SMP).						

Prepared by (Name, Designation, Signature, Date): _____

Reviewed and Approved by (Name, Designation, Signature, Date): _____

Annexure-5

FORM-B

Initial Environmental Examination Sheet (IEE) for Rural Infrastructure Sub-projects[2]
(Applicable for Culverts, Drains, Canals, Roads, Buildings, Wooden Bridges, RCC bridge (less than 100m), Buildings, School field raising etc.)

Name of the sub-project								
Location (Village, Ward, District, Union)	Village		Union		Upazila		District	
Type of sub-project	New construction		Re-construction		Repair		others	
Size of the sub-project								
Number of beneficiaries								
Contact person								
Contact information								
General description of the sub-project:								
Screening Questions	**YES**	**NO**	**Impact Scale**			**Remarks**		
			Low	Medium	High			

[2]The Gram Samiti will fill in this sheet with the help Community Mobilizer and District Specialist and append this to the Sub-project proposal

SUB-PROJECT SITING Is the project area adjacent to or within any of the following environmentally sensitive areas?						
Cultural heritage site						
Protected Area (Forest/ Sundarbans/ National park/ Wildlife Sanctuaries)						
Wetland (Beel, Haor)						
National Park						
Wildlife sanctuary						
Buffer zone of protected area						
Special area for protecting biodiversity						

PREDICTION OF ENVIRONMENTAL IMPACTS

Parameters	**Initial Environmental Examination**														
	During Construction							**After Construction**							
	Positive Impact (put √)			No Impact (put √)	Negative Impact (put √)			Positive Impact (put √)			No Impact (put √)	Negative Impact (put √)			Remarks
	L	M	H		L	M	H	L	M	H		L	M	H	
Impact on Physical Environment															
Construction, reconstruction or demolition works															
Water logging/ insufficient drainage?															
Generation of water effluents (wastewater) that may require special treatment, control or the water management permit															
Interruption of the natural flow of river, canal or any stream															
Groundwater pollution															
Surface water pollution															
Soil erosion and/or sedimentation															
Impact on soil stability and compactness															
Air quality															
Traffic disturbances due to construction material transport and wastes															
Increased noise due to transportation of equipment and construction materials															
Flooding															
Loss of existing building and property															

GHGs emission because of the sub-project activities															
Solid waste generation															
Utilization of natural resources, including water and energy in an efficient manner															
Impact of climatic hazards (flood, drought, erosion, cyclone, etc.)															
Describe potential mitigation measures in the ECoPs.															
Impact on Biological Environment															
Destruction of trees and vegetation															
Locally important or valued ecosystems or vegetation															
Rare (vulnerable), threatened or endangered species of flora or their habitat															
Aquatic plants/macrophytes															
Wildlife habitat, populations, corridors or movement															
Fish migration and navigation															
historically or culturally important sites/structures (mosques, graveyard, monuments, etc.)															
Wetland/ Protected area															
Forest/Protected area															
Eutrophication															
Any other, please mention															
Describe potential mitigation measures in the ECoPs.															
Impact on Socio-economic Environment															
Potential social conflicts															
Destruction of homestead land															

Agricultural land withing the sub-project area															
Working conditions, particularly in terms of employment, compliance with labor and other laws pertaining to non-discrimination, equal opportunity, child labor, and forced labor of direct, contracted and third-party workers															
Impact on irrigation															
Impact on transportation															
Sexual exploitation, abuse and harassment															
Employment generation (mention how many)															
Commercial Activities															
Impact on local livelihood															
Impact on human life of the poor															
Health risks including COVID 19 to laborers involved in constriction works															
Occupational health and safety risks to construction workers															
Community health and safety															
Archaeological and cultural heritage															
Will the project impact vulnerable[3] groups by any of impacts identified above?															
Describe potential mitigation measures in the ECoPs.															
Others (if any)															

[3]For purposes of the Screening form and assessment vulnerable groups shall Refers to either people below the poverty line, the landless, the elderly, women and children, and those who by virtue of gender, ethnicity, age, physical or mental disability, economic disadvantage, or social status may be more adversely affected by resettlement or other adverse social impacts than others or who may be limited in their ability to claim or take advantage of resettlement assistance and related development benefits.

Detailed Restoration and rehabilitation plan (if any)	

Prepared by (Name, Designation, Signature, Date): _____

Reviewed and Approved by (Name, Designation, Signature, Date): _____

Annexure-6

Work Schedule/Implementation Plan

Name of Sub-project: **Date:**

Name of Scheme	Inception date	TimefFrame								Remarks
		1st week		2nd week		3rd week		4th week		

……..

……..

Convener SPC

Secretary, SPC

Annexure-7

Format for Monthly Progress Report

Upazila: **District:** **Date:**

Sl.No	Name of village	Name of scheme	Estimated cost	Date of commencement	*Date of completion*	Volume of work	Quantity of Completed work	Quantity of work (%)	No of labour days used	*Amount Spent*			Remarks
										Wages paid	*Materials cost*	*Others cost*	
1.													

Annexure-8(a)

Attendance Register

Name of the sub project …………………………………………….. **Month …………………**

Sl. No.	Name	Father/Husband Name	Day																														Total # of day
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	

Name & Designation of
Certified by
Attendance Collector **SAC Convener**

Annexure-8(b)

Master Roll sheet

Village ……..……..Union ……..….Upazila……..District……..……

Name of Sub-project: **Date:**

Sl. No.	Name	Father/Husband Name	Date		Total working days	Wage rate	Total Amount	Signature
			From	To				

Name & Designation of Payee

Certified by

Convener, SAC

Sample of Signboard

Construction Works Fund
..... Cluster, Upazilla, District
Name of Gram Samiti :
Name of sub- project:
Sub-project Type:
Estimated cost:
a) Grant by SDF: b) Community Contribution:
i) Cash
ii) Labour/ Material
Length : ..... Meters,
Starting date ..... Completion date of.....
Implementer : ..... Samiti
Funded by: World Bank and GOB
Implementing Agency: Social Development Foundation (SDF)

Annexure-10

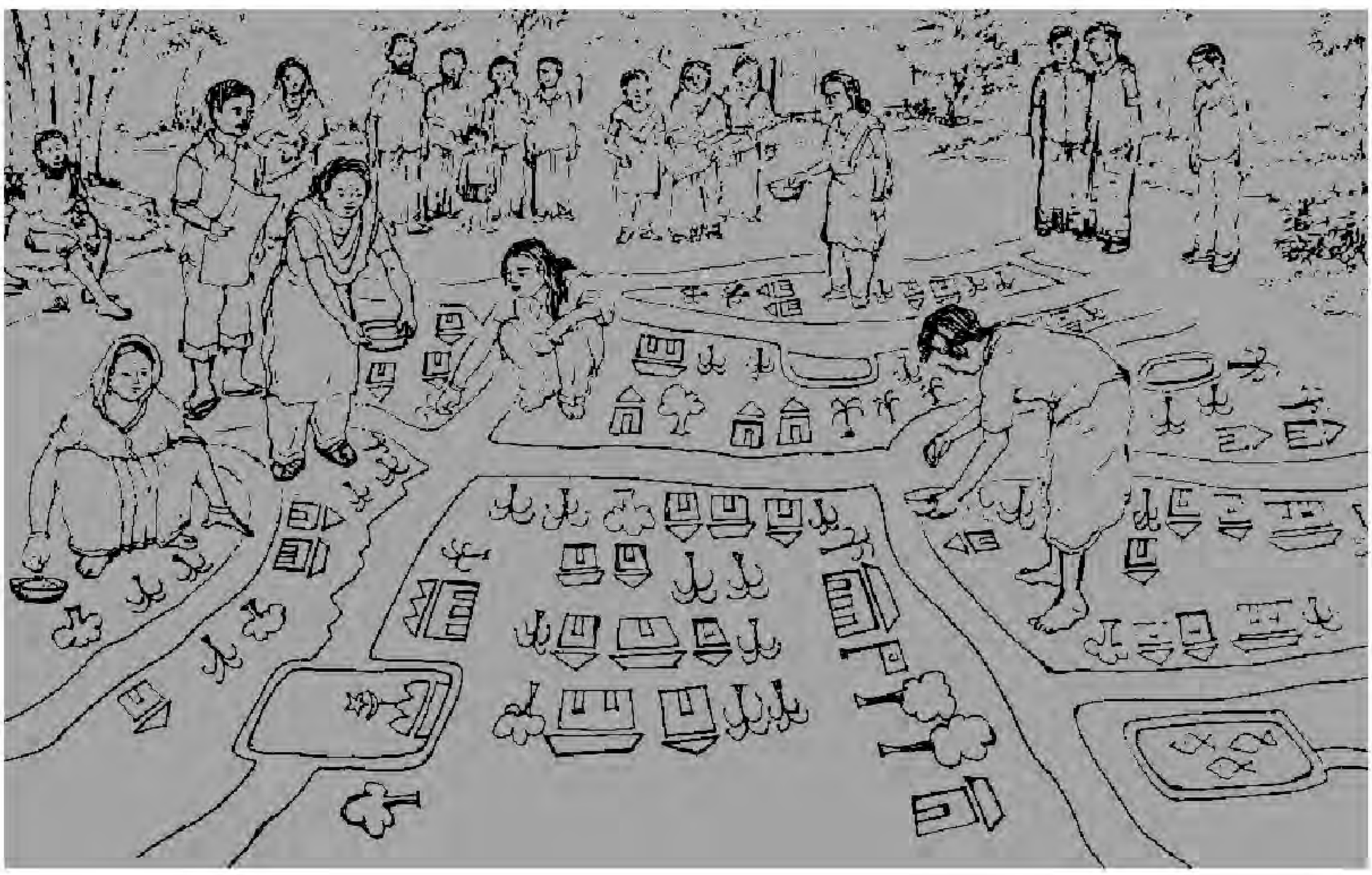
Checklist for Road Construction/Reconstruction/Maintenance:

Location (Change)	Points of Observation	Observation Result (given tick mark)		Remarks
1	Whether appropriate soils are being used to fill up the ditches or depression.	Yes	No	
2	Whether the bushes have been cleared up in the appropriate cases.	Yes	No	
3	Whether soils in the old portion have been properly loosened for proper binding or soils between the old and new layers.	Yes	No	
4	Whether the soils have been compacted with handrammers while filling the ditches and depressions.	Yes	No	
5	Whether the negative shoulders have been properly shaped.	Yes	No	
6	Whether arrangements have been made to drain out stagnant water from the road, if any.	Yes	No	

(C) Checklist for CC/RCC Casting (Infrastructures other than earthen road)

Location (Chanage)	Points of Observation	Observation results (given tick mark)		Remarks
1	Whether the size of the shutter has been appropriately made.	Yes	No	
2	Whether the shutter has been made water tight.	Yes	No	
3	Whether lubricant/burntmobil has been applied on the shutter.	Yes	No	
4	Whether the sizes of the rods are correct in line with the drawing.	Yes	No	
5	Whether the spacing of the rods has been kept properly as per the drawing.	Yes	No	
6	Whether the rods have been properly cleaned.	Yes	No	
7	Whether the proper clear covers have been provided all around in placing the rods.	Yes	No	
8	Whether the quality of aggregate	Yes	No	
9	Whether the cement quality has been found alright while carrying out field test.	Yes	No	
10	Whether the aggregate and cement have been mixed at the correct proportion.	Yes	No	
11	Whether the workability of concrete has been found fine.	Yes	No	
12	Whether the concrete mixture has been properly conveyed and placed.	Yes	No	
13	Whether the concrete mixture has been properly compacted.	Yes	No	
14	Whether the concrete of casting has cured properly.	Yes	No	
15	Whether the pipes are being transported before they have gained proper strength.	Yes	No	

Vulnerability Assessment and Social Risk Management



Chapter-9

Introduction: This chapter will provide a guideline on village development planning/ resilience cycle; how to conduct a participatory vulnerability analysis, participatory damage and risk assessment and participatory risk reduction plan, and how can cope with the climate change. This chapter also provide the guidelines ands aspects of social safeguard issues.

2.0 Different Phase of Village Development Cycle

Phase -01: Preplanning

a) Information, Education and Communication Campaign:

We will know details about preplanning stage from chapter-1

b) Participatory Identification of Poor (PIP):

Phase -02: Participatory Vulnerability Analysis:

Conducting a participatory risk and vulnerability analysis.

Phase - 03 VDF Planning:

Preparing a VDF plan according to identification causes of risk and vulnerability analysis, Preparing a risk reduction plan based on community prioritization;

Allocating VDF fund.The Village Development Fund is mainly categorized into three sub-funds.

Phase -04: Consolidation and Sustainability:

- Establishing linkages with GoB and other service providing agencies,
- Setting up O&M fund for completing infrastructure;
- Setting up Federation for providing support to the village organization for sustainability.

3.0 Community Based Adaptation to Climate Change

Disaster Preparedness and Disaster Management:

The disaster preparedness and disaster management is the process, which consists of different steps and arrangements like

a. Before disaster, reducing vulnerabilities through rural infrastructure development, livelihood improvement, disaster preparedness, awareness and capacity building at individual, family and institution levels and adopting appropriate coping strategies
b. During disaster, reducing losses through emergency response programme and

c. After disaster, normalizing the life and livelihood through post-disaster recovery programme.

The preparedness and management activities mentioned above are summarized in the table below (1):

Table-1: Summarized Activities on Disaster Preparedness

Step 1 (Before Disaster)	Step 2 (During Disaster)	Step 3 (After Disaster)
❖ Formation of a group of youth volunteers for disaster preparedness and disaster management ❖ Providing disaster management training to the GS members and youth volunteers ❖ Developing an early warning	Arranging emergency meetings Delegation of responsibilities Evacuating the elderly people, children, and women and physically-challenged people to shelter homes Ensuring social security of the women and young girls ❖ Arranging primary	Prepare a list and priorities of the affected families. Clean the homestead, roads and ponds. Distribution of relief materials Buried the dead body of livestock and human being. ❖ Distribute food to the affected

Step 1 (Before Disaster)	Step 2 (During Disaster)	Step 3 (After Disaster)
system and ensuring the equipment such as hand mike, lifejacket, torchlight, stretcher, raincoat and gumboot ❖ Awareness building through folk songs ❖ Observing Natural Disaster Preparedness Day (NDPD) ❖ Arranging meetings at house courtyard ❖ Preparing a disaster preparedness plan ❖ Providing First Aid Box to GS ❖ Preparing a list of physically-challenged people, distressed families, and pregnant and lactating mothers ❖ Coordinating and maintaining liaison with GOs, NGOs, and GS ❖ Preserving and protecting various seeds of crops and vegetables ❖ Information sharing about the person who keeps the keys of flood shelter/cyclone shelter ❖ Installing sanitary latrine in a higher place.	healthcare for the affected people immediately ❖ Preserving important documents at shelter homes ❖ Closing the tube-well mouth with polythine and raising the tube-well to protect from floodwater ❖ Preserving household materials in a safer place ❖ Wearing comfortable dresses, especially by women before the transfer to the shelter home ❖ Protect livestock and keeping them in a safer place	families from the warehouse. ❖ Refer the sick and injured person to the hospital immediately. ❖ Arrange cooking materials such as burner, firewood or kerosene oil. ❖ Repair the houses. ❖ Take necessary action for cultivation. ❖ Repair and maintaining the water and sanitation system and confirm safe drinking water. ❖ Create work opportunity. ❖ Provide credit support without interest/low interest rate.

Climate Change

The climate changing with frequent fluctuationsin temperature, rainfall, flood; storms and drought etc. due to some man made and natural causes which affecting the lives and livelihood of the poor people.

Damages caused by Climate Change

The recurrence of climate-induced hazards has increased in recent years. The poor and extreme poor have been enduring these hazards, losing their livelihoods almost every year. The labourers and landless people are becoming jobless. When it comes to women and children, the condition is even worse. They are mainly suffering from infectious and waterborne diseases specially outbreak of COVID 19 pendamic.

Adaptation Strategies

The adaptation actions may include:

Adaptation to Protecting Human Life

- Awareness and capacity building for coping with the changing situation
- Adaptation to housing
- Adaptation to water and sanitation
- Strengthening coping capacity

Adaptation to Protecting Livelihoods

a) Adaptation to agricultural crops i.e. cultivating short cycling and saline, flood and drought resistant variety, crop diversification, establishment of seed bank etc.
b) Adaptation to fisheries i.e. culture of short cycling and saline tolerant species, diseases resistant species etc.
c) Adaptation to livestock i.e. saline or flood tolerant fodder cultivation, construction of livestock shelter etc.
d) Adaptation to small trade i.e. small grocery, small poultry and dairy farming etc.
e) Adaptation to diversified activities as per local demand and opportunities.

Concept on Risk and Vulnerability

Risk

Risk is a possibility to occur that may cause hardship to lives, leading to either the loss of lives, loss of livelihood, loss of assets or damage to the environment.

Major Causes of Risk

Natural Risk: Cyclone, flood, heavy rainfall, riverbank erosion, earthquake, drought, climate change, epidemics, COVID 19 pendamic etc.

Manmade Risks: Unemployment, insecurity of old and elderly people, polygamy, environmental degradation, conflict, receiving multiple loans at high interest rate and dowry.

Vulnerability: Vulnerability means susceptibility to injury or attack. The vulnerability is, therefore, a condition of affected life, which will determine the extent of damage, or severity, which the external cause will create.

Vulnerability Analysis: Vulnerability analysis is a process to identify vulnerability factors and take risk reduction measures through community participation.

Importance of Participatory Vulnerability Analysis:

- To identify the mitigation options and prioritization
- Reduce the degree of losses
- Increase the awareness and capacity of the local people
- Prepare the risk reduction plan
- Identify right options of adaptation

Steps of Vulnerability Analysis:

- Participatory discussion meeting at community level
- Transect walk
- Preparation of damage and risk mapping
- Prioritization
- Planning

Vulnerability Analysis at Different Levels and Aspects:

The local community will analyze the vulnerability on the following aspects:

a. Individual level: Extreme poor, poor, women, children, youths, aged, physically-challenged people, pregnant and lactating mothers and divorcees etc.
b. Family level
c. Community level
d. Environmental Level

Prioritized List of Vulnerability Factors

Table-2: Prioritized List of Vulnerability Factors Factors

List of Vulnerabilities	Level of Vulnerabilities		Solutions	Fund	Remarks
	Level	Segment of the community			
Receiving loan at high interest	Individual	Poor &extreme poor	Provide loan at low interest	RF	
Lack of earning source	Individual	Poor, extreme poor, old, physically-challenged, aged, divorcees, women headed families	Employment generation and promoting IGA Providing one-time grant and involving in safety net programme with GOB	IDF	
Sufferings from various diseases	Individual	Children & aged people	Ensuring medical support through linking with the health department	IDF	
Lack of nutritious food	Individual	Physically-challenged, pregnant and lactating mothers	Providing nutritious food to lactating and pregnant mothers	Others	
Lack of capacity	Individual	Poor, extreme poor, youths,women and children	Providing training on disaster management	IDF	

List of Vulnerabilities	Level of Vulnerabilities		Solutions	Fund	Remarks
	Level	Segment of the community			
Lack of adequate early warning system	Individual	All segments of the community	Developing early warning system with BWDB & FFWC by DVT, GS and Jubo volunteers and providing hand mike, radio, televisionetc	IDF	
Washing away of homes and homesteads	Family	-	Providing support of raising homestead plinth	Others	
Loss of livestock	Family	-	Construction of livestock shelters Ensuring medical support through linking with livestock department	CWF IDF	
Inundation of tube-well and latrines	Family	-	Raising tube-well plinth Construction with concrete	Others	
Food crisis during disasters	Family	-	Storage dry food	Self-initiative	
Financial crisis	Family	-	Creating emergency funds	Self-initiative	
Riverside embankmentwithout tree plantation	Community	-	Constructing high and strong embankments with tree plantation	CWF	
Road inundation during flood, lack of drainage facilities	Community		Constructing high and strong road considering flood level, setting up sufficient number of culverts for drainage of water	CWF	
Inundation of tube-well and latrine	Community	-	Raising tube-well plinth Construction with concretes	Others	

List of Vulnerabilities	Level of Vulnerabilities		Solutions	Fund	Remarks
	Level	Segment of the community			
Lack of capacity on disaster management, relief and rescue operation	Community		Arranging training on disaster management, relief and rescue operation	IDF	
Lack of awareness and information	Community	-	Organizing awareness programmes such as folk song, simulation, posturing, NDPD, hand bill, billboard. youths festival etc.	IDF	
Non- availability of emergency fund	Community	-	Creating an emergency fund	IDF and contribution by members	
Lack of early warning system and equipment	Community	-	Providing training and equipment	IDF	
Lack of cyclone/flood shelter	Community	-	Constructing multipurpose community resource centres Raising school field	CWF	
Agricultural land filled by sand/silt	Environment	-			
Water logging	Environment	-	Improving the drainage system through re-excavation of silted canal or drain Construction of culvert	CWF	

List of Vulnerabilities	Level of Vulnerabilities		Solutions	Fund	Remarks
	Level	Segment of the community			
Spread of diseases and epidemic	Environment	-	Regular cleaning Creating awareness	IDF	
Spread of bad smell from livestock and animal corpses	Environment	-	Regular cleaning Create awareness	IDF	
Increase of mosquito and other insects	Environment	-	Regular cleaning Creating awareness	IDF	
Lack of drinking water and sanitary latrine	Environment	-	Installation of tube-well and sanitary latrine	CWF	
Intrusion of saline water into agricultural land	Environment	-	Raising the base of embankment above tidal surge level	CWF	
Lack of information on GRM	Social	RELI Community	Creating awareness through information desimination, visiting SDF's website and discussions		
Laxk of awareness among community people and beneficiaries on risk of GBV/SEA/SH	Social	RELI Community	Creating awareness through information desimination and discussions		

List of Vulnerabilities	Level of Vulnerabilities		Solutions	Fund	Remarks
	Level	Segment of the community			
Lack of information on the referral services	Social	RELI Community	Creating awareness through information desimination and discussions		

4.0 Participatory Damage and Risk Assessment Map

Definition

A map, which is prepared by the community through participatory process and that will show the damages and possible risk areas of a village

Objectives

- To identify the damages and the places which are prone to risk
- Locate the areas where poor and extreme poor live
- Show the locations of different types of organizations, infrastructures, roads, educational institutions, medical centres, bazaars, houses, cultivation land etc. by using symbols.

