PROJECT COMPLETION REPORT

Ensured Good Governance at the Community Level

a Challenge in SIPP-II

A CARTA project

June 2015

BY

Bangladesh Disaster Preparedness Centre (BDPC)

House 15/A, Road 08, Gulshan 1, Dhaka 1212

Phone: +88-02-8819718, 9862169, 9880573

Email: saidur1943@gmail.com, saidur@bdpc.org.bd

TO

Manusher Jonno Foundation (MJF)

Gulshan 2, Dhaka

Acronyms

BDPC	Bangladesh Disaster Preparedness Centre
CARTA	Citizen Action for Results, Transparency, and Accountability
CF	Cluster Facilitator
CFT	Cluster Facilitation Team
CTL	Cluster Team Leader
CBO	Community-based Organizations
CSO	Civil Society Organizations
DC	Deputy Commissioner
DPM	District Program Manager
FGD	Focus Group Discussions
GP	Gram Parishod
GS	Gram Samity
IEC	Information Education and Communication
JG	*Jibikayan* Groups
KII	Key Informant Interview
LGI	Local Government Institutions
MJF	Manusher Jonno Foundation
M&E	Monitoring and Evaluation
NJG	NutonJibon Group
PHM	Public Hearing Meeting
PIO	Project Implementation Officer
PTF	Partnership for Transparency Fund
RTI	Right to Information
RPD	Regional Program Director
SA	Social Accountability
SDF	Social Development Foundation
SIPP	Social Investment Program Project
SAC	Social Audit Committee
SSC	Sanchay Sangrakkhan Committee
SPA	Service Providing Agency
TPM	Third-party monitoring
UDMC	Union Disaster Management Committee
UP	Union Parishod
UISC	Union Information Service Centre
UZP	Upazila Parishod
UNO	Upazila Nirbahi Officer
VCO	Village Credit Organization

Table of Contents

1   Executive Summary

The CARTA sub-project, *Ensured Good Governance at the Community Level: a Challenge in SIPP-II*, is a citizen-engagement project that was designed to support the World Bank-financed *Social Investment Program Project* (SIPP II) in Bangladesh. SIPP was designed to reduce rural poverty, and empower people to help improve their livelihood opportunities. The CARTA sub-project had two objectives: to gather information from the community, committee members and leaders to assess the operations of the loan process, and second, to support the level of effectiveness of different village-based institutions.

The Bangladesh Disaster Preparedness Centre (BDPC) implemented the sub-project with support from Manusher Jonno Foundation (MJF) and the Partnership for Transparency Fund (PTF). The sub-project worked in 80 "graduated" villages, spread over five upazilas and 21 unions from Gaibandha, and four upazilas and 19 unions in Jamlapur. In each village, five village-based institutions (GP, GS, VCO, SSC and SAC) were the focus of the data collection activities. The sub-project started in February 2014, and lasted for 12 months.

Several methods were used to gather data, including a perception survey, input tracking, focus group discussions, and key informant interviews. Several major findings include:
   - 96% of the sampled beneficiaries have a household income more than US $1.25 per day. This implies that the program has been successful in improving income levels; it also indicates that many of the current beneficiaries no longer belong to the poorest group, and that a new group of borrowers should be identified.
   - 77% of the surveyed beneficiaries claimed that they faced some type of harassment during the loan process.
   - 51% of the surveyed beneficiaries claimed that they were not informed about the time and amount of money withdrawn from the bank for credit distribution.
   - 32% of the total observed application forms were missing for Shabolombi loans and 52% for the internal loans, and most of the examined application files had missing elements (such as missing signatures of applicants, witnesses, approvals, or other problems such as overwriting, a missing photo, or no recommendation).

Overall, the loan documentation can be improved, and the loan process more tightly monitored. There were claims made by survey respondents, and from interviews, that funds were misappropriated and that nepotism was common in the selection process of beneficiaries[1]. 15% of surveyed respondents believed that there were group leaders or GS members involved in illegal practices related to loan approval or disbursement. One reason for this perception may be that information about the micro-credit processes are generally not transparent, and that monitoring is not diligent. For example,
   - Only 23% of respondents from the procurement committee (PC) members and less than 60% of committee members from the social audit committees (SAC) reported the disclosure of financial information, such as income and expenditures, and any irregularities in the documentation.
   - An analysis of functioning SACs—the primary oversight committee—showed that only 28% of the sampled villages in Gaibandha and 50% in Jamalpur monitored activities of other

---

[1] This information is generated from our field observation, exit meetings in Input Tracking session, FGDs, KII and Perception

committees, and only 27% of the surveyed loan beneficiaries claimed that the SAC took necessary actions when any non-compliance was identified.