A sample Participatory Damage and Risk Assessment Map is attached with **figure-3**

Steps of Participatory Damage and Risk Assessment Map

Step 1- Sharing the objectives with the Gram Parishad
Step 2- Transact walk
Step 3- Drawing a map in a participatory way and showing the damaged infrastructures with red marking
Step 4- Demarcating the extreme poor and poor households and the way of entering flood water to the village
Step 5- Preparing an infrastructure development plan with focus on risk reduction
Step 6- Updating the map periodically
Step 7- Preparing the final action plan
Step 8- Cross-learning and documentation of learning

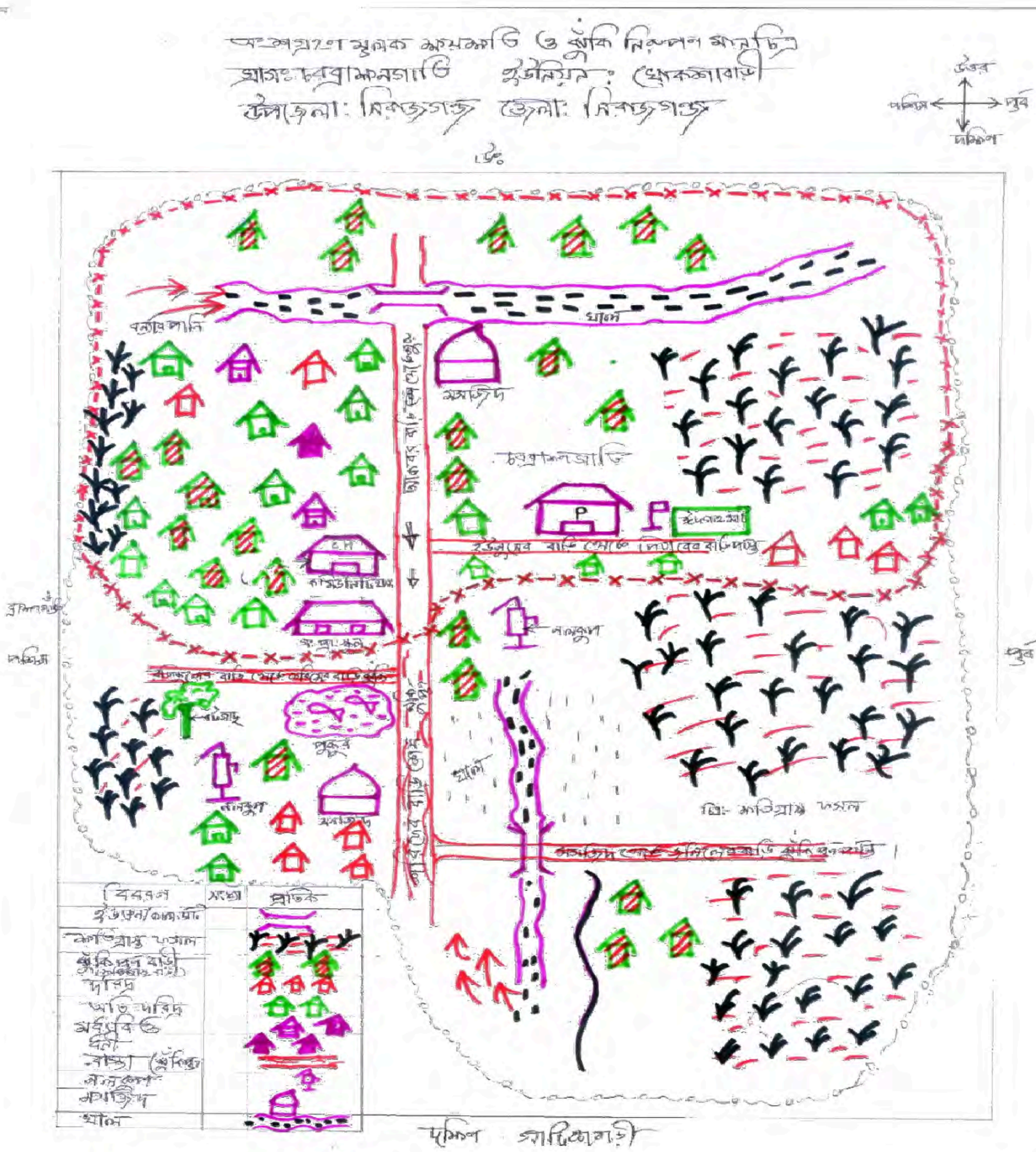


Figure-3: Participatory Damage and Risk Assessment Map

Degree of Damages

Every time each type of disaster does not have the same degree of damages. The degree of damages depends on the severity of the disaster and the condition of vulnerabilities. The damage is kind of loss, either fully or partially, for any individual or family, may caused by natural or man-made reasons.

Loss Reduction

People cannot control and overcome the severity of a disaster but can reduce the vulnerabilities. So, the vulnerabilities can be minimized by reducing the volume of damages.

Table- 3: Participatory Damage and Risk Assessment Format

Name of Village:

Date:

SL. #	Risk	Duration/ Severity	Damaged Event	Degree of severity			Impact of Severity/Damage
				Less	Medium	High	
01	Flood	10 Days	Road-05 #		✓	✓	Mobility problem of community people
			Houses-120 #	✓	✓	✓	
			Cattle -15 #				
			Goat/Sheep-50#				

Table- 4: Participatory Risk Reduction Plan (Sample Copy)

Sl No.	Level	Activity	Number/ Family	Responsible	Asset/ Money (Tk.)	Time of work	Comments.
1.	Individual	Giving one-time grant to the vulnerable to repair damaged houses	10	GS	50,000	After disaster	
		Giving nutritious food to pregnant and lactating mother.	05		7,000/-	-	Contact with GS for fund
		Giving 3 days food to old, physically-challenged (those who don't have any one to feed/help)	20		5,000/-	During flood	Emergency fund
		Giving clothes to poor helpless women & children	20		6,000/-	During flood	Emergency found
2.	Family	Giving interest-free loan to the members of GP	20	SC/ VCO	20,000/-	After disaster	
		Rising the level of houses	25	Head of the family		December to March (Before Flood)	SC will contact GS and NGO to collect fund. If needed, they

Sl No.	Level	Activity	Number/ Family	Responsible	Asset/ Money (Tk.)	Time of work	Comments.
							could continue voluntary work
		Stocking dry food, kerosene, candle, lighter by own	Villagers	GS and head of the family			GS will contact NGOs for fund
		Establishing or building latrine tube-well sanitation development	Villagers	GS			
3.	Community	Formation of youth volunteer group	Every Village	GS and CF	-	March	GP will grant... the committee.
		Arranging a 3-day workshop on disaster preparedness and management to improve the village capacity			5,500/-	February to March before flood	
		Monthly meeting of VDMC.		GS and CF	2,000/-	Year round	
		Establishing a village disaster volunteers' team and arranging a 3-dayworkshop for their capacity building	Every Village	GS/ CF	5,500/-	-	

Sl No.	Level	Activity	Number/ Family	Responsible	Asset/ Money (Tk.)	Time of work	Comments.
		Monthly meeting of village disaster volunteers		VDMC/CF	2,000/-	Year round	
		Distributing disaster forecast and rescue materials (hand mike, lifejacket, raincoat, torchlight, fast aid box, radio etc) among village disaster volunteers			15,000/-	February to March before flood	
		Displaying the participatory risk reduction and vulnerability map on the billboard/displayboard			15,000/-	February to March before flood	Emergency fund/ VCO
		Arranging a workshop after every 3 months to connect and correlate between union disaster management committee and non-Govt& donor organizations	Few villages together	GS	5,000/-	Year round	
		Folk song	A few villages together	GS	6,000/-	February to March before flood	

Sl No.	Level	Activity	Number/ Family	Responsible	Asset/ Money (Tk.)	Time of work	Comments.
		Observing NDPD (rally, sports, essay writing etc)	few villages together	GS	5,000/-	31 March	
		Yearly rehearsal	A few villages together	VDMC & village disaster volunteers/ CO-CF	16,000/-	April- May	
		Holding fortnightly meeting on disaster preparedness & management at village level (court yard meeting)	Every village	CF	3,000/=	February to March before flood/cyclone	
		Setting up/forming emergency fund	Every village	GS/ CF	50,000/=		
		Construction of shelter, roads, culvert, etc.	Every village	village Youth volunteers/ CO-CF	20,00,000 /-	February to March before flood/cyclone	
	Environment	Planting treesat the south and southwest corners of the house (coconut, palm tree etc.).	Each family of the village	GS	100,000/=	During early monsoon (April-May)	

Sl No.	Level	Activity	Number/ Family	Responsible	Asset/ Money (Tk.)	Time of work	Comments.
		Installation of tube-well and sanitary latrine	Every village	GS	100,000/=	February to March before flood/cyclone	
		Promoting flood and drought tolerant crop varieties and short-cycling cultivation system	Every village	GS	50,000/=	-	
		Raising the base of embankment above tidal surge/flood level		GS	200,000/=	February to March before flood/cyclone	

Social Risk Management

1.0 Social Risk Management

Social risk management for RELI project entails policies, standards, operational procedures designed to first identify and then try to avoid, mitigate and minimise adverse social impacts that may arise in the implementation of any development project.

Aimed at integrating social concerns into the identification, design and implementation of all project interventions to ensure socially feasible and more sustainable development, Safeguard guidance mostly based on internationally agreed standards in an effort to try to increase chances that development projects deliver better outcome for people in its intervened areas.

Social risk management have pro-active dimensions to address social risks, undue harm to targeted people during the development process, benefits and impacts of the program and identify measures to avoid, minimise and manage risks and impacts while enhancing benefits. The social risks will be addressed through using the procedures described in section 3.2 of this chapter.

Ref.- Web image

2.0 Array of issues related to Social Risk

The potential risks and impacts associated with all relevant Social risk standards cover social protection and inclusion (including disability and Sexual Orientation and Gender Identity) with identification of the vulnerable groups, assessing risks of Sexual Exploitation and Abuse and Sexual Harassment (SEA/SH).

Alongside, anticipated risks also include community health and safety, child labour and forced labour, migrant or seasonal worker, discrimination against women, vulnerable group etc., labour influx, possible accidents and emergencies, ensuring appropriate benefits to the marginalised and disadvantaged groups including the indigenous peoples i.e. small

ethnic and vulnerable communities from the project activities and meaningful consultation with potential stakeholders for inclusion of women, vulnerable and disadvantaged groups to generate public awareness. All the above risk may be faced by the RELI communities during implementation of project activities. However these social risks can be addressed through the proper management in time. To address the risks, the RELI community will follow the process and procedures described in COM, GRM and finally facilitate the lawful step if needed.

2.1 Social Protection

Social protection is concerned with preventing, managing, and overcoming situations that adversely affect people's well-being and covers the range of policies and programmes needed to reduce the lifelong consequences of poverty and exclusion.

Social protection systems help individuals and families, especially the poor and vulnerable, cope with crises and shocks, find jobs, improve productivity, invest in the health and education of their children, and protect the aging population.

Social protection consists of policies and programs designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people's exposure to risks, and enhancing their capacity to manage economic and social risks, such as unemployment, exclusion, sickness, disability, old age, outbreak of pandemic like COVID-19 and so forth. However, the activities of RELI project will provide necessary support to the project beneficiaries to receive the financial and technical support to overcome the poverty and vulnerability as part of social protection.

2.2 Social Inclusion

Social inclusion is defined as the process of improving the terms of participation in society, particularly for people who are disadvantaged, through enhancing abilities, opportunities, improving dignity on the basis of their identity, access to resources, voice and respect for rights.

Inclusion is a sense of belonging and a universal human right. Inclusion is an organisational effort and practices in which different groups or individuals having different backgrounds are culturally and socially accepted and welcomed, and equally treated. These differences could be self-evident, such as national origin, age, race and ethnicity, religion/belief, gender, marital status and socioeconomic status or they could be more inherent, such as educational background, training, sector experience, organisational tenure, even personality, such as introverts and extroverts.

Inclusive cultures make people feel respected and valued for who they are as an individual or group. People feel a level of supportive energy and commitment from others so that they can do their best at work.

Social inclusion is vital to achieving the goals of ending extreme poverty and boosting shared prosperity. Inclusion is also a priority in the global recovery from the COVID-19 pandemic.

2.3 Disability

A disability is any condition of the body or mind (impairment) that makes it more difficult for the person with the condition to do certain activities (activity limitation) and interact with the world around them (participation restrictions).
There are many types of disabilities, such as those that affect a person's including vision, movement, thinking, remembering, learning, communicating, hearing, mental health and social relationships.

2.4 Sexual Orientation

Sexual orientation is an enduring pattern of sexual attraction to persons of the opposite sex or gender, the same sex or gender, or to both sexes or more than one gender.These attractions are generally subsumed under heterosexuality, homosexuality, and bisexuality, while asexuality (the lack of sexual attraction to others) is sometimes identified as the fourth category.

2.5 Gender Identity

Gender identity is defined as a personal conception of oneself as male or female (or rarely, both or neither). This concept is intimately related to the concept of gender role, which is defined as the outward manifestations of personality that reflect the gender identity.

Gender identity, in nearly all instances, is self-identified, as a result of a combination of inherent and extrinsic or environmental factors; gender role, on the other hand, is manifested within society by observable factors such as behavior and appearance.

2.6 Sexual Exploitation and Abuse (SEA)

Sexual Exploitation refers as any actual or attempted abuse of a position of vulnerability, differential power, or trust, for sexual purposes, including, but not limited to, threatening or profiting monetarily, socially or politically from the sexual exploitation of another.

Sexual Abuse means the actual or threatened physical intrusion of a sexual nature, whether by force or under unequal or coercive conditions. Sexual exploitation and abuse also includes sexual relations with a child, in any context, defined as: Child - a "human being below the age of eighteen years".

Examples:

Sexual assault (defined as "any unwanted or forced sexual act committed without consent") or threat thereof. Sexual assault can occur either against a person's will, by force or coercion, or when a person is incapable of giving consent, such as when they are under duress, under the influence of drugs or alcohol.

Force includes:

a) actual physical aggression, including but not limited to: rape, forcible sodomy, forcible oral copulation, sexual assault with an object, sexual battery, forcible fondling (e.g., unwanted touching or kissing);
b) threats of physical aggression;
c) emotional coercion; and/or
d) Psychological blackmailing.
e) Unwanted touching of a sexual nature
f) Demanding sex in any context
g) Making sex a condition for assistance
h) Forcing sex, forcing someone to have sex with anyone
i) Forcing a person to engage in prostitution or pornography
j) Refusing to use safe sex practices
k) Videotaping or photographing sexual acts and posting it without permission
l) Alleging or threatening to allege that anyone already has a history of prostitution on legal papers
m) Name-calling with sexual epithets
n) Insisting on anything sexual, including jokes that may be uncomfortable, frightening or hurtful
o) Telling someone that they or anyone else are obliged to have sex as a condition for anything

2.7 Sexual Harassment (SH)

It is defined as unwelcome behavior of a sexual nature or unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when:

.

- Submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment, or
- Submission to or rejection of such conduct by an individual is used as a basis for employment decisions affecting such individual, or
- Such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment.

Examples of Sexual Harassment include:

- Actual or attempted rape or sexual assault.
- Unwanted pressure for sexual favors.
- Unwanted deliberate touching, leaning over, cornering, or pinching.
- Unwanted sexual looks or gestures.
- Unwanted letters, telephone calls, or materials of a sexual nature.
- Unwanted pressure for dates.
- Unwanted sexual teasing, jokes, remarks, or questions. ·
- Referring to an adult as a girl, hunk, doll, babe, or honey.
- Whistling at someone.
- Cat calls.
- Sexual comments.
- Turning work discussions to sexual topics.
- Sexual innuendos or stories.
- Asking about sexual fantasies, preferences, or history.
- Personal questions about social or sexual life.
- Sexual comments about a person's clothing, anatomy, or looks.
- Kissing sounds, howling, and smacking lips.
- Telling lies or spreading rumors about a person's personal sex life.
- Neck massage.
- Touching an employee's clothing, hair, or body.
- Giving personal gifts. · Hanging around a person.
- Hugging, kissing, patting, or stroking.
- Touching or rubbing oneself sexually around another person.
- Standing close or brushing up against a person.
- Looking a person up and down (elevator eyes).
- Staring at someone. · Sexually suggestive signals.

- Facial expressions, winking, throwing kisses, or licking lips.
- Making sexual gestures with hands or through body movements.

2.8 Community health and Safety

Community health and safety refers to protecting local communities from hazards caused and/or exacerbated by project activities disease, and the accidental collapse or failure of project structural elements and so forth. Project-related activities may directly, indirectly or cumulatively change community exposure to hazards.

Potential negative impacts affecting health and safety may arise from a broad range of supported activities, for instance, potential risks of SEA/SH whilst transferring cash as a part of project activities.

2.9 Child Marriage/Early Marriage/Forced Marriage

Child marriage is any marriage where at least one of the parties is under 18 years of age. Forced marriage is a marriage in which one and/or both parties have not personally expressed their full and free consent to the union. A child marriage is considered to be a form of forced marriage, given that one and/or both parties have not expressed full, free and informed consent. According to Bangladeshi law, marriage before 18 for girls and 21 for boys, is unlawful.

Child and forced marriage (CFM) is a human rights violation and a harmful practice that disproportionately affects women and girls globally, preventing them from living their lives free from all forms of violence. Bangladesh is considered among the top 10 countries in the world for child marriage.

2.10 Child Labour

Child labour is often defined as work that deprives children of their childhood, their potential and their dignity, and that is harmful to physical and mental development. However, children's or adolescents' participation in work that does not affect their health and personal development or interfere with their schooling is generally regarded as being something positive.

Child labour refers to work that:
is mentally, physically, socially or morally dangerous and harmful to children; and/or interferes with their schooling by: depriving them of the opportunity to attend school; obliging them to leave school prematurely; or requiring them to attempt to combine school attendance with excessively long and heavy work.

Whether or not particular forms of "work" can be called "child labour" depends on the child's age, the type and hours of work performed, the conditions under which it is performed and the objectives pursued by individual countries. The answer varies from country to country, as well as among sectors within countries.

Examples of various forms of child labour are:

a) all forms of slavery or practices similar to slavery, such as the sale and trafficking of children, debt bondage and serfdom and forced or compulsory labour, including forced or compulsory recruitment of children for use in armed conflict;
b) the use, procuring or offering of a child for prostitution, for the production of pornography or for pornographic performances;
c) the use, procuring or offering of a child for illicit activities, in particular for the production and trafficking of drugs as defined in the relevant international treaties;
d) work which, by its nature or the circumstances in which it is carried out, is likely to harm the health, safety or morals of children.

2.11 Forced Labour

Forced labour is any work or service which people are forced to do against their will and under threat of punishment or penalty. It refers to situations in which persons are coerced to work through the use of violence or intimidation, or by more subtle means such as manipulated debt, retention of identity papers or threats of denunciation to immigration authorities. Definition of forced labour consists of three major elements:

Work or service refers to all types of work occurring in any activity, industry or sector including in the informal economy.

Menace of any penalty refers to a wide range of penalties used to compel someone to work.

Involuntariness: The terms "offered voluntarily" refer to the free and informed consent of a worker to take a job and his or her freedom to leave at any time. This is not the case for example when an employer or recruiter makes false promises so that a worker take a job he or she would not otherwise have accepted.

Forced labour affects millions of men, women and children around the world. It is most often found in industries with a lot of workers and little regulation. Some of the potential

sectors include agriculture and fishing, domestic work, construction, mining, quarrying and brick kilns, manufacturing, processing and packaging, prostitution and sexual exploitation, market trading and illegal activities etc.

2.12 Migrant worker

1) A migrant worker is a person who either migrates within their home country or outside it to pursue work. Migrant workers usually do not have the intention to stay permanently in the country or region in which they work.
2) Migrant workers who work outside their home country are also called foreign workers. They may also be called expatriates or guest workers, especially when they have been sent for or invited to work in the host country before leaving the home country.
3) Each year a lot of workers leave the Bangladesh for overseas employment. Problems faced by Bangladeshi migrants include: high fees for migration charged by recruitment agencies, especially for low skilled jobs; low wages, lack of information on migration opportunities and risks; discrimination, exploitation and abuse while overseas; and insufficient services to protect the rights of workers.

2.13 Seasonal worker

Seasonal workers are employed for any work season during a specific period of the year and remain employed up to the end of the season. One of the examples of seasonal worker in Bangladesh is people who travel one district to another during the period of paddy harvesting or fishing.

2.14 Discrimination against women and vulnerable group

Women, children and persons belonging, or perceived to belong groups that are in a disadvantaged position or marginalized are categorised as vulnerable. Forms of discrimination include

- Age Discrimination
- Disability Discrimination
- Sexual Orientation
- Religious Discrimination
- National Origin
- Pregnancy
- Sexual Harassment
- Race, Color, and Sex
- Reprisal / Retaliation

- Racism etc.

2.15 Gender based violence (GBV)

Gender-Based violence refers to harmful acts directed at an individual based on their gender. It is rooted in gender inequality, the abuse of power and harmful norms. Gender-based violence (GBV) is a serious violation of human rights and a life-threatening health and protection issue.

Gender-based violence can include sexual, physical, mental and economic harm inflicted in public or in private. It also includes threats of violence, coercion and manipulation. This can take many forms such as intimate partner violence, sexual violence, child marriage, female genital mutilation and so-called 'honour crimes'. The consequences of gender-based violence are devastating and can have life-long repercussions for survivors. It can even lead to death.

2.16 Labour Influx

Labor influx consists of the rapid migration to and settlement of workers in the project area, typically in circumstances where labor/skills and goods and services required for a project are not available locally.

Labor influx is temporary and transient. It typically occurs during or just prior to construction of a project or over a finite time-period when significant excess labor capacity is required.

Project-induced labor influx may be direct, indirect or associated, as follows:
Direct labor influx: non-local people induced to the project area by employment just before or during the construction stage, and who are hired or contracted directly by the proponent and/or the main contractors.
Indirect labor influx: non-local people who have been induced to the project area by the prospect of employment and are hired by sub-contractors and local businesses that provide goods and services to the main contactors or to the mobile workforce.
Labor-associated influx: non-local people induced to the project area who have or are seeking association with the direct or indirect project workforce and may include: workers' families or relations, sex trade workers, local businesses, speculative job seekers and others.

2.17 Small Ethnic and Vulnerable Community

Small Ethnic Communities (SECs) are characterized as indigenous people for their unique characteristics including language, culture, occupation, and traditions. The identity, human rights, dignity, aspirations, culture, and natural resource-based livelihoods of small ethnic and vulnerable community or indigenous people along with the local community must be respected whilst implementing project activities.
The Small Ethnic Community and Vulnerable Peoples in the RELI project areas are:

Major Ethnic Groups	Districts
Tripura, Rakhine	Barishal, Pirojpur, Chandpur, Chattogram
Santal, Oraon, Munda, Malo, Mahato, Pahari, Rajbonsi, Teli and Mahali,	Dinajpur, Lalmonirhat, Chanpainawabganj, Magura, Jhenidah, Laxmipur
Rajbonshi, Khasia, Meithei, Manipuri, Patro, Pahari and Tripura	Sylhet, Kurigram, Sherpur, Patuakhali, Naogaon, Khulna, Nilphamari
Garo, Koch Barman, Hajong, Banai, Hadi	Mymensingh, Kishoreganj, Netrokona,

3.0 Formation of Social Risks Mitigation Committee (SRMC):

Each of the RELI village has a Social Audit Committee (SAC) which will act as the SRC for the concerned village. The SAC will work as SRMC to assist the concerned GS to mitigate the complaints or issues raised by the beneficiaries.

3.1 Responsibilities of Social Risks Mitigation Committee (SRMC):

1) SRMC will assist GS to identify, avoid, mitigate and minimise any adverse social impacts.
2) Holding regular meetings to discuss, screen, report and taking mitigating measures for any issues related to social risks associated with beneficiary members.
3) Providing assistance to the members who are victims or at risk and raising flags in case of any discrimination or violation of social issues.
4) Prepare and submit quarterly reports and statements of addressing and redressing any associated issues. The GP will review the reports on social risks and take decision for mitigating/resolving the problems and issues.
5) Taking mitigation measures to prevent any potential risks.
6) Communicating with the beneficiary members and local communities to raise awareness about potential social risks that adversely affect their well-being.

Social Risk Focal Point:

- Convener/ any nominated SAC members will act as the 'Social Risk Focal Point' at each village.
- Focal point will be responsible for maintain regular coordination with GS to receive complaints if any.
- Focal point will assist GS to ensure receiving the project benefits for the Small Ethnic Minorities.
- Focal point will discuss any issues related to social safeguard in the meetings.
- Focal point will maintain regular communication with the cluster team to update the status of social risks. The cluster officer will act as focal point at cluster level and District Officer, M & E and GA will be the focal point at the district level. Regional Manager nominated by concerned Regional Director will be the focal point at the regional level. The specialist, Social Complaince at SDF HQ level will act as the central focal point regarding the social risk management for RELI project

Awareness raising campaign:

- Social issues/risk will be discussed at Gram Parishad meetings to create awareness among the general members in every three months.
- RELI group meetings with the beneficiaries will be conducted to educate them about social safeguard issues, their rights, how to raise alarm to the committee, avoid any undue harm and minimizing potential risks.
- SRC may visit the victim's house who has reported to be discriminated and discuss the way forward to minimize the impact.
- SRC will consult with potential stakeholders for inclusion of women, vulnerable groups and small ethnic minorities to generate public awareness.

Counselling:

- SRMC may appoint any of its members for counselling the victim of discrimination on grounds as described in the social safeguard issues.
- SRMC may refer the victim to the public and private agencies for further counselling.
- SRMC can refer the issue following the communication tree for more counselling and assistance.

Signposting:
GRMC may assist the victims of discrimination including women and vulnerable group through signposting to the appropriate local authority or government agency for further help.

Inclusion criteria of Small Ethnic Communities:

a) Self-identification as 'indigenous peoples' by the concerned community/group.
b) Distinct social and cultural traditions, belief system and life styles are different to the majority community.
c) A distinct language different from the official language of the country or the language of the majority.
d) A distinct history of living in a particular area/territory of the country before the in-migration by the majority in that area even though although such in-migration have (or have not) rendered them into a status of a numerical minority.

3.2 Mitigation of social risks:
The RELI project will be implemented in 2500 villages of 20 districts of the country. Social culture and natural environment of each areas of the country are not same. So it may be assumed that due to the social, cultural and environmental as well as financial status of the project villages RELI community will face various types of social risks. Considering the fact, the project beneficiaries will follow some of the steps such as rules and procedures of COM, GRM, prevailing rules of govt. etc. to address the issues. This will help the RELI community to reduce the issues and create favourable environment to receive the project benefit at optimum level. The following steps will be followed at the community level to address the social risks:

1. The necessary information on social risks such as SEA/SH, GBV, child labour, forced labour, discrimination with ethnic minorities etc. and risk management procedures will be discussed during the IEC campaign to enhance the awareness level of the RELI community. This will create the opportunities for the community to know the types of social risks and the process of addressing the risks as well;
2. The member's capability of addressing the social risks is to be considered at the time of forming the SAC as SRMC in a GP meeting in each RELI villages. This screening arrangement will help the community to identify the potential members for SRMC;
3. The social risks like- SEA/SH, GBV, child labour, forced labour, discrimination with ethnic minorities etc. will be discussed in the meetings of GS, VCO, SC, RELI groups

and GP etc. to make them aware about the negativity and how to ensure the preventive measures to avoid such risks;

4. SDF will provide orientation on COM to the RELI beneficiaries to create opportunities for them to understand the social risks and mitigation process;
5. The SAC members and potential members of other committees will be trained on the social risks like- SEA/SH, GBV, child labour, forced labour, discrimination with ethnic minorities etc. and management procedures i.e. how to identify the social risks, how to tackle and mitigate the risks etc. . The focal person of SDF at the HQ level will arrange the training sessions;
6. The SAC will identify the risks/issues and communicate with the victims if necessary. SAC will collect the necessary information as possible and submit to the GS for further actions;
7. The GS concerned will take necessary actions as per COM, GRM etc. and also assist the victims to receive the legal support if necessary;
8. The SAC as SRMC will assist GS to execute the actions to be taken for management the social risks. SAC will prepare a report on quarterly basis and submit to the meeting of GP. The GS concerned will take necessary steps as per the decisions to be taken in the GP meeting.

Livelihood Development Activities

Chapter-1

1.0 Introduction

Livelihood means the way of living through sustainable income-generating activities (IGAs) as well as Micro and Small Enterprises (MSEs). Based on the reality RELI beneficiaries also do the same for lives and livelihood. Generally RELI beneficiaries earn money through various income-generating activities/MSEs e.g cow rearing, beef fattening, goat rearing, vegetable cultivation, crop cultivation, fish culture, small Business, Transport etc. Livelihood will be sustainable if this create situation to cope with and recover from stresses and shocks.

RELI beneficiaries will have the opportunities to utilize maximum support of the project and outside assistance to improve livelihoods. This will help upgrade lifestyle and livelihoods of RELI beneficiaries. RELI beneficiaries will have the opportunities to improve their livelihood and such as:

- To increase family income;
- Improve socio-economic status;
- Improve food security;
- Promote access to the market;
- Reduce vulnerability and

Principles of livelihood:

- Be people centered
- Being responsive and participatory
- Working with partnerships
- Be holistic and dynamic
- Building on strengths and taking wider view of sustainable
- Promote micro & macro links.

2.0 Participatory Vulnerability Analysis

RELI beneficiaries will be able to know the livelihood vulnerabilities through conducting participatory vulnerability analysis (PVA). Different calamities are creating barriers towards implementing our various livelihood activities.

Example: There is a village, Salimpur, in Mymensingh district with a total of 375 HHs. A total of 285 HHs are of poor category (Poor- 100, Extreme poor- 185). The poor people are basically day labourers - that is their main occupation. The SDF have disseminated all project information to them. They sit together, discuss and decide the opportunities under RELI project. The community of Salimpur village has identified livelihood vulnerabilities, resources through transact work, FGD and mapping. Project staff will facilitate village community to find out the key livelihood areas, vulnerable situation. The RELI beneficiaries will follow the below matrix for livelihood vulnerability analysis.

SL #	Key Livelihood Options	No. of Involved RELI Members	Prioritized Vulnerabilities	Remarks
01.	Beef fattening	60	Lack of technical knowledge, disease, medicine/vaccine crisis, feed crisis, lack of market facility	
02	Fish culture	30	Lack of technical knowledge, flood, feed crisis, marketing	
03	Cow rearing	50	Lack of technical knowledge, Disease, medicine/vaccine crisis, feed crisis, marketing	
05	Poultry rearing	50	Lack of technical knowledge, Disease, medicine/vaccine crisis, feed crisis, marketing	
06	Vegetable/Crop cultivation	20	Lack of technical knowledge, fertilizer & seed crises, marketing	
07	Small business (Grocery shop, vending business etc)	50	Lack of technical knowledge, transport, marketing, communication	
08	Transport	25	Skill & knowledge, road communication, road accident	

2.2 Prioritization & Solution to Vulnerabilities

Considering the information of the above table, the prioritised vulnerabilities will be identified. The following table shows the possible solutions to vulnerabilities of two IGAs:

SL #	Livelihood sector	Prioritized vulnerability	Solutions
01	Beef fattening/cow rearing/poultry rearing	Lack of technical knowledge	- Organizing skill training - Linkage with service provider - Learning visit - Creating service providers
		Disease	- Linkage with service providers - Linkage with upazila livestock office - Linkage with medicine suppliers -Linkage with para-vets and vaccinators
		Medicine/vaccine crisis	
		Feed crisis	- Feed stocking - Producing fodder crops - Making urea molasses straw processed feed
		Marketing	- Producer group formation - Finding out market operators - Linkage with marker actors - Updating market information
02	Vegetable cultivation	Lack of technical knowledge	- Organizing skill training - Linkage with service providers - Learning visit - Developing service providers
		Disease	- Linkage with service providers - Linkage with Department of Agricultural Extension (DAE) - Linkage with medicine suppliers - Linkage with feed suppliers
		Medicine/ Pesticide crisis/ seed	- Producing crops - Linkage with pesticide whole sellers - Linkage with seed dealers
		Marketing	- Producer group formation - Finding out market operators - Linkage with marker actors - Updating market information

RELI groups will follow the above example for mitigating solutions of IGAs.

2.3 Prioritization of Main Livelihood Options

RELI beneficiaries are also involved with different livelihood activities as like as Salimpur village. During the livelihood vulnerability analysis, beneficiaries will list down different livelihood options during discussion and also determine some significant factors like member involvement, input availability, technical opportunity, training opportunity, linkage opportunity and market demand etc. Each of the indicators will have 10 marks which will be used for prioritizing suitable IGAs.

Matrix of prioritization livelihood option (Mark: 0-10)

IGA / Considerable factors	Beef fattening	Fish culture	Cow rearing	Poultry rearing	Vegetable cultivation	Goat rearing	Small business (Grocery shop, business etc)
Member involvement	6	3	8	9	6	5	5
Input availability	8	5	8	8	6	6	8
Tech training opportunity	9	5	9	9	5	9	4
Technology opportunity	9	2	9	9	4	8	3
Linkages opportunity	7	4	9	9	5	6	5
Extension opportunity	8	2	8	9	6	5	2
Risk Probability	5	2	5	4	6	4	2
Total marks	**52 (3rd)**	**23**	**56(2nd)**	**57 (1st)**	**38**	**43(4th)**	**29**

Prioritization list: 1. Beef fattening, 2. Cow rearing, 3.Poultry rearing, 4. Goat rearing.

Furthermore, RELI project has a list of different potential IGAs with cost benefit analysis (Annexure-34/35 IGAs). The list will help RELI beneficiaries for easily understand which IGA is more profitable and suitable.

2.4 Prepare Livelihood Plan

For proper planning of any IGA, the strength and weakness, resources and opportunities, production cost and marketing scope to be considered. Project staff will facilitate RELI beneficiaries to develop the plan through discussions in a participatory way. The will be prepared at individual, group and finally at GS level. In the plan, member-wise selected IGA and amount of loan will be mentioned properly. Business plan will have to be prepared (Annexure- business plan format) for each and every member before taking loan.

Sl.No.	Input/Materials/Others	Quantity	Price	Remarks
	Fixed cost			Calculation for one year (1st cycle)
01	Cow shed(Thatched house)	01 no,	4000	
02	Floor making, Manger	01 no.	1000	
03	Moshary(Mosquito net)		500	
	Sub total		5500	
	Depreciation cost per one year(5500x20%)=1100		1100	
	Operation cost			
01	Bull calf (one in each cycle)	03 no,(@40000)	120000	
02	Rice polish	1080Kg	12960	
03	Pulse bran	270Kg	9450	
04	Green Fodder/ Forage	2430Kg	4860	
05	Dry Straw/molasses	810Kg	4050	
06	Treatment	0	3000	
07	Labour	0	1500	
08	Service charge (@10% of initial price Tk. 40000)	8%	3200	
Total cost			**159020**	
1	Selling of bull	3 nos(@70000)	210000	
02	Cow dung	-	5000	
Total income		-	**215000**	

Net Profit(Total Income-Operation cost-depreciation cost		**54880**	

3.0 Considering Factors for Livelihood Support Plan

At first a case study on beef fattening of Prya and Muslima for sharing i.e. two women are the NJG members of Khatial village in Khulna district. Prya is interested to start beef fattening seeing others making profit out of it. Accordingly, she received loan and purchased a cattle at TK 30000. She did not assess the vulnerability and its solution. Even she had no technical knowledge on UMS (Urea Molases Straw) preparation and other issues. As a result, she saw three months later that her cattle did not grow as she had expected. She sold it having a profit of only TK 2000. But, Muslima handled things chronologically like assessing vulnerability, finding out solutions and making plans accordingly. She identified technical service provider and contacted him as per need. She took care of her cattle according to the suggestion of service provider. And she got the good result she had expected. Her cattle grew enough by the time. After three months, she sold it and made a profit TK10,500. She then bought two cattle and got more profit by expanding her business.

RELI beneficiaries will have to consider the affordability, cost reduction; more price/income, value addition and environmental aspects for prepare a good livelihood business plan. We got the solutions. RELI beneficiaries will consider following issues to prepare an effective livelihood plan and implement accordingly:

3.1 Affordability

Beneficiaries should consider affordable livelihood option. The RELI members should consider factors like- knowledge, skill, financial ability, physical scope and willingness to implement the livelihood option. At initial stage, these are very important to select IGA for individual member.

3.2 Cost Reduction

Before starting the selected IGAs cost reduction should be considered. It may be in different way like -

- Improving productivity;
- Qualitative and collective input collection;
- Use local resources/materials;
- Group marketing etc.

3.3 Value Addition

During production and after harvesting product, beneficiaries will consider some activities for value addition. These activities will help qualitative production, product processing and marketing of the product at a higher price. The following action to be taken for having better prices:

- Cleaning
- Grading
- Drying
- Washing
- Packaging etc.

3.4 Business Expansion

Initially beneficiaries may start minimum size of IGA and investment which needs to further expansion in future. This may be done through further investment and demand of the product.

3.5 Environment Restoration

RELI beneficiaries should consider the environmental issues during implement any livelihood activities so that IGA would not create any negative impact on the environment:

Livelihood Issues of Environment	Measures
*Unhygienic accommodation of livestock (cattle, poultry etc) * Misuse of bi-product like cowdung etc. *Wrong use of chemical fertilizers and pesticides in crop production. *Misuse of antibodies in feeds cause of public health concern. *Deep underground water use in agricultural production * Salinity in the water	*Livestock rearing in clean, fresh and hygienic condition as possible. *Preparing organic manure, vermin compost biogas as bi-product *Reduce the use of chemical fertilizers and pesticides, use of organic manure and herbal pesticides as well as follow IPM * Restrict the use of antibodies in feeds * Maximum use of surface water in crop production. * Using saline tolerant variety and avoid intrusion of saline water into croplands.

4.0 Value Chain

The main objective of value chain is to increase the product value for getting more profits. The value chain describes the full range of activities which are required to bring a product (service or goods) from its conception, through the different phases of production (involving a combination of physical transformation and the input of various producer services), delivery to final consumers, and final disposal after use. RELI beneficiaries would ensure value addition to products at the following stages:

Input Stage- Ensuring qualitative inputs (seed, feed, medicine etc) through developing linkage with different input suppliers

Production Stage-Using modern technologies and methods (feeding, housing, cleaning, nursing etc) for qualitative and higher production

Marketing Stage- Ensuring group marketing competitive higher prices through developing linkage with different market operators. Ensuring cleaning, grading and packaging.

5.0 Linkage and Partnership Development

Linkage and partnership development is the most important part for operating livelihood activities at rural level. Rural people are deprived of all sorts of facilities like improved knowledge, technologies, market information, instruments, inputs and services etc. So, it is very important to link up the community people with public and private sectors including commercial sectors for creating opportunities enabling them to avail themselves of all sorts of entitlement and rights. There are many service providers and market actors at upazila and district as well as national levels. These service providers are providing different services to the community for their livelihood development. The market actors help raise the potentials of the poor and extreme poor as market partners, reduce market transaction costs and align their production decisions with business and market opportunities. Following are the main service providers and market operators at upazila, district and national levels:

SL #	Department/Organization	Types of Providing Services
01	Livestock Department	Training, technical advice, vaccine support, AI service, fodder cutting/seed, treatment service etc.
02	Department of Agricultural Extension	Training, technical advice, demonstration plot, fertilizer, seed, pest and disease coping advices and its treatment service etc.
03	Agriculture Marketing Department	Market information, market opportunities, price value, market infrastructure and service for linkage development with different market operators.
04	Research Institute	Training, technical advice, information of high yields variety, demonstration service etc.
05	Department of Fisheries	Training, technical advice, information of high yields variety, fish feed, demonstration service etc.
06	Department of Cooperatives	Registration, Training, technical advice& Audit, Monitoring of PGs
07	Local Government	Information and services of agriculture, fisheries, livestock, health, and infrastructure, access to common pool resource (Roadside, small water bodies char, etc).
08	Local Service providers/ para- vets	Training, technical advice, AI service, fodder cutting/ seed, treatment service etc.
09	Department of Youth Development	Training, technical and financial support, employment loan for youth etc.
10	NGOs	Training, technical advice, AI service, Fodder cutting/ seed, inputs, treatment and marketing service etc.
11	Bangladesh Agricultural Development Corporation	Training, fertilizer, seed, technical advice, etc.
12	Bangladesh Agriculture Research Institutes (BARI)	Training, trail, demonstration, seed, technical advice, etc.

SL #	Department/Organization	Types of Providing Services
13	Bangladesh Rice Research Institutes (BRRI)	Training, trail, demonstration, seed, technical advice, etc.
14	Bank/MFI	Loans and financial support
15	Private sector/Company	Training, technical advice, AI service, fodder cutting/ seed, inputs, medicine, irrigation, treatment, feed and marketing support etc.
16	Piker and Foria	Market information, marketing support.

Each GS will prepare a list of service providers/employers/business operators and display this list in GS offices. The list will be updated every year as follows:

List of Service providers/market operators					
SL	Focal person's name	Position	Organization Name	Type of services/inputs offered	Mobile #

6.0 Innovative Livelihood Activities

Generally, in RELI villages, individual members are implementing most of the traditional IGAs. Nobody likes to start with new ones due to risk and vulnerability factors. This time, with the facilitation and support of SDF RELI beneficiaries will have better opportunities to start new livelihood activities/ IGA which will provide more profit/ benefit. At the same time, better marketing option, proper planning, modern technologies etc. need to be captured. The project will provide opportunities for RELI beneficiaries for exposure visits hold discussions with potential producers and build linkage with other relevant institutions for upgrading the livelihood activities, organize need-based training. Some innovation such as indoor fish culture, cage fish culture, floating vegetable production, rabbit cultivation, koel rearing etc. may be initiated by beneficiaries on a pilot basis to gather knowledge which will be used for future scaling.

8.0 Enterprise and Entrepreneurship development

Enterprise:

An enterprise is an industry in which goods and services are produced using different types of raw materials or products or services are added value and some money is earned by selling them.

Entrepreneur:

An entrepreneur is the person with the initiative to form a business with his/her skill of creative thinking. S/he is consistent to develop an enterprise being independent, self motivated and industrious. S/he retains all the factors of production and reassembles the thinking to produce. Being a risk taker, an entrepreneur develops a business entity for the betterment of the country as a whole. Entrepreneurship is the act of self-motivation, originality, resourcefulness, imagination, ingenuity to setting up a new venture in a society with uncertainty. Entrepreneurship development is the process to integrate all the entrepreneurial qualities- confidence, commitment, hardworking, flexible, persistence, independence, determination, initiative, versatile, perceptive, leadership, innovativeness, profit oriented, foresightedness, creativity.

Micro and Small Eenterprise(MSE):

Micro and Small Eenterprise (MSE is an economic endeavor whose main purpose is to create employment as well as increase income. It typically produces / processes local market-based goods or services and sells other products through family labor, use of local resources, and a small investment.

An ideal small enterprise is one that produces products or services based on the needs of the buyer or sells the products according to the needs of the buyer and is managed with a sound plan and financial budget. However, an entrepreneur always considers risks and opportunities. The government definition for MSE will be applicable for RELI project.

Objectives of Micro and Small Eenterprise(MSE):

a) Enhancing the skills of entrepreneurs;
b) Increase family income;
c) To expand the field of business;
d) Creating employment for oneself and others;
e) Enhancing risk-taking skills;
f) Reduce Poverty;

g) Promoting local products;

h) Characteristics of **Entrepreneur:**

An entrepreneur must have the following characteristics:

- **Opportunity Seeking**
- **Persistance**
- **Commitment to Work Place**
- **Demand for Quality and Efficiency**
- **Risk Taking**
- **Goal Setting**
- **Information Seeking**
- **Systematic Planning and Conducting**
- **Persuasion and Networking**
- **Self Confidence**

The selection criteria for entrepreneur are to be followed as mentioned in section on CARE fund, chapter 3 of COM.

9.0 Steps for Implementation of Livelihood Plan

After preparing the participatory livelihood plan, beneficiaries will set the step-wise activities. The steps are given below:

Step 1- Identification of Opportunity and Resources

Beneficiaries will have to find out the following resources and opportunities for IGA/ livelihood development:

Livelihood Assets/Resources	Livelihood Opportunities
1. Social resource: RELI Groups, producer group, society, cooperative, relationship and informal networks etc. 2. Natural resource: Land, soil, water, forests and fisheries etc 3. Physical resource: Roads, culverts, water and sanitation, schools, telecommunication etc 4. Financial resource: Savings, credit and income from employment.	- Livelihood options like beef fattening, dairy rearing, vegetable etc (Annexure-cost benefit analysis of 35 IGAs). - Service providing agencies for training and technical support. - Availability of financial assistance- VCO, bank, income, MFIs etc. - Availability of quality inputs- feed, vaccine, loan, land, seed, fertilizer etc. - Availability of value addition like processing, packaging, cleaning, storing etc. - Marketing of products at good prices.

Livelihood Assets/Resources	Livelihood Opportunities
5. Human resource: Education, skill, knowledge, efficiency, health, nutrition etc.	- Security-insurance, write-off etc.

Step 2- Training

Most members of the village may not have enough skill and knowledge to implement the IGA and MSME. It is very important to build the capacity of the community to implement IGA efficiently. Transfer knowledge through training is one of the ways to improve the skill level of the beneficiaries. Resourcepersons, venue selection, module materials and approach are very inter-related issues to make the training effective. Any exposure visit is also very effective learning tools for the community. The GS will arrange the exposure visit with the help of SDF staff. To ensure effective training, the following activities to be carried out:

- Identification of participants;
- Prepare training plan
- Identify resource persons, training centre etc.
- Commence training to community members as per schedule.

Step 3- Financial Support

a) The scopes of financial support are:
b) IDF (Skill training)
c) Internal lending (IGA operation)
d) Revolving (Sabolombi) fund (IGA operation)
e) CARE fund (Enterprise development/ producer group activities)
f) Financial support from other organizations (Bank, MFI), own fund

Step 4-IGA Implementation

Most of the poor and extreme poor are implementing their IGAs in a traditional manner, resulting in low productionand marginal profit. The community will practise modern and scientific methods at the IGA production level. They will consider their IGA as a business and will try to get more profits. The community will carry out the following activities at the production level:

1) Collecting quality inputs
2) Starting income-generating activities at appropriate time/suitable season
3) Keeping in touch with service providers for technical support at local level
4) Applying own skill/efficiency
5) Proper supervision and monitoring of IGAs
6) Value addition to production and processing levels
7) Using modern technologies in feeding, housing, de-worming, vaccinating

Step 5- Product Marketing

Marketing is very important for livelihood development. Producers are unlikely to be benefited if there is no good market for the products. In the village, most community member's selltheir products at the local market individually, a practice which has little scope for makingenough profit. We will prepare our plan as per market demand and market price considering '4Ps' (price, place, promotion and product). In order to strengthen the market, networking has to be established between market operators and producers. The following activities should be carried out for effective marketing:

Surveying the market price and selling goods at competitive market

- Collecting market information(input and output market)
- Producer group/federation formation with producer group representatives
- Building linkage with different market operators
- Developing partnership with private companies and business operators
- Selling products collectively
- Organizing workshops, seminars with market operators
- Organizing/participating in trade fairs.

10.0 Livelihood Development Process

The livelihood activities will be implemented through the following process which is called livelihood development process. The CARE fund is clearly described in section 23.0 of part-3 of COM.

1. Institutionalization (6-12 months)

- Participatory Identification of Poor (PIP);
- Preparing IGA data base and validation;
- Forming RELI Group;
- Forming GS, SAC, VCO,GP etc;
- Livelihood vulnerability analysis etc.
- **Responsibilities:** Project staff, Community.

2. Capacity Building & Skill Development (1-2 years)

- Identification of livelihood options;
- Preparing livelihood plan;
- Training on different IGAs for skill development;
- Sharing success stories with members
- Making exposure visits;
- **Responsibilities:** SDF Project staff, GS,

3. Linkage Development (1-2 years)

- Partnership and effective linkage development with market operators;
- Business development training;
- Developing producer groups/producer federations;
- Receiving CARE fund ;
- Value chain development;
- Entrepreneurship development;
- **Responsibilities:** SDF project staff, RCS, GS, Producer group, producer Federation.

4. Financial support & start IGA (1-2 years)

- Starting internal lending;
- Sabolombi loan support;
- Starting IGA on different trades;
- Receiving service from different service providers;
- **Responsibilities:** SDF Project staff, GS,

5. Value Addition (2-3 years)

- Contacting input suppliers, training providers and buyers;
- Contacting local service providers;
- Maintaining regular contact with GOs/NGOs for potential training, inputs and marketing opportunities;
- Develop LSP
- **Responsibilities:** SDF Project staff, GS, producer group,

6. Business Development (Above 3 years)

- Forming producer groups;
- Adding value at production, processing and marketing levels;
- Making collective efforts in input collection, technical service and selling products;
- Practising modern & scientific methods;
- **Responsibilities:** SDF Project staff, GS, Producer groups.

Figure-Livelihood development process for RELI

11.0 Producer Group Activities

11.1 Introduction

The Social Development Foundation is implementing RELI project for reducing the poverty of rural poor and other vulnerable groups through empowerment and livelihood improvement activities. Under the RELI project, group members have undertaken various income-generating activities like beef fattening, goat rearing, vegetable cultivation, fish culture and small trade etc. for improving their livelihoods. They are producing small scale products and selling their products at the local markets individually. But, they are not getting reasonable prices of their products and produces, resulting in little improvement in their livelihood drive. As there is no collective drive, they are suffering from the lack of capacity building, input collection, available information and technical services, which ultimately constraint their scope of sell in to their products and produces at higher prices through developing linkage with different markets. Having producers' organization is essential for sustainable livelihoods through scaling up IGAs as well as enterprise development, value addition and improving productivity. Once organized under the umbrella of a producer group, the group members could improve the quality of products and produces and marketing those in a collective way. It will help reduce their production cost and maximize profit.

11.2 Producer Group

A producer group is formed with the producers who will produce the same type of products together and help each other for technical assist and, input collection and marketing of their products and produces collectively. The producer groups may utilize their resources properly, reduce production cost and maximize profit from their production. Both the 'Push and Pull' actions will be taken for motivating the villages to form producer groups.

11.3 Purpose of Forming Producer Group

We have developed our producer group for the following purposes

The producer group will collect inputs, produce and market their products collectively ensuring bulk production, better price as well as profitability;

Develop entrepreneurship skill among the rural extreme poor and poor;

Maintain collaboration and improve forward and backward linkages in the production and market system.

Key Benefits from Producer Group

Through the producer group, the producers will produce and market their products and produces in a planned and sustainable way which lead them towards more profitability. The producer group members may get the following benefits through producer group approaches:

- To help producers to produce as per market demands;
- Enhance technical knowledge on production;
- Increase negotiation skills of the producers;
- Maximize profit by taking the producers closer to the markets;
- Protect the producers from exploitation of middlemen;
- Reduce risk and mitigate the risks;
- Produce qualitative products adding value as per market demand;
- Help provide quality input and technical assistance;
- Help the producersto achieve higher production target with low investment; and
- Create business knowledge and attitude among producers.

Principles for Forming Producer Group

1) The producers should have the clear understanding about formation of the producer group. SDF staff will take initiatives to create a positive attitude among the producers to form producer group;
2) Arranging orientation meetings and FGD with the producers of villages for discussing the formation of producer group, its objectives, benefits of producer group members and responsibilities of the producer group;
3) The producer group would be formed based on the decided strategy-- either it will be a market-led strategy or resource-based one within a village;
4) The producer group will be formed with that producers who have completed the first cycle of IGA, started the second cycle of IGA with SF loan and desire to add value to their products;
5) Gram Samiti with the help of SDF staff will form a producer group with individual producers who are involved in production of the same type of products, such as, milk producers, vegetable producers, beef fattening producers etc;

6) The number of producers involved in the product, amount of production and other scope and opportunity should have to be considered to form producer group in a village;
7) Each producer group will be formed with at least 10 members. If the group gets large, there may be a sub-group under the main group for better management and decision making;
8) At the forming stage, a producer group should have at least 10 members, but in the course of time, interested members may join the producer group through making a resolution on producer group record book;
9) There will be a three-member producer functional committee in each producer group, and one member will be its convener. A GS member may represent the producer group;
10) A potential member who produces two-three products could be a member of the two-three producer groups. Potential youth members also could join the producer group;
11) Each producer group will have a separate register khata (notebook) where all the meeting resolutions will be documented properly. The basic information of producers should be documented in the annexure matrix; and
12) For taking outsource service and owning and operating joint assets (e.g. storage sheds, transportation, cleaning or packaging facilities, etc.) as well as sustainability of producer groups, registration may be needed from any authorities.

11.6 Role of Producer Functional Committee

a) To arrange regular meetings (special meeting, if needed) of the producer group;
b) Help group take any decision in a participatory way;
c) Implement group plan activities with the help of other member;
d) Help group members to get loan and repayment of loan;
e) Establish forward and backward linkage with service providers and market actors;
f) Maintain group record and keep it updated;
g) Maintain liaison with SDF/RDCS and producer group members; and
h) Help producer group members to get input service, technical service and marketing support of the products.

11.7 Strategic Functions in Producer Groups

- The producer group will have a meeting once in a month and it may be more, if needed. The meeting agenda (Annexure-ii) will be meaningful and issue based one;
- The members of a producer group will be allowed to receive loan from VCO at a time(same day);
- The producer group should have to know the constraints and opportunities of their products;
- The producer group should have basic understanding of production technology, production cost calculation and profitability;
- The VCO will provide need-based fund to producers based on the IGAs;
- The producers of a producer group will start implementing their IGAs at a time in a modern and scientific approach;
- Each producer will have a business plan and will keep income expenditure record of IGA in a small notebook;
- The producers of a producer group may gather inputs collectively;
- The producer group may have an effective linkage with different service providers and market operators;
- The producers of a producer group may hire technical service collectively;
- Market information and analysis report will be available to all producers;
- The producers of a producer group may collectively sell their products competitively at higher prices; and
- The producers of the producer group will add value to their products and produces and emerge as a business entity or entrepreneur.

11.8 Formation of Producer Federation/Sub-committee

The producer federation/sub-committee will be formed under Second Generation Activities which is elaborately described in RCS chapter.

11.9 Engagement of Local Service Provider (LSP):

To facilitate more productivity as well as profit, producer groups have been formed in view of bringing together producers of same products, same income generating activities, dwelling locations etc. at village level. That is why the project has a provision to support producer groups through hiring Local Service Providers (LSPs). These services would help the producers to adopt modern technology and practices, ensuring forward and backward

linkages as well as improving production and market system. The trained LSP will provide technical services to the RELI beneficiaries, producer groups and entrepreneur during implementation period. LSPs will be engaged by SDF for a specific period of time on a contractual basis under the CARE fund.

Functions of Local Service Providers (LSP)

The LSP will provide need based support to the producer groups. The provided services may be conducting technical training sessions, assist to collect qualitative inputs and services from govt. and private sector, updating record keeping and marketing of the products as well. Following are the details activities to be performed by LSP:

- Collect market information and make it available at village level;
- Conduct vaccination campaign on different diseases of cattle at village level;
- Conduct vaccination campaign on different diseases of goat at village level;
- Conduct Vaccination campaign on different diseases of poultry at village level;
- Conduct de-worming campaign for cattle at producer group level;
- Conduct session on preparing UMS (Urea, Molasses, Straw) at producer group level;
- Conduct practical session on fodder cultivation (fodder seed and cutting) at PG level;
- Assist producer group to collective product market (Finish products) to big buyers;
- Assist producer group to collective inputs purchase at village level;
- Conduct practical training session on different IGAs to the PGs;
- Develop linkage with market operators/ service providers/ employers;
- Ensure necessary follow up support for the PG members at household level; and
- Assist producers hands on practical demonstration in receiving technology at production level;

Monitoring procedures of LSP activities

- The cluster office will closely monitor the LSP activities; Respective LSPs will submit a monthly work plan to Cluster officer cc to DO (Livelihood) in regular basis.
- The District Officer (Livelihoods) will assist the LSPs in different technical issues and monitor the performance of the LSPs. Each LSP will submit a monthly progress report to Cluster officer cc to DO (Livelihood).
- The District Officer (Livelihoods) and District Manager will conduct a quarterly meeting with LSPs for reviewing the performance and planned next course of actions.

Economic and Financial Analysis of different IGA/ Enterprise

RELI Project

Social Development Foundation (SDF)

Subject: Cost Benefit Analysis of IGAs/ Input and Output prices and quantities of different enterprise with cash flow

Sl no.	Enterprise Name	Period of Income (month	Minimum capital/ Amount of Loan(Taka)	Possible Fixed Cost				Current cost				Expected total cost	Possible Income				Possible Net Income
				Sector	Quantity	Cost	Total	Sector	Quantity	Cost	Total		Sector	Quantity	Cost	Total income	
1	Pond fish culture (Land : 20 deci.)	1 Year	70000					Pond Lease value/rent	20 deci	40000	164000	164000	Sale of Fish	2400 kg@ BDT 100Tk.	240000	240000	76000
								Pond preparation	20 deci	2000							
								Fertilizer/Lime	-	3000							
								Net rent		5000							
								Fingerlings	4000	28000							
								Feed	900 kg.	25200							
								Labour /Guard	2000/ month	36000							
								Electricity	LS	7200							
								Transport cost	12 Month	12000							
								Service charge (Loan of Tk. 70,000/-)	8%	5600							

2	Grocery shop	12-months	60000	Weight measure scale (local)	1set	1000	13000 x20% Depreciation cost =2600	Rent of House/Shop	12-month	24000	945600	948200	Product sale	12- month	1080000	1082300	134100
				Rack/ Self making	-	7000		Material purchase	12-month	900000			Others	-	2300		
				Others staffs	LS	5000		Electricity & Others	Tk.400/- per month	4800							
								Transport cost	1000/- per month	12000							
								Service charge of Tk. 60000/- (loan amount)	8%	4800							
3	Small Business (Fish/Vegetable/ Rice/ betel-nut)	12-months	60000				2200 x20 % Depreciation cost =440	Rent of Space/Shop	12-month	24000	)	889640	Product sale	12-month	1024800	1028400	138760
				Weight measure scale (local)	1set	1000		Material purchase	12-month	840000			Others (gunny bags/ products)	LS	3600		
				Others (pottery)	5 nos.	1200		Others (it's a open yeard shop, no electricity, Kerosine oil)	LS	2400	889200						
								Transport cost	Tk. 1500/- per month	18000							
								Service charge of Tk. 60000/- (loan amount)	8%	4800							
4	Transport (Motorized Rickshaw /Van)	12-months	50000	Rickshaw/Van purchase	1 no	50000	51000x20 % Depr	Maintenance cost	Tk. 1000/ per month	12000	28000	38200	Income from Rickshaw/Van	12-month (Tk 650 per day)	234000	234000	195800

				Others (Licence)	-	1000	eciation cost =10200	Electricity Bills for Battery Charging	Tk. 1000/- per month	12000							
								Service charge of Tk. 50000/- (loan amount)	8%	4000					0		
5	Betel leaf cultivation (20 dec. land)	1 Year	60000	Shelf (Platform) making	LS	30000	35000x33% Depreciation cost =11550	Land lease/rent	20 decimal	20000	77100	88650	Betel leaf sale	4300 Bira @ BDT 50Tk.	215000	235750	147100
				Others	-	5000		Land preparation	LS	6000							
								Cutting	1000 nos.	5000			Vegetable sale (inter cropping)	-	10000		
								Fertilizer (inorganic)	200 kg.	5000							
								Pesticide	LS	2500			Selling of Cutting	1750 cutting	8750		
								Irrigation	4 times	2400							
								Oil cake	160 kg.	6400			Others (fencing)	LS	2000		
								Labor	50 nos	25000							
								Service charge (Loan amount Tk. 60,000/-)	8%	4800							
6	Vegetable Cultivation : Papaya cultivation (Land : 20 dec.)	1 Year	50000	No	-	-	-	Land lease/rent	20 Deci.	20000	65000	65000	Papaya sale	12000 kg @ BDT 10 Tk.	120000	126000	61000
								Land preparation /Pit making	1000 nos	10000			Others (inter cropping)	-	6000		
								Sapling purchase	1000 nos	6000							
								Fertilizer/Pesticide	LS	8000							
								Irrigation	-	4000							
								Bamboo	30 nos	3000							
								Labour	20 nos	10000							

								Service charge (loan amount Tk. 50,000/-)	8%	4000			350				
7	Tea shop/Stall (Small Trade)	30-days	50000	Furniture decoration	Need base	10000	21500x20% Depreciation cost =4300	Milk/Sugar/Tea leaf	30-days	34000	79000	83300	Tea sale	30-days	52500	112500	29200
								Bottle leaf & Bekery items	30-days	30000							
				Cup-pirich	Need base	3000		Rent of Tea shop	month	3000			Bottle leaf & Bekery items	30-days	60000		
								Tea boy	30-days	7500							
				Gas burner	1 nos.	2000		Lighting/Electricity	30-days	500							
				Gas cylinder	1 nos.	3500											
				Cookeries	LS	3000		Service charge (loan amount Tk. 50,000/-)	8%	4000							
8	Poultry : Broiler Rearing : 200 nos. in each batch (35 days cycle of each batch)- 7 batches per year	12	50000	House (repairing)	1 no	8000	16000x20% Depreciation cost =3200	Chick purchase	1400 nos.	35000	222600	225800	Sale of Broiller (Kg.)	2520	327600	335600	109800
				Feeding pot	8 no	800		Feed purchase	3500	140000			Sale of Litter	LS	8000		
				Water pot	12 nos.	1200		Vaccine/ Medicine	LS	15000							
				Brooder	1 no	2000		Electricity/ kerosin oil	Tk. 800/- per month	9600							
				Others (jute bags or polythen)	LS	2000		Litter (Rice husk)	Tk. 1000/- per cycle	7000							
				Sprayer	1 nos.	2000		Transport cost	Tk. 1000/- per month	12000							

								Service charge (Loan amount Tk. 50,000/-)	8%	4000							
9	Poultry-Duck Rearing : 200 nos. for one year	12	60000	House	1 no	10000	15000x20% Depreciation cost =3000	Duckling purchase	200	4000	77800	78100	Sale of Egg	18000	144000	192600	114500
				Water Pot	8 nos.	800		Feed purchase	3600 kg.	54000			Sale of Duck	180 nos.	48600		
				Feeder	12 nos.	1200		Vaccine/Medicine	LS	10000							
				Others (Net)	-	3000		Labour	-	5000							
								Service charge (Loan amount Tk. 60,000/-)	8%	4800							
10	Poultry Layer Rearing : 200 nos. (2-years per cycle)	24	60000	House (on Rental basis)	Tk. 2000/- per month	48000	48000+8000x20% Depreciation cost =49600	Layer Chick purchase	200 nos.	14000	602500	652100	Sale of Egg	82080	648000	712000	59900
				Chick Feeder	8 no	800		Feed purchase	11220	504900			Sale of Hen	476	57000		
				Water pot	12 nos.	1200		Vaccine/Medicine	LS	20000			Litter		7000		
				Brooder	1 no	2000		Electricity/kerosene oil	Tk. 1200/- per month	28800							
				Others (jute bags or polythen)	LS	2000			-								
								Labour	-	30000							
				Sprayer	1 nos.	2000		Service charge (Loan amount Tk. 60000/-)	8%	4800							

11	Beef Fattening(1 bull in each cycle)- 3 cycles in each year	12	40000	Cow shed (Thatched house)	1 no	4000	5500 x20% Depreciation cost =1100	Bull calf (one in each cycle)	3	120000	159020	160120	Selling of Bull	3	210000	215000	54880
				Manger	1 no	500		Rice polish	1080Kg	12960			Cowdung sale	LS	5000		
				Mosquito net/ others		1000		Pulse bran	270Kg	9450							
								Green Fodder/ Forage	2430Kg	4860							
								Dry Straw/molasses	810Kg	4050							
								Treatment	0	3000							
								Labour	0	1500							
								Service charge (@10% of initial price Tk. 40000)	8%	3200							
12	Vegetable Cultivation - Cucumber/Bottle gourd cultivation (20 Decimal)	8	50000	No	-	-	0	Land lease/rent	20 decimal	22000	72900	72900	Sale of Cucumber	6000 kg @ BDT 15Tk.	90000	155000	82100
								Land preparation	-	10000			Sale of Bottle gourd	3000 pcs @ BDT 20Tk.	60000		
								Irrigation	5-times	5000			Others (inter cropping)	-	5000		
								Seed	250 gm	2500							
								Fertilizer	120 kg.	2400							
								Pesticide	LS	2000							
								Transport fare	-	3000							
								Bamboo shelf/trellis	1 no	10000							
								Labour	30 nos	12000							

								Service charge (Loan amount Tk. 50,000/-)	%	4000							
13	Cow Rearing (1 cow)	12	75000	Heifer Calf	1 no	60000	60000+3000x20%=60600	Rice polish	360 kg	3600	35500	96100	Milk (L)	760	34200	131200	35100
				Cow shed (Thatched house)	1 no	2000		Wheat bran	180 kg	4500			Cow dung sale	LS	2000		
								Pulse bran	90Kg	1800							
				Manger (Chari)	1	500		Green Fodder/ Forage	2000Kg	5000			Cow (Market price)	1	70000		
				Mosquito-net/ others		500		Dry Straw/Rice/ Molasses	720 Kg	3600			Calf	1	25000		
								Treatment	0	5000							
								Labour	0	6000							
								Service charge (Loan amount Tk. 75000/-)	8%	6000							
14	Vegetable Cultivation - Potato cultivation (Land : 20 dec) : **5-months crop/year**	4	30000	No	-	-	-	Land lease (Rental basis)	20 deci	10000	35700	35700	Potato sale	4200 Kg @BDT 15 Tk.	63000	65000	29300
								Land preparation	4 plough	3000			Others (inter cropping)	-	2000		
								Seed	120 Kg.	4800							
								Fertilizer	100 kg.	2500							
								Pesticide	LS	2000							
								Irrigation	-	2000							

								Gunny bag	20 nos	1000							
								Labour	20 nos	8000							
								Service charge (Loan amount Tk. 30,000/-)	8%	2400							
15	Banana cultivation (Land : 20 Deci.)	12	30000	No	-	-	-	Land lease/rental basis	20 deci	20000	43400	43400	Banana Sale	200 banana stick (kadhi) piece @BDT 350 Tk.	70000	80000	36600
								Pit making	200 nos	3000			Sapling sale	200 nos	5000		
								Sapling purchase	200 nos	3000			Others (inter crop)	-	5000		
								Irrigation	-	2000							
								Fertilizer/Pesticide	-	3000							
								Bamboo	30 nos	3000							
								Labour	20 nos	7000							
								Service charge (10% of 30000 Tk)	8%	2400							
16	Sapling nursery (Land : 10 dec.)	12	30000	Shed making	1 no	3000	7000 x20% Depreciation cost =1400	Land lease/ rental basis	10 deci.	10000	75900	77300	Sapling sale	16000 @ BDT 7.5 Tk.	120000	158000	80700
				Fencing	-	4000		Cowdung/Fertilizer	-	3000			seedling sale	12000 @ Tk 3	36000		
								Irrigation	-	2000			Others	-	2000		
								Seed (tree/ vegetable)	-	8000							
								Polybag/Top/Pot	-	10500							
								Labour	-	40000							

								Service charge (10% of 30000 Tk)	8%	2400							
17	Fried rice (Muri) production	1	30000	Pot purchase	6 nos	3000	4500 x20% Depreciation cost =900	Paddy/Raw Rice purchase	2400 kg	88800	107200	108100	Fried rice(Muri)/ chira	2350 kg @ BDT 60 Tk.	129250	129250	21150
				Iron pot keeper	-	500		House rent	1-month	1000							
				Burner Making	-	500		Fuel wood	600 kg	6000							
				Others		500		Labour	30 no	9000							
								Service charge (Loan amount Tk. 30000/- per year	8%	2400							
18	Fish nursery (Land : 20 deci.)	6	30000	Net purchase	-	8000	10000x20% Depreciation cost =2000	Lease value	20 deci	5000	43400	45400	Sale of Fingerling	19000 @BDT 5TK.	95000	98000	52600
				Others	-	2000		Pond preparation	20 deci	2000			Others	-	3000		
								Fertilizer/Lime	20 deci	2000							
								Fingerling	20000 nos	20000							
								Guard cum Labour	6 Month	12000							
								Service charge	8%	2400							
19	Prawn/Shrimp (Golda) culture (Land : 20 dec.)	4	25000	Net purchase	-	8000	10000x20% Depreciation cost	Lease value	20 deci	4000	57500	59500	Sale of Prawn	500 kg @ BDT 250 Tk.	125000	127000	67500
				Others	-	2000		Pond preparation	20 deci	2000			Others	-	2000		
								Fertilizer/Lime	-	2000							
								Fingerling	4000	20000							

							=2000	Feed	500 Kg	15000							
								Guard	12 Months	4000							
								Labour	12 Months	8000							
								Service charge	8%	2000							
20	Watermelon/ Musk melon cultivation (Land : 20 deci.)	5 Months	20000	No	-	-	0	Land lease	20 deci.	3000	21600	21600	Water melon/ Musk melon sale	500 pit x 2 x 75Tk.	60000	64000	42400
								Land preparation	-	1000			Rely crop	-	4000		
								Seed	100 gm	1000							
								Irrigation	-	2000							
								Fertilizer/Pesticide	-	3000							
								Labour	20 no	8000							
								Others	-	2000							
								Service charge	8%	1600							
21	Goat/ sheep rearing (5 nos)	12 Months	25000	Shed	1 no	2000	25000+2800x20%=25560	Grass/Straw/feed/tree	900kg	18000	21200	46760	Goat/Sheep selling(on average sell 3, but could be more; after the second year).	5 no@10000/-	50000	87000	40240
				Goat/ Sheep	5 no	25000		Labour	LS	1200							
				Manger	2 nos.	800		Service charge (initial cost is Tk. 25000/-)	8%	2000			Goat/ Sheep dropping sale		1000		
													Kid	12 nos.	36000		
22	Chili cultivation	6 Months	40000	No	-	-	-	Land lease/rent	20 deci	10000	33600	33600	Sale of Green chili	650 Kg @BDT 40 Tk.	26000	56000	22400

	(Land : 20 dec.)							Land preparation	4 Plough	5000			Sale of Dry chili	100 Kg @ BDT 150Tk.	30000		
								Seed	400 gm	2000			Inter-cropping sell	LS			
								Fertilizer/Pesticide	120 kg.	2400							
								Irrigation	-	2000							
								Labour	30 nos	9000							
								Service charge (Loan amount Tk. 40,000/-)	8%	3200							
23	Winter Vegetable cultivation (20 Deci.)	6 Month	15000	Bamboo shelf	1 no	5000	6000x 20% Depreciation cost =1200	Land lease	20 deci	6000	21360	22560	Vegetable sale	3000 Kg	45000	46000	23440
				Others	-	1000		Land preparation	20 deci	2000			Others	-	1000		
								Seed	-	400							
								Irrigation	-	1000							
								Fertilizer/Pesticide	-	5000							
								Labour	24	5760							
								Service charge	8%	1200							
24	Hotel Business(Sweat/Snacks)	1.5 Month	15000	Chair-Table	Need base	10000	12500x 20% Depreciation cost	Milk/Sugar	1.5 month	30000	49160	51660	Sweat sale	1.5 month	60000	82000	30340
				Crokary	Need base	2000		Labour	54	12960			Singara/Samucha	1.5 month	22000		
				Oven	2 no	500		Lighting	1.5 month	500							

				making			=2500										
								House rent	1.5 month	4500							
								Service charge	8%	1200							
25	Rice Cultivation with Mungbean (50 Decimal)	1 Year	20000					Land lease	50 Decimal	25000	37100	37100	Paddy sales T-Amon & Aus	1810Kg's x tk 16	28960	81960	44,460
								Seed, fertilizer, irrigation, cultivation	50 Decimal	4000			Mungbean	350Kg's x tk 80	28000		
								pesticide		1000			Land lease return		25000		
								Labor cost		4000							
								Mungbean seed sowing	1 Season	1500							
								Service charge of Loan	8%	1600							
26	Handicraft Production	1 Month	50000	Sewing machine(Jack/ Maky)	1 nos.	21000		Cloth purchase for bed sheet preparation	100 Gauze*120	12000	78433	86433	**Bed sheet**	25*800	20000	87500	8650
				Iron	21nos.	4000		Cloth purchase for Tree piece preparation	500 gauze* 55	27500			Tree piece	60*800	48000		

				Dice	20 nos. *100	2000		Cloth purchase for Orna preparation	120 gauze* 65	7800			Sharee	30 piece *650	19500			
				Table	1 nos.	6000	40000* 20% =8000	Colour		17000								
				Gas cylinder	1 nos.	2000		Sharee	30 piece * 300	9000								
				Barner/Chula	1 nos.	2000		Travel		1000								
				Bowl, Pan, Saucepan etc.	1 times	3000		Labour	1 month*3000	3000								
						40000		Service Charge(8%)	1 month* 50000	333								
								Electricity		300								
								Others		500								
27	Hand Loom Business	1.5 Month	15000	Equipment purchase	-	20000	22000* 20 %= 4400	Threat purchase	1.5 month	45000	63020	67420	Loom materials	1.5 month	75000	78000	10580
				Others	-	2000		Other materials	1.5 month	5000			Others	1.5 month	3000		
								Labour	48	11520							

								Service charge	10%	1500							
28	Rice husking	1.5 Month	20000	Equipment purchase	-	20000	22000*20%=4000	Paddy purchase	600 kg	9000	17660	21660	Rice sale	400kg	12000	23000	5340
				Others	-	2000		Labour	24	5760			Rice polish sale	-	5000		
								Fuel cost	1.5 month	1000			Craying/Rent	1 Day	6000		
								Ghuni bag	8 no	300							
								Service charge	8%	1600							
29	Apiculture	1 Year	20000	Bee nest	2 set	4000	5800*20%=1160	Feed purchase	1 Year	3000	21400	22560	Sale of Honey(1 Year)	60	36000	37000	14440
				Honey collection machine	1 no	800		Kerosin	1 Year	6000			Others	-	1000		
				Dram	1 no	500		Labour/Traveling	20	4800							
				Globe material	1set	500		Service charge	%	1600							
30	Sugar cane	1 Year	15000	No	-	-	0	Land lease	20 deci.	6000	23200	23200	Sugar cane sale	4800nos	38800	48600	25400

	cultivation (20 Deci.)							Drain making/Land preparation	-	1200			Leaf sale	-	5000		
								Sapling	1200 nos	2400			Sapling sale	4800nos	4800		
								Irrigation	-	1200							
								Fertilizer/Pesticide	-	2000							
								Labour	30	7200							
								Others	-	2000							
								Service charge	8%	1200							
31	Candle Making	1.5 Month	20000	Mould/Cesspit	8 nos	12000	12000*200*20%=1240 0	House rent	1 no	4500	25120	37520	Candle sale	10000 nos	40000	42500	4980
				Melting Pot	5 nos	1250+2000*20%=		Raw material	-	6500			Others	-	2500		
				Pot for watering	3 nos	750		Board/ Polybag	-	1000							
								Labour	48	11520							
								Service charge	8%	1600							
32	Vegetable cultivation (20 Deci.)	6 Month	15000	Bamboo shelf	1 no	5000	6000*20%=1200	Land lease	20 deci	6000	21360	22560	Vegetable sale	3000 Kg	45000	46000	23440
				Others	-	1000		Land preparation	20 deci	2000			Others	-	1000		

								Seed	-	400							
								Irrigation	-	1000							
								Fertilizer/Pesticide	-	5000							
								Labour	24	5760							
								Service charge	8%	1200							
33	Quail Rearing (200 nos)	1 Year	15000	House	1 no	5000	6400*20%=1280	Chick purchase	200 nos	4000	23000	24280	Sale of Egg	22000 nos	44000	51300	27020
				Waterer/Feeder	4 no	400		Feed purchase	200 Kg	6000			Sale of Quail	180 nos	6300		
				Others	-	1000		Vaccine/Medicine	-	2000			sale of Liter	-	1000		
								Liter	-	2000							
								Electricity/kerosin oil	-	3000							
								Labour	20	4800							
								Service charge	8%	1200							
34	Improve Chicken Rearing for quality meat production (200 nos)	3 Month	20000	House	1 no	8000	9500*20%=1900	Chick purchase	200 nos	8000	32120	34020	Sale of Chicken	225 Kg	50625	51625	17605
				Waterer/Feeder	5 no	500		Feed purchase	500 Kg	17000			sale of Liter	-	1000		
				Brooder and	-	3000		Vaccine/Medicine	-	2000							

				Others													
								Electricity/kerosin oil	-	1000							
								Saw dust/Rice husk	-	600							
								Labour	8	1920							
								Service charge	8%	1600							

Business Plan:

First cycle

Name & address of IGA Holder/Entrepreneur:
Name of IGA/ Enterprise:
ID/ Khana No. :
Period : From---------- to----------

1	2				3				4	5	6				7
									(2/ Duration)	(3+4)					(6-5)
	Probable Permanent Cost (Tk.)				Probable Current Cost (Tk.)						Expected Annual Income (Tk.)				
Name of IGA/enterprise	Sectors	Amount /No.	Price	Total Cost	Sectors	Amount /No.	Price	Total Cost	Depreciation Cost (Tk.)	Expected Total Cost	Sectors	Amount /No.	Price	Total Income	Probable Annual Income (Tk.)

Note: Depreciation cost=Total Parmanent Cost/ Duration of Fixed Assets(Years)

Business Plan:
Second cycle

Name & address of IGA Holder/Entrepreneur:
Name of IGA/ Enterprise:
ID/ Khana No. :
Period : From---------- to----------

1	2				3				4	5	6				7
									(2/ Duration)	(3+4)					(6-5)
	Probable Permanent Cost (Tk.)				Probable Current Cost (Tk.)						Expected Annual Income (Tk.)				
Name of IGA/enterprise	Sectors	Amount /No.	Price	Total Cost	Sectors	Amount /No.	Price	Total Cost	Depreciation Cost (Tk.)	Expected Total Cost	Sectors	Amount /No.	Price	Total Income	Probable Annual Income (Tk.)

Note: Depreciation cost=Total Parmanent Cost/ Duration of Fixed Assets(Years)

Business Plan:
Third cycle

Name & address of IGA Holder/Entrepreneur:
Name of IGA/ Enterprise:
ID/ Khana No. :
Period : From---------- to----------

1	2				3				4	5	6				7
									(2/ Duration)	(3+4)					(6-5)
	Probable Permanent Cost (Tk.)				Probable Current Cost (Tk.)						Expected Annual Income (Tk.)				
Name of IGA/enterprise	Sectors	Amount /No.	Price	Total Cost	Sectors	Amount /No.	Price	Total Cost	Depreciation Cost (Tk.)	Expected Total Cost	Sectors	Amount /No.	Price	Total Income	Probable Annual Income (Tk.)

Note: Depreciation cost=Total Parmanent Cost/ Duration of Fixed Assets(Years)

Annexure-3

Income - expenditure statement at individual level

Social Development Foundation

Region:

Name of JG Member: GS Name: Cluster Address:

Name of IGA:

Expenditure Statement						Income statement						
Date	**Name of Particulars/Items**	**Quantity(No./KG/ Liter)**	**Unit cost(Tk.)**	**Total cost (Tk.)**	**Cummulative cost (Tk.)**	**Date**	**Name of Particulars/ Items**	**Quantity(No./KG/ Liter)**	**Income (Tk.) /Unit**	**Total Income(Tk.)**	**Cummulative Income(Tk.)**	**Remarks**
17/8/15	Cattle Feed purchase	50 Kg	20.00	1000.00	1000.00	17/8/15	Milk sale	5 Liter	40.00	200.00	200.00	
18/8/16	Vaccine purchase	2 no.	150.00	300.00	1300.00	18/8/16	Cowdung	1 Trolly	500.00	500.00	700.00	

Net Profit: Total Expenditure(Tk.) - Total Income(Tk.)

Producer Group

Name of the group-
Name of the village-
Name of the cluster-

SL #	Name of the producers	Father/Husband Name	PIP Number	# of animal or land	Remarks
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
11					
12					
13					
14					
15					

Youth Development Initiatives

(Skill training, employment generation and entrepreneurship development)

Chapter-11

1.0 Introduction:

The importance has been given to welfare and development of the total population, including youth community in articles- 14, 17 & 20 of the constitution. of Bangladesh. Youths constitute one-third of total population in Bangladesh. The history of our nation is enlightened with the heroic contributions of the youth. They played vital roles in the Language Movement of 1952, mass upsurge of 1969, Liberation War of 1971 and in all the crisis times after the liberation. So it is indispensable to encourage the youth in light of their glorious history.

Youths are the most strong, self-confident, creative and productive guiding force of any nation. It is possible to reflect hopes and aspirations of a nation through youths. So it is necessary to explore and utilize their all the potentialities. Besides, youths can substantially contribute to the family income as well as poverty reduction. Based on the above philosophy, the aims and objectives of the youth policy have been formulated. Every year about 3 millions of youths are joining to our national workforce and they are contributing huge foreign currency through delivering their productive labour efforts and skill investment in the multi-sectoral industries and other potential subsectors. The country is rapidly growing its industrial sectors and also promoting her exclusive economic zones, creating huge demand of skill labour force. To meet the demand, there needs frequent supply of skill workforce and human resources.

To acknowledge the concurrent requirements of skill resource, SDF RELI project has initiated to develop unemployed and under employed youths skill and created employment generation scopes and opportunity through job placement in country and overseas employments.

2.0 Youth in RELI project:

Eligibility of Youth:

According to the National Youth Policy, all Bangladeshi citizens, aged 18-35, shall be treated as youths. In RELI project, the national definition for youth will be followed. Youths may be male/ female/transgender, married or unmarried and even student. For the benefit, project will give priority to those youths who are the members of extreme poor and poor families. The unemployed member of a poor and extreme family like

son/daughter/ husband/ wife/brother/sister could be recognized as an unemployed youth.

Unemployed and Underemployed Youths:

Those youths called unemployed who do not have work and those do not earn money for their own. Those who are neither students nor earning members of families could also be treated as unemployed. Underemployed youths, could also be treated as unemployed. Irregular students like those who are students of Open University/other institutions and take part in exams as irregular students could be considered as unemployed youths.

The youth or migrants/immigrants youths return from abroad or drop out youths from the jobs due to affected by COVID 19 to be treated as unemployed.

3.0 Types of Unemployed Youths:

As per the above section, four types of youths would be treated as unemployed youths:

- Fully unemployed
- Underemployed,
- Jobless migrant; and
- Immigrant Returnee

Fully Unemployed:

Those are fully unemployed youths who do not have income based work and they have no scope to earn any money as well.

Underemployed:

Those are under employed youths who do not have specific and regular/ permanent income based work or no full time market driven employment. The youths who work seasonally or part time; and are not regular students will also be considered as underemployed youths.

Jobless Migrant:

Those youths have lost their jobs (in country) due to COVID 19 and then return to their own village and remain unemployed.

Immigrant Returnees:

Those youths have lost their overseas jobs due to COVID 19 and then return to their own village and remain unemployed. The age of immigrant returnees must be between 18 to 35 years old.

Criteria of unemployed and underemployed youths of RELI Project:

Youths of the below categories from the extreme poor or poor families are treated as un/underemployed youths;

a) A youth should comply with all the group rules as a member of youth group;
b) Usually one un/underemployed youth from each of the targeted HH would be eligible to be the member of youth group who will be entitled for skill development training and employment opportunities to be provided by the RELI project. The youth member of RELI project may withdraw his/her membership after having employment, repaying all the loan amounts in particular with employment or entrepreneurship support loan and other liabilities if any. And other unemployed youths of the same HH will be eligible for membership of the youth group. In addition if there is scope for skill training/ employment in that case more than one youth from any of the targeted HHs may get the above opportunities after covering all the selected un/under employed youth.
c) The project has an aim to create entrepreneurship scopes and employment generation opportunities for unemployed youths through providing them appropriate skill trainings, linking with financial agencies/institutions and also developing networks and relationship with the potential employers/service providers.
d) Specialized technical trade based skills to be provided to the youths who have sufficient interest to be Micro and Small Entrepreneur.
e) Special Grants/Stipend Support to Brilliant Students: The RELI project will provide financial support to the brilliant students who have passed HSC examination with awarding excellent results and are unable to get admission in the reputed university/technical institutions due to financial crisis or climate change induced poverty shocks and resource vulnerability. In this case, grant/stipend supports will be provided (selected HHs sons/daughters/brothers/sisters) to

them. SDF will select and provide the amount of grant as per the guideline (a separate guideline is prepared).

4.0 Identification of Youths and Development of youth Database

How to Identify Youths:

It is necessary to identify all the youths under RELI project and the computer d-base has to be prepared by the assigned cluster staffs at the beginning and onward.

As per the above criteria, youths in RELI village will be identified by using the following prescribed format. This database must be updated as needed (monthly/ quarterly). The youth database must be approved once a year by the Gram Parishad. The GS concerned member will record the information about the dropout/ successful employed youths (actually who will join in the jobs and or withdrawn their membership after successful employment generation).

The format is:

Youth Database format

District : **Upazila :**

Sl. No.	Name of Youth	Father's Name	Village Union/ cluster	Upazila and district	National ID No.	Height	Contact No.	RELI Group No.	Sex	Age	Marital Status	Edu. Qualification	Econ. Status (Extreme poor/ Poor	Present Empl. status	Name of the training if Obtained any	Name of the training desire	Interest for employment (self/ wage)	Remarks

Vulnerability of Youths:

In RELI village, many of youths do not manage or access to regular work or jobs for many reasons. The following are the possible major vulnerabilities and constraints/incapability of the youths:

- Lack of proper education to cope and compete with the market demand;
- Lack of financial ability to continue education;
- Scarcity of local level jobs or income opportunities;
- Lack of technical education and skill to fit for jobs or entrepreneurs;
- Scarcity of specialized technical institutions;
- Lack of proper information and guidance to develop skill and seeking jobs;
- Limited scope of employment opportunities;
- Religious and social barriers for the female to join to the distant jobs;
- Low remuneration packages for the unskilled youths;
- Climate change induced adversaries and hazards etc.

Identifying Vulnerabilities/ problems of Youths:

Generally people are not identifying the root causes of the shocks, challenges and vulnerabilities of youths. So RELI project will adopt the following process to identify the youth problems and constraints to make plan for their development:

Step -01 Focus Group Discussion (FGD) of Youth Group

The respective GS with the help of project cluster staff will arrange FGDs as required with 10-12 youth group members to identify the constraints/vulnerabilities.

Step-02 Mapping

- The following actions to be considered for preparing a youth map:
- The GS with the help of project staff will organize identified youths covering the whole village;
- The GS will discuss the purpose of the called meeting together before drawing the youth coverage map;
- The 2-3 youths will be facilitated to draw the map, and the youth group will identify challenges, constraints, and the opportunities ahead;
- On completion of the exercise, all the information to be recorded in a flipchart paper and hang/preserve it on the wall of the Gram Samiti Office.

An Example for demonstrating the exercise:

Uttar Refayetpur village is under Badiakhali village of Gaibandha SadarUpazila in Gaibandha district. The GS has done the above exercise to identify the youth vulnerabilities and found the following reasons lies behind that:

a) Home sickness and bad company
b) Illiteracy or less communication with surrounding organs/offices
c) Inadequate opportunities for technical education and skill shortage
d) Absence of a favourable environment especially for the young girls in the fields of sport, game and sound recreations
e) Lack of sense of responsibility to the family and society
f) Moral degradation due to lack of counselling and good accompany
g) Lack of financial support or threat of natural shocks and adversaries
h) Dependence on family custom and bondage of hierarchy
i) Taking skill training without thinking about employment prospect
j) Negative attitudes towards labour supply or lack of source of jobs.

Probable Ways of Solutions:

1) Organize Counselling for parents including youths
2) Developing long term plans for youth mobilization, skill development and employment generation
3) Identifying potential training institutions and disseminating information among youths
4) Encouraging them for productive thinking and visioning for income generation activities
5) Facilitating youths to select suitable skill training options and employment as per qualifications and aspirations
6) Organizing and Conducting social events to make youths aware and participation
7) Establishing linkages and develop channel with different skill training providers and employers etc.

Addressing Vulnerabilities:

In identifying youth problems and other complementary lacking, it is essential to pay equal attention and priority to promote moral education and improving existing poor practical education, creating scope for completing of incompletion of formal education (dropout), seeking opportunity to fill up different types of unemployment, reducing and stopping of illegal involvements of youths in anti-social and immoral activities, developing awareness and give up bad habits of going AIDS and drug addiction, unawareness in healthcare, scarcity of credit and less scope for undertaking self-employment project, backwardness in Information Technology, inefficiency in IT, lack of sense of responsibility to family and society, moral degradation, force marriage etc. It is necessary to identify youth-related problems towards undertaking any step of development for the youth. It is urgent for usto emphasize opinions of the youth.

Considering the above fact, RELI project has developed a youth development cycle consisting of following stages for focusing development of youths in the village. The stages have been summarized in the following figures with some major activities described below:

6.0 Awareness Building:

Rural youths are not well aware of their rights. Even many of youths have no ideas for improving moral and ethical issues including employment opportunities and scope for livelihood development. Therefore, awareness building is essential for the youths

Awareness building will be carried out through organizing IEC campaign. GS and cluster office will support youths' group to lead for conducting holding rally, video show, leaflet, poster, rural drama and folksong in the villages. IEC campaign of RELI villages to be carried out creates awareness among youths. To organize and conduct awareness campaign, SDF will provide various IEC materials.

7.0 Motivation and Mobilization:

Motivation and Mobilization are the two important and integral steps of youth employment generation support (YEGS) where every youth will be invited to join and participate in the skill development process.

Youths would be motivated for abiding the process of entire youth skill development, encouraging to follow RELI project principles, YEES guidelines as well as participating in

skill training and employment. 10-15 unemployed youths will be formed youth group. In the group, the youths will have the opportunities to share their views, project principle, possible prospects and available opportunities will derive from project source. SDF project team will help to conduct the motivation and mobilization events.

8.0 Social Event and Competition:

Project will organize various social events and competition like youth festival, sport competitions, issue-based cultural programme, street dialogues, products fair, factory visit, product promotion and day observations etc. for building youths' confidence and link with opportunities. These events will also help our parents to realize the importance of participation of youths of those social events and the unaware and underemployed youths will understand the key reasons behind the success of other youths through direct interactions among the participating youths.

The participation of youths in these competitions would help procure information and create competitive attitudes among unemployed youths. SDF different level staffs will support to organize the entire process. SDF will provide financial and technical support as well to success the above events.

Youth Festival:

A social and recreational event for encouraging youths as well as other social and community leaders and share the available opportunities with them through conducting youth festival is very helpful for youth development. This lucrative and delighting event enhances to expose their participation, demonstration of their abilities and skills, sharing personal and social feelings, raising awareness on current and burning rights and need based issues, community led advocacy related promotional and symbolic interactions

Objectives of the Youth Festival

1. To encourage unemployed youth for participating in skill development training
2. Disseminate information on skill development training scope and opportunities
3. Disseminate information about employment opportunities
4. Create competitive attitude among unemployed youths towards employment
5. Share success stories of the good performers and legendary youth actors
6. Identify training needs and employment opportunities as per demand

7. Inviting service providers and employers for selecting skilled/unskilled youths, building business linkages and establishing network for backward and forward service ensuring

Activity to organize a Festival

1) Collection of display materials like poster/flex from different organizations (GO/ NGOs)
2) Carrying out campaign in surrounding villages through miking/banner display
3) Display the different products of the youth micro entrepreneurs and self-producers/producer groups and other micro agents
4) Campaign for building awareness of climate change resilience and adaptation mechanism
5) Ensuring venue and participation of youths and others
6) Purchasing prizes and decoration materials
7) Invite different actors of the concern departments/ agencies and stakeholders
8) Facilitating GS to conduct game and other selective sports and promotional events
9) Disseminating information (organize stall/information booth) on skill development training, employment loan, stipend issues and employment opportunities i.e. addresses and websites of the employers, IT based outsourcing opportunities like-graphic design, digital marketing, web development etc.
10) A separate event/ product fair on Micro and small entrepreneurs will be arranged to share success stories, product demonstration, campaign of new products and other innovation piloting show cases.
11) Linking with financing banks and other agencies for collecting business loan and information
12) Preparing reports

Counselling

Actually counselling is highly essential for youths. Proper counselling can change negative to positive expression. It can create new hopes of dream and aspiration among the unemployed young people. RELI proejct will organize this type of powerful session to influence our youths to revive and regenerate their wills and participation in the development platform.

Benefit of counselling

- Counselling is a powerful tool to act on individual's mind and belief, it overall readjust problems in different life issues, be it stress, frustration, social phobia, lack of assertiveness, problem in interpersonal communication, cultural shock due to internal migration etc.
- Counselling can change the mind of youths from negative to positive by improving belief, perception and practices. Counsellor acts as mentor on the mind of counselee to lead the direction for taking right decision.
- Counsellors can support youths in gaining a better understanding of what really matters for them personally, how they can plan their careers autonomously, or help them make tough decisions and getting through times of crisis."

Who Provide Counselling support?

SDF will develop a pool of counsellors who will deal with the potential targeted youths. They will provide pre and on the job counselling to the un/under employed youths to reduce issues/problems related to decent employment. SDF will organize the following training for the youths:

1. Basic skill in interpersonal communication
2. Business development
3. Career and IT based professional development
4. Pre Job life skill issues those may impede retention at job places and business development center.

How counselling will be conducted?

Three types of counselling steps which will finally help reduce the homesickness and other bottleneck prevailing with the unemployed youths. The counselling will help create positive attitude among the youth towards employment. The SDF will provide financial and technical support to organize said three counselling events.

Youth-Parents Meeting: GS concerned will arrange issue-wise different moral, ethical and socio-cultural events for counselling the youths and parents. We will organize village-level youth- parents meeting to counsel the youths and their families. Each GS will arrange a monthly meeting with the participation of un/underemployed youths and their parents where various opportunities for skill development training and employment, constraints related to youth development and possible solutions, issues related with youth employment support loans, stipend and other data base updating and employment tracking

as well as logistic issues etc. will have discussed. This is initial stage/first formal issue based counselling to inform all the youths and their parents about the opportunities available for them so that they can jointly take the right decision. The counselling will have chalked out plan for next steps of action implementation.

Cluster Level Youth Meeting: SDF cluster team will arrange cluster-level youth meeting with support of SDF cluster team to share the views of youths and provide information of opportunities available for them and the actions to be carried out according to the village plan which they prepared early. Identified as well as mobilized youths of different villages under a cluster will be invited to the cluster office of SDF/RCS where all the participating youths will be interacted to know their role of responsibilities, assessed and aware of their problems and also provide them information and documents about the opportunities. Considering the aspiration, capacity building and skill training of the youths and job market demands, all the participating youths will be encouraged about the opportunities with providing sufficient information which help them understand to take decision specially about joining in skill development training and employment. Sometimes, the parents of youths express with negative attitude and concept of distant jobs for the female youths. To build the faith and confidence of the youth and parent about training and employment, with the assistance of SDF, some of the employers' representatives will be invited to attend these meetings. The cluster team of SDF will arrange this meeting at the cluster office and the frequency of cluster level meeting will be depended on the demand of field situation. This is second-level counselling to be provided by SDF to the selected youths for generating job placement. Actually, sometimes we may get employment opportunities offer or circular from potential employers. So, we should select youths who need jobs and provide them counselling so that they could positively move forward for exploring employment. **District Level Youth Meeting:** SDF district team concerned will organize district level youth camp where youths having negative attitudes towards employment will participate. The district team of SDF will arrange a district-level meeting where youths of different clusters were counselled for certain skill training and or employment at different industries/factories will be invited to participate. The SDF team as well as some of the employers will interact with the youths to make them clear about the opportunities so that the participating youths should have sufficient space to take their own decisions. This will also help counsel the youth before sending them to any industries/factories. If needed, some professional counsellor will be contacted to conduct counselling session. It is mentioned that the counselling will be done

in three stages. This is a counselling session for the selected youths before sending them to employment in any industries/ employers. Before joining to the jobs there must be counselling session to be arranged by SDF about different aspect of jobs and the regulations of the job seeker as well as job receiver. This counselling session will allow the youths to prepare themselves to adjust with the new jobs opportunities and placement environment as well as challenges.

10.0 Linkage and Partnership Development:

There are so many relevant trainings beyond the capacity of the project those are essential for youths. So, SDF will identify and contact the training providers, negotiate for convincing the partners. However, SDF has already established a good number of partnerships with many of the potential government and non-government organizations through signing partnership agreement/ MoU. These partnerships have created huge quality skill development training scopes and consecutive employment opportunities for the un/under employed youths of on-going projects of SDF. So we could have the same opportunities under RELI projects. Some of the potential partners for skill development and employment are as follows:

Name of the potential partners and scope of services

a) Department for Youth Development (DVD), Ministry of youth and Sports;
b) Bureau of Manpower, Employment and Training (BMET), Ministry of Expatriates' Welfare and Overseas Employment;
c) Bangladesh Industrial Technical Assistance Center (BITAC), Ministry of Industry;
d) Khulna Shipyard Limited (KSY), Ministry of Defense;
e) Small and Medium Enterprise (SME) Foundation, Ministry of Commerce;
f) Bangladesh Rural Advancement Committee (BRAC), National NGO
g) Underprivileged Children Education Programme (UCEP), Bangladesh, National NGO; and
h) Other Organizations.

11.0 Skill Development Training:

The skill development is the most important task under the youth development activities of RELI project where all the selected and mobilized youths will be invited and motivated as well as phase to phase have to be counselled and organized by GS and SDF cluster team to lead them in participating of the skill development training, Orientation, Refresher courses, Feedback and Sharing session, workshop/pre job counselling sessions etc. Every GS and Cluster team will make a quarterly and annual implementation plan to achieve the skill development target.

SDF will arrange two major types of skill trainings under skill development initiatives. These are is

i). Technical and business management skill training for self-employment and entrepreneurs;
ii) Trades based specialized Technical Training for Wage employment.

11.1 Skill training delivery and duration:

The Cluster team with the assistance of District team along with the regional and SDF HQ support, specific training will be organized at the district/regional or central level.

11.2 Discouraging Short course participation:

It is mentioned that local level short courses are not delivering appropriate skills to the youths for securing good jobs. Based on the experiences, SDF created opportunities of long training courses to be offered by potential training institutes. To implement this SDF has signed MoU with many recognized training institutions for providing long training courses (6-16 weeks or 6 months) to the selected youths.

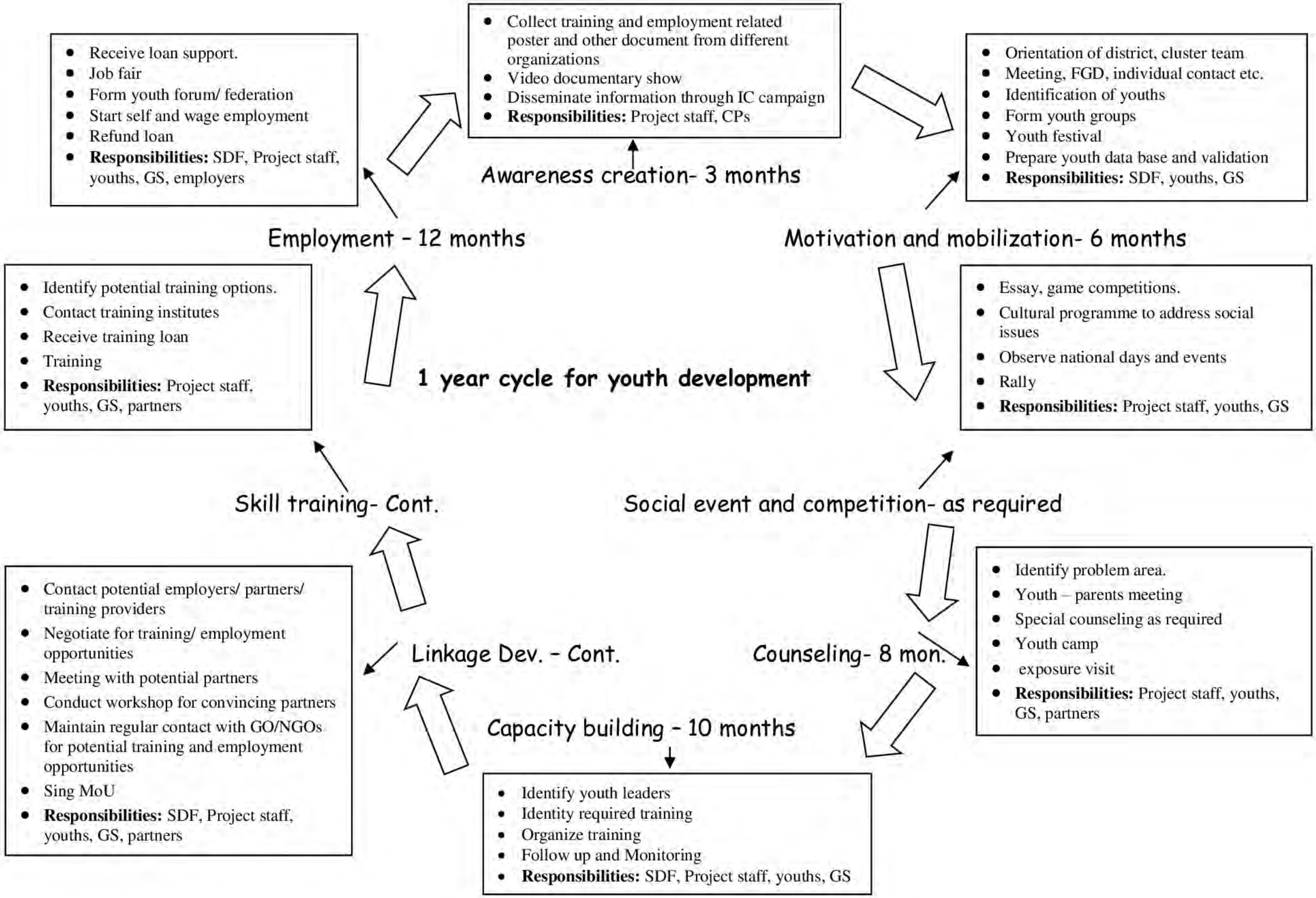
11.3 Encouraging MSE Specialized Short Courses:

Experiences gained from the earlier project, SDF found that involvement of youths in Micro and Small Enterprise (MSE) created huge impact on the youth employment. The youths involved with the MSE also created employment opportunities for other youths. Considering the fact, RELI project has provisioned for the potential un/under employed youths to receive training on MSE from potential training institutes. SDF will provide all

financial including participants incentives (if applicable) and technical supports/logistics for the training to be provided.

12.0 Employment Generation Support:

Under the RELI project, the GS with the assistance of cluster team will disseminate the information to the un/under employed/jobless migrants on meaningful employment opportunities those are available and subsequently mobilize them towards the employment. Hence self and wage employment opportunities through establishing linkage with potential organizations/ employers will be created. To make bridge between potential employers and unemployed youths, SDF will arrange district-level Youth festival/Job fair/Visit to the Employers etc. where youths and employers will have the opportunities to interact with each other.


Collect training and employment related poster and other document from different organizations
Video documentary show
Disseminate information through IC campaign
Responsibilities: Project staff, CPs
Awareness creation- 3 months
Orientation of district, cluster team
Meeting, FGD, individual contact etc.
Identification of youths
Form youth groups
Youth festival
Prepare youth data base and validation
Responsibilities: SDF, youths, GS
Motivation and mobilization- 6 months
Essay, game competitions.
Cultural programme to address social issues
Observe national days and events
Rally
Responsibilities: Project staff, youths, GS
Social event and competition- as required
Identify problem area.
Youth – parents meeting
Special counseling as required
Youth camp
exposure visit
Responsibilities: Project staff, youths, GS, partners
Counseling- 8 mon.
Capacity building - 10 months
Identify youth leaders
Identity required training
Organize training
Follow up and Monitoring
Responsibilities: SDF, Project staff, youths, GS
Linkage Dev. - Cont.
Contact potential employers/ partners/ training providers
Negotiate for training/ employment opportunities
Meeting with potential partners
Conduct workshop for convincing partners
Maintain regular contact with GO/NGOs for potential training and employment opportunities
Sing MoU
Responsibilities: SDF, Project staff, youths, GS, partners
Skill training- Cont.
Identify potential training options.
Contact training institutes
Receive training loan
Training
Responsibilities: Project staff, youths, GS, partners
Employment - 12 months
Receive loan support.
Job fair
Form youth forum/ federation
Start self and wage employment
Refund loan
Responsibilities: SDF, Project staff, youths, GS, employers
1 year cycle for youth development

13.0 Opportunities for youth in RELI:

There are need based opportunities in the RELI project villages. Priority will be given to the youths to develop their skills and employment opportunities including orientation on changing attitudes and improve positive mentality etc. to support the community. For these RELI project will offer them the following facilities which can make them as an asset of his/her family as well as will be treated as worthy citizens of the country.

a) Create friendly environment for wage and self-employment generation;
b) Facilitate to ensure receiving skill development training;
c) Link with different training institutes to accomplish successfully the desired skill;
d) Conduct counselling and other logistics support to reaching employers;
e) Ensure youth participation in different social competitions and events;
f) Facilitate youths in the mainstream of national development process;
g) Assist youths to involve in risk reduction and disaster management activities and
h) Provide technical and financial supports.

14.0 Exposure Visits/Learning Sharing:

To gather knowledge about wage employment opportunities, SDF with the support of GS will organize exposure visit to different industries, factories and organization etc. in country especially in the different locations and places. In each cluster at least one exposure visit to be arranged during the project life. The exposure visit will be held for two/three days and 10-12 youths may be participated. Another exposure visit for entrepreneurs and self-employed youths may be organized to visit the successful venture.

15.0 Type of Fund for you development:

Mobilization and Counselling

The fund will be used for the following village level activities:

- Meetings
- Exposure visits
- Counselling etc.

Skill Development opportunities:

As SDF gained experience from earlier projects that quality skill development training scopes for un/under employed youths are more workable and useful than the other options. To consider the reality, SDF has created the provision of skill development training scopes with consecutive employment opportunities (including specialize trade based technical and business management short courses to establish micro and small level enterprises) for un/under employed youths under RELI project. The entire cost for the said trainings (all types of selected market demands driven courses) will be borne by the project. So GSs responsibilities are to select un/under employed youths who waiting for receiving such types of opportunities. GS should keep possible transparency to select those youths. SDF will facilitate to send youths to the nominated training institutes/ centres and they will provide necessary support, monitor on a regular basis while the training will be conducted.

Employment/ Entrepreneurship loan support for Skilled Youths:

The aim is to provide employment/ entrepreneurship loan to assist the trained and skilled youths for starting their self-income generating/ business activities. These loan will be given to improve the business/ income generating activities.

In case of larger loan or extending their business, the youths will collect/receive large amounts of employment operation loan from the commercial banks/private banks or any other financing agencies where it will be feasible. In this connection, SDF will support to make linkage with those banks or financial Institutions/Agencies for accessing easily

This employment loan from RF will be applicable for the following categories of youths:

a) The youths who have successfully completed the skill development training will be entitled for employment loan from RF. This may be the loan for the youths who have already received the skill training successfully. This loan is applicable for self-employment purpose. The entitled youth should submit the self-employment plan to the Gram Samiti in advance which needs to be approved by the GP. The GS will include this loan provision at the time of preparing RF proposal. The skilled youths will get the opportunities to have the loan from RF.
b) In case of entrepreneurship development, the youth will get loan from CARE fund. In that case the eligibility criteria and other conditions for CARE fund will be applicable (section-23, page- 115, part 3 of COM).

c) RELI project will also provide entrepreneurship loan opportunities to those youths who are doing something suitable as part of entrepreneur development. The following loan facilities will be provided to the youths. Only one youth from each family will have the loan facilities at a time:
d) Revolving Loan for individuals
e) Entreprenuership development/Group loan for business expansion

Wage Employment:

RELI project will arrange skill development opportunities for the youth. The cost of the training will be borne by the project. In addition to this, some of the youth will get direct employment opportunities through the linkage development effort to be carried out by the SDF. To create meaningful wage employment opportunities, SDF will provide necessary support if require. In case of wage employment, the youth will get on-job training to be provided by the employer. In that case the RELI project will provide financial support to the trainee youths to meet the cost of lodging, food, conveyance etc.

16.0 Rules for Loan Receiving and Repayment:

Rules for receiving loans

- Generally, one youth will be eligible for one loan and can take another after repayment of the previous one. In this case no one will be eligible for first employment loan without receiving any skill training or record of experience.
- One skilled youth may be eligible for the second loan before repayment of the previous one. This condition will be applicable only for those youths who have successfully completed the skill development training and submitted pragmatic plans to the GS concerned for regular earning through further investment.
- To receive loan, the same policy and process as Revolving Loan will be followed which is described in details in Chapter-7.
- To consider local level climate change resilient and adaptable climate change adversary and hazard reduced alternative off-farm and on-farm trades/farming/service to be initiated by the youth.

Loan Repayment Rules

- Undertaking (meaning loan refund assurance from guardian) should be given by the guardian of a youth to receive any type of loan.
- The youth database will be updated once in a year and left out unemployed youths should be included in the youth RELI Group though these youths will be eligible for any loan after three months of joining the group.
- The employment loan amount, instalments, service charge, duration etc. should be approved by GP.
- All the other rules for loan disbursement and repayment described in the Chapter-7 will be applicable for RF loan and manual of RED fund.

17.0 Skill Development Training and Employment:

SDF has facilitated to involve unemployed rural youths in various jobs for creating sources of earning through RELI project. The following steps will be taken for skill development training and employment:

- To establish a network with training and technical centres for the youths with a view to imparting skill development training through government and private sectors;
- Make the process of employment easier for the trained youths who has prepared for joining their jobs, going to pre job interview and confirmation of qualify will have the provision of employment support package as mentioned in the RELI project.
- Linkage and partnership will be established with GO, NGOs and private sector for ensuring quality and specialized skill development training and this appropriate skill will make the youths employable to avail market driven employment
- Government and private organizations working in youth sector will be linked to projection programmes for keeping young women away from all kinds of social and religious superstition and taboos, exploitation and gender sensitize violence;
- Adopt a market-linked approach for facilitating (coach, mentoring and technical support) youths to get and survive/sustain in meaningful jobs. In our country, most training for the skill development of youths is organized for the sake of only training without leading to placements. SDF will arrange such training for youths that has demand so that they can have job opportunities after the successful completion of training.
- Logistics, transport and other relevant support

17.1 Some Potential Sector for Skill Development Training and Self-employment:

There are many skill development training options available in our country though all the options are not high demanding and linked to the market. So youths should be facilitated properly to select the potential skill development training. Actually, these sectors may be changed in the course of time. So it is very important to understand that we will select the skill development training options as per the demand of the market. Some of the potential skill development training options are as follows:

- Mobile servicing technical expatriation
- Electrical house wiring expertise,
- Motor mechanics
- Motor driving
- Electronics product repairing
- Carpentry and mansion skills
- Automobile mechanics
- Local level Paravet
- Welding
- Plumbing, pipe fittings and scaffolding
- Computer operation (at least HSC level education
- Tailoring/ Block-batik (not more than one per village)
- Textiles screen printing
- Beautician etc.

17.2 Some Potential Sector for Wage Employment:

There are many wage employment options available in different industries/ employers in our country though all the options do not match us. So youths should be facilitated properly to engage with the potential wage employment opportunities in different industries/factories. Most of the industries provide on-the-job training. So it is a good opportunity for us to have jobs in different factories of the country. The SDF will facilitate us to find out these opportunities. Some of the potential wage employment options are as follows:

a) Apex Footwear Ltd and other leather industries;

b) There are eight Export Processing Zones (EPZs) in our country where different industries/ factories like Op-Seed Electronics Ltd (BD) have their own factories;
c) G-4S Security Services Ltd and other security services agencies
d) Fortune Shoe Ltd.
e) Ministry of education for offering Primary Education Project implementation
f) Commercial private Banks
g) RFL and AKIJ group of companies
h) Different Garment factories under BGMEA
i) Insurance Companies
j) Mobile phone operators/companies
k) Various government circulars
l) Overseas employment, especially in the Middle East, Singapore, Malaysia, Japan and other Asian countries etc.
m) Many in country and overseas bridge and roads construction companies
n) Many short and long term projects jobs under Government of Bangladesh

17.3 Some Constraints in Youth Development:

- Unaware/Reluctance about going outside the village for skill development training and employment
- Family traditional mentality/obstacle, especially for girls
- Inadequate and poor quality training institutions
- Lack of awareness/Information gap/source of information inadequate
- Unwillingness to receive bigger sized loan for immediate repayment and size of instalment is unaffordable due to poor sale .
- In some respect uncertainty for having jobs after immediate received training
- Homesickness/ comparatively less salary package offered by companies/ not possible to safe or deposit good amounts for the future.
- Superstitions etc.

20.1 Considerations for employment generation

In order to join and stay safe in the job places, SDF will arrange counselling sessions with the selected youths who have confirmed to join jobs.
The GS with the support and consent from parent/guardians of youths especially for the females will take necessary steps and provide logistics and travel arrangement.

20.2 Youth Entrepreneurship Development Approaches

SDF has successfully piloted and scaled up the youth entrepreneurship development program in its NJLIP project. The key objective of the entrepreneurship program is to develop micro and small level entrepreneur's development form the poor and extreme poor families' youth. In order to establish micro and small entrepreneurship, the youths must have to gather specialized knowledge about business planning, business management and operation as well as many other technical skills to operate and supervise their enterprises efficiently.
SDF will arrange to provide technical training on business planning, management. Moreover, to start the enterprise, SDF will provide Entrepreneurship loan support from CARE fund. Under the support strategy, the following activities will be ensured by cluster teams and GS.

- Entrepreneurship development skills training
- Prepare Business plan development
- Collect required loans from SDF or other sources
- Refresher courses and feedback session after one year to evaluate performance of the entrepreneurship
- Develop linkage and communication/coordination with the market actors and market channel for ensuring product development chain
- Organize performance sharing workshop with the different stakeholders including the banks/ financing agents as well as service providers
- Coaching, mentoring, monitoring and performance evaluation and sharing for improvement.

Essential Requirements to be a Successful Entrepreneurship

- Appropriate knowledge and optimum skills
- Business plan and proposal
- Minimum seed capital/investment
- Business Center/ shop/production center
- Should have Sale shop/ sale center/ show case/demonstration
- Must have Trade license from the concern authority/organisation
- Must have one or two products
- One business card/ Trade name
- Sign board/Brand name
- Saving bank account
- Must have cash book/ ledger book/ accounting books

20.4 Product Marketing promotion strategy/campaign

It is mentioned that entrepreneur has a product and she/he will have to sale his/her products regularly. Otherwise the business will become unsuccessful or fail to exist. In this connection, GS wil make plan for those youth entrepreneurs to make an effective channel and marketing approach to increase the buyers and also spread the information of products (producer's products promotion) among the market actors and the buyers.

In this process SDF will organize campaign session at union or cluster level to create interest of the consumers and buyers. Once a year this campaign will be orgnaized. GS and other entrepreneurs may support together.

22. Days Observation and participation

In RELI project, youths should have to participate and celebrate national and international days related to youth's development as well as some other relevant areas including women and environmental issues. The event which will be initiated by SDF cluster and district level officials to make plan and program with the support and coordination with regional and central team. The events where youths and other relevant groups member will attend in the observation sessions where different GO and NGOs and private sectors activists will jointly celebrate the events. SDF will provide technical and financial support to organize and conduct the days observation and cluster team will prepare reports and progress of events.

23. Piloting Youth operated new ideas and innovation activities

To establish new model and ideas for improving the employment scopes and options for the youths SDF will design and pilot to execute those ideas or models with the support and participation of youths. These ideas and model will be designed and plan based on the past experiences or imprinting new lesson and learning from other part of the country or outside of the country. GS and the selected youths will engage to implement the ideas, SDF cluster and district team will directly engage to pilot the designed models. The piloting cost will be borne by SDF accumulates from the source fund of the innovation fund or the specialize trainings organisation support source.

Health and Nutrition Support Services (HNS)

Chapter 12

1. Introduction

The objective of Nutrition Awareness & Support Services (NASS) is to raise awareness, improve attitudes and practices that enhance nutritional outcomes for the poor and extreme poor people in RELI project villages. NASS will support target beneficiaries in optimizing health and nutrition issues. By implementing NASS project beneficiaries will be able to-

- Practice food diversity based consumption of locally grown fruits and vegetables, IYCF (Infant & Young Child Feeding) with improved child feeding and intra-household distribution of food, hygienic hand washes and cultivation of diverse nutrient-rich seasonal vegetables in homestead gardens.
- Prevent the communicable diseases to an acceptable low level by using Tippy Tap hand washing station at household level for hygienic hand washing.
- Grow seasonal vegetables by nurturing hoestead kitchen gardens and household attached homestead gardens.
- Creating effective linkage building to establish a very friendly relationship with nearest the Community Clinics, Union Health Sub-Centers (UHSC), Upazila Health Complexes (UHCs), Family Welfare Centers (FWCs) etc. This will help to seek ANC, PNC, micronutrient, FP, EPI etc. services that are related to an overall nutrition situation.

2. Target beneficiaries

In RELI Project villages at the poor and extreme poor household levels nutrition target beneficiaries will be the pregnant women, lactating mothers, children, adolescent girls and mother-in-laws etc.

3. Health and Nutrition Support Committee (HNSC)

- Each of the RELI village will have Health and Nutrition Support Committee (HNSC) as mentioned in chapter one of part one of COM. In addition following criteria to be considered for selecting members of HNSC:
- Youth and energetic members will be given preferences;
- Interested and willing to provide voluntary services;
- Age range 18-35 years;
- Should have minimum reading and writing ability (primary passed);
- Good acceptance in the community;
- Regular saver and non-defaulter member;

4. Detailed activities of HNSC

1) At the household level, organize monthly BCC sessions; ensure participation of community and counseling. Follow up household visits;

2) Prepare and update list of target beneficiaries on regular basis;

3) Update and maintain all the registers, relevant paper documents, IEC materials and display board at GS office;

4) Ensure distribution and setting of Tippy Tap hand washing station at household level, aware and motivate the villagers to ensure its regular use and maintenance;

5) Ensure distribution of seasonal seeds, folic acid, iron tablets etc. among the target beneficiaries (Pregnant mother, lactating mothers and adolesent) ;

6) Facilitate for selection of homestead garden, aware and motivate the villagers to ensure its regular nurturing;

7) Conduct IEC campaign like, WBW (World Breastfeeding Week), GHW (Global Hand Washing) Day etc. and ensure active participation of beneficiaries in the nutrition campaigns;

8) Facilitate to establish functional linkage with Govt. Health and non-government organizations;

9) Prepare MPR (Monthly Progress Report);

5. BCC sessions on Nutrition

There are a total of nine (9) courses based BCC sessions. Among these, 5 courses are for Group - 1 comprised of adolescent girls exclusively. On the other hand, 8 topics are for Group - 2 comprised of pregnant women (PW), lactating mothers (LM) and Mother-In-Laws (MIL). For the convenience of executing the BCC sessions, each village will be divided into two (2) blocks, namely Block 1 & Block -2. Each block contains both G-1 & G-2. During a block visit an assigned field worker / staff will conduct 2 topics based BCC sessions with 2 groups, one topic for one group. Conduct BCC sessions with major focus on COVID-19/ any virus spread for pregnant, lactating mothers, mothers-in-law, adolescent girls et al.

6. Inputs Support:

RELI project will provide various inputs to the pregnant and lactating mother to promote health and nutrition practice at the household level such as;

a) Provide vegetable seeds for kitchen gardens to promote dietary diversity.
b) Select appropriate seed variety for project areas considering geographical locations;
c) Ensure collection of quality seeds and distribute accordingly.

7. Establishing Linkages:

SDF will facilitate RELI communities to establish linkages between communities and government and non-government health service providers (in light of COVID-19 pandemic and in pursuance of health and nutrition support):

i) Building awareness in communities on services provided by Community Clinics, Upazila Health Complexes' and different NGOs;

ii) Building awareness on services being rendered by Community Clinics, Upazila Health Complex and different NGOs to enable communities to receive services as necessary;

iii) Conduct meetings at district and upazila levels with the concerned health authorities to establish smooth linkages for getting health services required by the project beneficiaries.

8. Promote 1000 days activities:

i) Promote appropriate infant and young child feeding and caring practices during pregnancy and lactation through a Behavior Change Communication (BCC) strategy, with a focus on the 1000-day window period [pregnancy until the child is two years of age] for achieving nutrition impact:

ii) Implement awareness campaigns regarding key maternal, infant and child nutrition and hygiene and sanitation behaviors that will include communication through at least five channels to resonate the same nutrition messages and a plan for priority home visits during the period of pregnancy until the child is two years of age;

iii) Provide maternal allowances to vulnerable pregnant mothers during the 1000-day period to cover part of associated health and nutrition expenses.

8.1 Maternal allowances to vulnerable pregnant mothers during the 1000-day period to cover part of associated health and nutrition expenses.

Selection criteria:

1. The Pregnant mother must be beneficiary of RELI project with PIP number;
2. The pregnant mother suffering from Moderate Acute Malnutrition (MAM) to Severe Acute Malnutrition (SAM) will be entitled for maternal allowances;
3. The pregnant mother does not receive maternal allowance from any other sources;

Selection process of recipients and disbursement schedule:

- A pregnant mother when detected that she is suffering from MAM or SAM at any
- point of time during her pregnancy period will be eligible for allowances;
- The maternal allowance will be provided to a selected pregnant mother for a period of maximum 12 months from the detection of MAM or SAM;
- Pregnant mothers detected with MAM or SAM by the Health and Nutrition Support
- Committee (HNSC) with the assistance of RELI staff;
- The list of selected mothers for maternal allowances will be verified by SAC and approved by GP.
- The GS concerned will submit the approved list of eligible mothers for maternal allowances to the cluster office;
- Cluster office will verify the proposal by undertaking field visits for onward submission to district office;
- The district office will review at least 10% proposals of the district and forward to the regional office if found eligible, regional office take necessary action for disbursement;
- The SDF Head Office will transfer the entire amount of allowances to GS through regional office. The payment will be made on quarterly basis;
- Finally, the GS will distribute the allowances to the selected pregnant mothers the rough HNSC and preserve all necessary documents;
- SDF will ensure due diligence by initiating necessary auditing and monitoring.

Conditions to be met:

1. The maternal allowances is applicable only for the villages under RELI project;
2. The RELI beneficiaries will be entitled of maternal allowance for the one time during the entire project period;
3. The beneficiaries already received/ receiving the same allowances from other sources will not be considered for this allowance;
4. Only one pregnant mother from any RELI household is eligible for maternal allowance for the entire project period.

Monitoring:

1. HNSC members will monitor the proper use of the allowance by the pregnant mothers for their health and nutrition purpose;
2. Concerned HNSC will monitor the health and nutrition outcome with the facilitation to be provided by RELI project.

9. Monitoring

GS and SAC of each RELI village will monitor health and nutrition activities to be carried out by the HNSC as per the following process

- Physical supervision, either individually or in group;
- Checking the visitors books, registers, GP & GS Meeting Resolution Books, plan, MPR and others;
- Displaying key information on the display board at GS office;
- Discussing in the group meeting to resolve the issues;
- Review visit reports;
- Participating in the IEC campaign at district and upazila level by celebrating different health days and weeks;

10. SDF's supportive facilitation

As per project design SDF cluster, district, regional as well as national level officials will carry out supportive monitoring of the health and nutrition activities to be implemented in all of the RELI villages. To ensure the facilitation support to the RELI villages, each Cluster Office will have a project staff having paramedic training along with experience on nutritional activities.

Format for register of pregnant women, lactating mother, adolescent girls, children, mother in law etc.:

Register of pregnant and lactating mothers

Village: ..... Cluster No: ....

Serial No.	Registration Date	PIP no	Mother's name	Age	Husband's name, address and mobile no	Pregnant			Lactating mother		
						Last menstrual date	Possible delivery date	Date of transition from pregnancy to dairy donor	Baby age (0 - 6 months)	Baby age (6 - 23 months)	Date passed from service

Linkage Building (Nutrition Specific)

The number and date of receiving services at the concerned health center for receiving ANC services	Name and address of the concerned health center (CC / FDWC / UHC etc.)	Number and date of receiving services at the concerned health center for receiving PNC services	Name and address of the concerned health center (CC / FDWC / UHC etc.)

Linkage Building (Nutrition Sensitive)						Comments
Number and date of receiving services at the concerned government institution for receiving livelihood services		Name and address of the concerned DAE / DLS / DOF	Number and date of receipt of service at the concerned government institution for receiving WAS service		Name and address of the concerned DPHE	

Register of mother-in-laws

Village: ..... Cluster No: ....

Serial No.	**Registration Date**	**PIP no**	**Mother-in-law's name**	**Age**	**Husband's name, address and mobile no**	Linkage Building (Nutrition Sensitive)				Comments
						Number and date of receiving services at the concerned government institution for receiving livelihood services	Name and address of the concerned DAE / DLS / DOF	Number and date of receipt of service at the concerned government institution for receiving WAS service	Name and address of the concerned DPHE	

Register of adolescent girls

Village: ..... Cluster No: ....

Serial No.	Registration	Date	PIP no	The teenager's name	Date and age of birth	Current educational status - School-going / College-going / Technical school		The transition from adolescence to marital status	Date passed from service
						Date of marriage	Age on wedding date (under 18 / over)		

Linkage Building									Comments
Number and date of attendance at the concerned health center for receiving deworming pills (twice)		Name and address of the concerned health center (CC / FDWC / UHC etc.)	Number and date of attendance at the concerned health center for receiving TT vaccine (5 times)					Name and address of the concerned health center (CC / FDWC / UHC etc.)	

Register of 0-59 months old child

Village: ..... Cluster No: ....

Serial No.	Registration date	PIP no	Baby name	Age (0 - 6 months)	Date of passage at the age of 8 - 23 months	Age (6 - 23 months)	Date of passage at the age of 24-59 months	Age (24 - 59 months)	Date of retirement from service (Age: 59 months and above)	Father's / mother's name	Follow the IYCF policy (for children aged 0 - 23 months)		
											Breastfeeding within 1 hour of birth	Breastfeeding only (EBF)	Supplements (CF)

Linkage Building (for children aged 0 - 23 months)						Linkage Building (for children aged 24 - 59 months)					
Number and date of attendance at the concerned health center for receiving health services related to malnutrition					Name and address of the concerned health center (CC / FDWC / UHC etc.)	Number and date of CC / FDWC / UHC attendance for Vitamin A capsules, pneumonia, diarrhea control etc.					Name and address of the concerned health center (CC / FDWC / UHC etc.)
EPI vaccine	Vitamin A capsules	Diarrhea control	Lung infections	Others		Deworming pills	Vitamin A capsules	Diarrhea control	Lung infections	Others	

BCC Session Register

Date	Village and cluster no	PIP no	Serial No.	Name of the recipient	Type				The signature of the recipient	Comments
					Adolescent girls	Pregnant women	Lactating mother	Mother-in-laws		
10/1/2018	Subject:									
			1							
			2							
			3							
			4							
			5							
			6							
			7							
			8							
			9							
			10							
17/1/2018	Subject:									
			1							

			2							
			3							
			4							
			5							
			6							
			7							
			8							
			9							
			10							
				Total						

Register of Counseling and Home Inspection

Date	Village and cluster no	Serial No.	PIP no	Name of the recipient	Type				Subject to food inspection		Signature of the participant	Comments
					Adolescent girls	Pregnant women	Lactating mother	Mother-in-laws	Use of TP tap	Vegetable garden care		
10/1/2018	Subject:											

		1										
		2										
		3										
		4										
		5										
15/2/2018	Subject:			Total								
		1										
		2										
		3										

		4										
		5										
8/3/2018	Subject:			Total								
		1										
		2										
		3										
		4										
		5										
				Total								

				In Total								

Note: There are two types of counseling. One-to-one counseling - which is between the counselor and a beneficiary and group group communication - which is between the counselor and 8-10 beneficiaries. NASS's BCC session-based courtyard meetings group counseling. So one-to-one counseling is recommended when inspecting the house. In addition, in this case, if the N(counsels with 1 - 5 beneficiaries (adolescent / pregnant mother / lactating mother / mother-in-law), then this counseling will single counseling for each beneficiary. If the number of beneficiaries present in such a (1) counseling is 1/2/3/4/5, then the to one to one counseling will be 1/2/3/4/5. However, it should be noted that if the situation is such that each of the 1-5 benefic one-to-one counseling separately, then NO will do a total of 5 one-to-one counseling.

Appendix – 2

Format for monthly progress report:

Monthly Progress Report (MPR)

SDF logo	Social Development Foundation (SDF) NASS (Nutrition Awareness and Support Services) New Life Livelihood Improvement Project (RCS) Implementing Agency: PhD / Frontier / CNRS Packaging No .: NS 1.0 NJLIP / NS 1.1 NJLIP / NS 1.3 NJLIP Region: Mymensingh / Barisal / Khunla	Implementation partner NGO logo

Monthly Progress Report (MPR) - Gram

Duration of the report: Month ----------Year---------- Date of Report: Date / Month / Year
Nutrition Organizer (NO) Name: ---------- NOA Contact No: ----- ----------
Village: ---------- Cluster Name and Number: ----------
Union: ---------- Upazila: ---------- ---------- District: ----------

S.No. Comments	Description of activities	Total		
		Target (number)	Achievement (number)	Comments
1	**BCC Sessions & adolescent girls**			
1.1	No. of BCC Sessions with adolescent girls			
1.2	Number of adolescent girls participated in BCC Sessions			
2	No. of adolescent girls registered (listed)			
2.1	**BCC Sessions & pregnant mothers, lactating mothers & mother-in-laws**			
2.2	No. of BCC Sessions with pregnant women, lactating mothers and mother-in-laws			
2.3	No. of pregnant women participated in BCC Sessions			
2.4	No. of pregnant women registered (listed)			
3	No. of lactating mothers participated in BCC Sessions			
3.1	No. of lactating mothers registered (listed)			
4	No. of mother-in-laws participated in BCC Sessions			
4.1	No. of mothers-in-law registered (listed)			

4.1.1	**No. of HHs received hand washing stations of Tippy Tap**			
4.1.2	**Homestead gardens**			
4.1.3	**No. of HHs received seasonal vegetable seeds one time (direct inputs)**			
4.1.4	No. of pregnant women received vegetable seeds			
4.1.5	No. of pregnant women nurturing homestead garden			
4.1.6	No. of lactating mothers received vegetable seeds			
4.1.7	No. of lactating mothers nurturing homestead garden			
4.2	No. of mothers (with children > 2 years old children) received vegetable seeds			
4.2.1	No. of mothers (with children > 2 years old children) nurturing homestead garden			
4.2.2	**No. HHs homestead garden made from motivation by BCC (indirect inputs)**			
5	No. of Adolescent girls nurturing homestead garden			
5.1	No. of pregnant women nurturing homestead garden			
5.2	No. of lactating mothers nurturing homestead garden			
5.3	No. of mother-in-laws nurturing homestead garden			

5.4	No. of mothers (with children > 2 years old children) nurturing homestead garden			
5.5	**Household (HH) visits**			
6	No. of HH visits for counseling and motivation			
6.1	No. of adolescent girls received counseling			
6.2	No. of pregnant mothers received counseling			
6.3	No. of lactating mothers received counseling			
6.4	No. of mother-in-laws received counseling			
6.5	**Linkage building: Govt. Health Facilities visitied by**			
6.6	No. of adolescent girls visited for TT vaccine			
6.7	No. of pregnant mothers visited for ANC			
6.8	No. of lactating mothers visited for PNC			
6.9	No. of <2 children visited for EPI vaccines			
7	No. of <2 children visited for Vit-A Capsule			
7.1	No. of <2 children visited for diarrhea/ARI			

7.2	No. of <5 children visited for de-worming tablet			
8.	Supplementary IEC activities			
8.1	Celebrating World Breastfeeding Week / World Handwashing Day / Other Special Days			
8.1.1	Number of rallies held at district level			
8.1.2	Number of meetings / discussions held at district level			
8.1.3	Number of rallies held at upazila level			
8.1.4	Number of meetings / discussions held at upazila level			
8.1.5	Number of rallies held at Union / SDF cluster level			
8.1.6	Number of meetings / discussions held at Union / SDF cluster level			
8.2	Broadcast / IEC activities in any digital media			
8.2.1	Broadcasting of nutrition information radio (public / private) by PhD			
8.2.2	Creation of income generating demand through street plays, folk music, group discussions by the frontier			
8.2.3	Border Weekly Nutrition Information Broadcast on Radio (Public / Private) (30 seconds)			
8.2.4	Weekly Nutrition Information Radio (Public / Private) Broadcast by CNRS (30 seconds)			
9	Capacity building of NSC members			
9.1	Number of NSC members receiving training			

9.2	Number of NSC members undergoing refresher training			
10	Meetings, workshops, etc.			
10.1	Number of monthly Gram Samiti meetings at GSO (Village Samiti Office)			
10.2	Number of quarterly GP (Gram Parishad) meetings at GSO (Village Association Office)			
10.3	Number of monthly coordination meetings at the community clinic level			
10.4	Number of monthly coordination meetings at UH&FWC/RHC/USC/FWC			
10.5	Number of monthly coordination meetings at Upazila Health Complex (UHC) at Upazila level			
10.6	Number of monthly monitoring meetings in SDF's district office room			
10.7	Number of monthly coordination meetings in the office room of the Civil Surgeon at the district level			
10.8	Number of quarterly monitoring workshops in SDF's regional office room			
10.9	Number of bi-monthly coordination meetings at the head office (central) of the SDF			
10.10	Number of any special type of meetings / workshops / seminars at regional level			
10.11	Number of monthly coordination meetings at Upazila Health Complex (UHC) at Upazila level			

Registration information updated							
Description	Pregnant woman	Dairy (0-23 months)	Children (0-23 months)	Children (24-59 months)	Adolescents (10-18 years)	Mother-in-law	Data collection sources and calculations
Total registration balance till last month	10	10	10	10	10	10	Last month's MPR (F)
Last month's balance (excluding passing)	5	5	5	5	5	5	Register (A)
A month new registration	1	1	1	1	1	1	Register (B)
Total	6	6	6	6	6	6	C= (A+B)
This month has passed	2	2	2	2	2	2	Register (D)
This month's balance	4	4	4	4	4	4	E=[(A+B)-D]
Total registration balance till this month	11	11	11	11	11	11	Last month's MPR + current month's new registration [G= (F+B)]

Appendix – 3: Monitoring checklists

Checklist 1: TippyTap Handwashing Station and Hygienic Hand Washing Monitoring Checklist

Observer Name: ---------- Designation: ---------- --------- Organization: ----------
Date of observation: ----- / ------ / ----------
Place of interview: ---------- Village ---------- Cluster / Upazila ---------- District --- ----------
Visiting Adolescent / Pregnant Mother / Breastfeeding Mother / Mother of Child over 2 years of age / Mother-in-law / Name of any other member of the family: ---------- ----------
Interviewer's PIP No: ---------- Age: -------- ---------- years
Note: Verbal consent must be obtained from the beneficiary prior to the appointment. The observer will fill in the checklist below during the observation.

Serial no	Content	answer	
		Yes = 2 (a)	No = 1 (b)
A	TippyTap		
1.	Is there a TippyTap in your cell?		
2.	Can you tell me the tools for making TippyTap?		

3.	Can you tell me the technique of preparing TippyTap?		
4.	In which places of the house have you installed TippyTap?		
5.	Is there water in the TippyTap?		
6.	What is the source of water used in TippyTap p?		
7.	Do you have soap with TippyTap?		
8.	Is TippyTap p being used regularly?		
9.	Replace old bottle with new bottle when it gets old due to accumulation of algae / dirt?		
B	Hygienic hand washing		
10.	Did the BCC get the importance of hand washing in personal and family hygiene?		
11.	Got BCC on Healthy Hand Washing Steps?		
12.	Explain the importance / need for healthy hand washing.		
13.	When must I wash my hands?		
14.	What are the steps to a healthy hand wash?		
	Total number obtained		
	Results obtained after the interview = (Total A + Total B) / (14x2) x100		

Views:

Recommendations:

Observer's signature
Date .....

Checklist 2: Checklist for monitoring vegetable gardens adjacent to the house

Observer Name: ---------- Designation: ---------- --------- Organization: ----------

Date of observation: ----- / ------ / ----------

Place of interview: ---------- Village ---------- Cluster / Upazila ---------- District --- ----------

Visiting Adolescent / Pregnant Mother / Breastfeeding Mother / Mother of Child over 2 years of age / Mother-in-law / Name of any other member of the family: ---------- ----------

Interviewer's PIP No: ---------- Age: -------- ---------- years

Note: Verbal consent must be obtained from the beneficiary prior to the appointment. The observer will fill in the checklist below during the observation.

Serial no	Content	answer	
		Yes = 2 (a)	No = 1 (b)
1.	Did the BCC get the matter through vegetable cultivation in the garden adjacent to the homestead?		
2.	Are you cultivating vegetable garden at home?		
3.	Did the garden do it with seeds distributed by NASS?		
4.	Has the garden got BCC (inspiration) for vegetable cultivation?		
5.	Has the required fertilizer (organic) been applied to the vegetable plants?		

6.	Are vegetable seedlings / trees free from diseases and insects?		
7.	Are other members of the family eating the vegetables produced?		
8.	Is the vegetable produced enough to meet the needs of other members of the family?		
9.	Produced vegetables sold in the market after meeting the needs of the family?		
10.	Have you received any assistance from the nearest government agricultural staff and officials in maintaining and maintaining the vegetable garden?		
	Total number obtained		
	Results obtained after the interview = (Total A + Total B) / (14x2) x100		

Views:

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Checklist 3: Checklist on adolescent nutrition knowledge and behavior
Observer Name: ---------- Designation: ---------- ---------- Organization: ----------
Date of observation: ----- / ------ / ----------
Place of interview: ---------- Village ---------- Cluster / Upazila ---------- ------- District ----------
Name of the Adolescent Interviewer: ---------- ----------
Adolescent's Father's Name: ---------- Adolescent's Mother's Name: ------ ----------
PIP No: ---------- Age: ------- ---------- year
Note: Verbal consent must be obtained from the beneficiary prior to the appointment. The observer will fill in the checklist below during the observation.

Serial no	Content	answer

		Yes = 2 (a)	No = 1 (b)
1.	Adolescence: Got BCC on physical and mental changes during adolescence and adolescence?		
2.	Boy: Did you get BCC on nutrition during adolescence and adolescence?		
3.	Adolescence: Got a BCC on food selection during adolescence and adolescence?		
4.	Got BCC on balanced diet, food diversity and nutritious food?		
5.	Got two colorful posters / flip charts / leaflets BCC based on micronutrient-rich native vegetable and fruit information?		
6.	Got BCC on personal hygiene during adolescence and adolescence?		
7.	Iron-folic acid, calcium and deworming pills, TT vaccine (5 times) for the nearest government health center (CC / FDBUC / UHC etc.)?		
	Total number obtained		
	Results obtained after the interview = (Total A + Total B) / (14x2) x100		

Views:

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Checklist 4: Checklist on nutritional knowledge and behavior of pregnant and maternity mothers
Observer Name: ---------- Designation: ---------- ---------- Organization: ----------
Date of observation: ----- / ------ / ----------
Place of interview: ---------- Village ---------- Cluster / Upazila ---------- ------- District ----------
Name of the pregnant mother who visited: ---------- ----------
Name of Husband of Pregnant Mother: ---------- ----------
PIP No: ---------- Age: ------ ---------- years
Note: Verbal consent must be obtained from the beneficiary prior to the appointment. The observer will fill in the checklist below during the observation.

Serial no	Content	answer	
		Yes = 2 (a)	No = 1 (b)
01.	Got BCC on balanced diet, food diversity and nutritious food?		
02.	Can a pregnant mother say food selection (five finger instructions)?		
03.	Got BCC on ANC matters?		
04.	Got two colorful posters / flip charts / leaflets BCC based on micronutrient-rich native vegetable and fruit information?		
05.	Have you got BCC on hygienic preparation of vegetables and fruits like cutting, washing, cooking etc. to reduce the loss of nutrients?		
06.	Got BCC on Mixed Vegetable Curry Cooking / Khichuri as a balanced diet by adjusting the diet to get more nutrients?		
07.	How much rest does a pregnant woman need to take during pregnancy?		
08.	What kind of work is forbidden for a pregnant woman during pregnancy?		
09.	Have you got the support of health workers and officials from the nearest government health center (CC / FDWC / UHC / etc) for ANC? Where?		
10.	Iron-folic acid, calcium and deworming pills, TT vaccine (2 times) for nearest government health center?		
11.	Did you get BCC on maternity preparations?		
12.	Tell us about the importance of shawl milk.		
13.	Do you know how long after birth the baby needs to be breastfed?		
14.	Explain the difference between breast milk and animal milk (cow, goat etc.).		
15.	Explain the difference between breast milk and pot / canned (artificial) milk.		
	Total number obtained		
	Results obtained after the interview = (Total A + Total B) / (14x2) x100		

Views:

Recommendations:

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Checklist 5: Checklist on nutritional knowledge and behavior of lactating mother

Observer Name: ---------- Designation: ---------- ---------- Organization: ----------
Date of observation: ----- / ------ / ----------
Place of interview: ---------- Village ---------- Cluster / Upazila ---------- ------- District ----------
Name of Visiting Mother: ---------- ----------
Baby Name: ---------- Baby Age: - ---------- Month
Baby's Father's Name: ---------- ----
Visiting Breastfeeding Mother PIP No: ---------- Age: ------ ---------- years
Note: Verbal consent must be obtained from the beneficiary prior to the appointment. The observer will fill in the checklist below during the observation.

Serial no	Content	answer	
		Yes = 2 (a)	No = 1 (b)
1.	Did the BCC get as much nutrition as the breastfeeding mother?		
2.	Did the BCC get food selection for breastfeeding mothers?		
3.	Did you get BCC on PNC?		
4.	Got BCC on balanced diet, food diversity and nutritious food?		
5.	Got two colorful posters / flip charts / leaflets BCC based on micronutrient-rich native vegetable and fruit information?		
6.	Have you got BCC on hygienic preparation of vegetables and fruits like cutting, washing, cooking etc. to reduce the loss of nutrients?		
7.	Have you got BCC on Mixed Vegetable Curry Cooking / Khichuri as a balanced diet by adjusting the diet to get more nutrients?		
8.	Get the support of the nearest government health center for PNC?		
9.	Get support from the nearest government health center for high-potency vitamin A capsules, iron-folic acid and calcium pills?		
10.	0-24 months old child EPI vaccine, vitamin-A, respiratory infections, pneumonia, diarrhea, etc. for the nearest government health center support?		
11.	Explain the importance of breastfeeding only from birth to 6 months of age.		
12.	Explain the importance of breastfeeding only until the baby is 24 months old.		
13.	Tell the baby about the importance of breastfeeding as well as home-made extra food.		

	Total number obtained		
	Results obtained after the interview = (Total A + Total B) / (14x2) x100		

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Checklist 6: Checklist related to mother-in-law's nutritional knowledge and behavior

Observer Name: ---------- Designation: ---------- ---------- Organization: ----------
Date of observation: ----- / ------ / ----------
Place of interview: ---------- Village ---------- Cluster / Upazila ---------- ------- District ----------
Name of the mother-in-law who gave the interview: ---------- ----------
Mother-in-law's Husband's Name: ---------- ----------
PIP No: ---------- Age: ------- ---------- year
Note: Verbal consent must be obtained from the beneficiary prior to the appointment. The observer will fill in the checklist below during the observation.

Serial no	Content	answer	
		Yes = 2 (a)	No = 1 (b)
1.	Got BCC on balanced diet, food diversity and nutritious food?		
2.	Got two colorful posters / flip charts / leaflets BCC based on micronutrient-rich native vegetable and fruit information?		
3.	Have you got BCC on hygienic preparation of vegetables and fruits like cutting, washing, cooking etc. to reduce the loss of nutrients?		
4.	Have you got BCC on Mixed Vegetable Curry Cooking / Khichuri as a balanced diet by adjusting the diet to get more nutrients?		

5.	Is your pregnant daughter / daughter-in-law following food selection during pregnancy (five finger instructions)?		
6.	Did your pregnant daughter / daughter-in-law get regular ANC?		
7.	Is your pregnant daughter / daughter-in-law getting the rest she needs during pregnancy?		
8.	Is your pregnant daughter / daughter-in-law abstaining from forbidden work during pregnancy?		
9.	Have you taken antenatal care for your pregnant daughter / daughter-in-law?		
10.	Do you know how long after birth the baby needs to be breastfed?		
11.	Is your lactating daughter / daughter-in-law following the rules of breastfeeding her baby (0 - 23/24 months old) correctly?		
12.	Did your lactating daughter / daughter-in-law get regular PNC?		
13.	Did you get BCC on nutrition in old age?		
14.	Have you got help from the nearest government health center (CC / FDWC / UHC etc.) for any of your ailments? Where?		
	Total number obtained		
	Results obtained after the interview = (Total A + Total B) / (14x2) x100		

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