The capacity-building activities in the sub-project helped beneficiaries become aware of income opportunities, and also increased community participation in committees. These activities included training for the SAC members on their roles and responsibilities, as well as empowerment sessions on their rights. A public hearing was used by the sub-project for the community beneficiaries to demonstrate and settle their grievances.

Several lessons were learned during this short-term sub-project:
  ⬧ If people are motivated and encouraged voluntary participation without benefits is possible.
  ⬧ Developing a monitoring system involving community people is possible, but frequent and extensive training is needed.
  ⬧ Social audit tools can empower people, by providing opportunities for more participation by community members. Increased participation levels can also lead to higher levels of transparency and accountability.

Recommendations included:
  ⬧ The SDF beneficiary selection process, "Participatory Identification of the Poor (PIP)," should be examined each year, so that the people who have managed to upgrade themselves out of the poverty level are replaced by poor people who now qualify.
  ⬧ The committees should be reformed every 2 years as per the COM booklets. Since there may be a limited number of skilled members available to staff all the committees, some priorities might be considered. For example, the members of SAC could be elected prior to the selection of other committees, and skills could be emphasized as criteria for selection.
  ⬧ Decisions regarding loan approval, rejection, fund management, etc., should include a 'bottom-up' approach, where the general beneficiaries and the committee leaders can interact to express their needs, expectations and can understand their limitations as well.
  ⬧ The loan amount should only be given to the applicant. Furthermore, the certified authorities of the SDF and the leader of the various village-based institutions should be present while money is disbursed among the beneficiaries.
  ⬧ Committee members need more skill development trainings on fund management, loan disbursement and distribution, loan collection and monitoring activities of a SAC, VCO, appraisal committee, and procurement committees.
  ⬧ Honorariums for responsible persons (such as President of GS, Convener of SAC and Leader, Cashier of VCO) in the committees should be considered, in return for more professional attention to details. In addition, an accountant can be recruited for accounts-related activities that seemed quite complex for many members.

To learn more about this project, Bangladesh Disaster Preparedness Centre (BDPC) prepared a 12-minute video that describes the program and its results, which can be accessed at their website.

2 Background

2.1 Description of SIPP-II

Poverty is not a new economic phenomenon, and even though Bangladesh has shown impressive economic and social gains the poverty level still continues to be a challenge—with around 32% of the total population living below the poverty line in 2010.

The objective of Social Investment Program Project (SIPP-II[2]) is to improve the livelihoods of poor rural people (especially vulnerable households), and thereby build resilience to climate variability, natural hazards and other shocks. The second phase of SIPP, approved in 2010, primarily focused on empowering the community and prioritizing support to the poor, by building and strengthening systems, and linking with other funded programs. In the process of implementing the program, SIPP used a set of governance and accountability tools: (i) Participatory Targeting; (ii) Social Audit; (iii) Community Assessment Process; and (iv) GAAP, to help improve project outcomes.

Focusing on micro-credit has been an important tool for poverty eradication and is a central pillar of SIPP-II. The *Jibikayan* Groups (JGs) are the central institution, comprised of ten to fifteen members (with the priority for the extreme poor, women and vulnerable youth), working at the community level, who are involved in implementing micro-credit schemes. They assist in managing savings and internal lending. Apart from this group, the other committees involved in the micro-credit process are:

  ⬥ A *Gram Parishad* (GP), formed by JG members, is responsible for credit management;
  ⬥ The Executive Committee of a gram samati is responsible for implementing the scheme at the village level;
  ⬥ A social audit committee (SAC), whose members are appointed by a Gram Parishad, oversees all the village activities and funds.

2.2 Overview of the CARTA Sub-Project

Sub-Project Objectives

The general objective of this sub-project was to improve the existing governance practices of the village-level institutions, focusing on the micro-credit scheme under SIPP-II in Jamalpur and Gaibandha districts. The sub-project pursued two specific outcomes:

  ⬥ To assess the transparency and accountability of funds management, as well as the effectiveness of internal accountability and supervision mechanisms established in the framework of the micro-credit scheme. Specific methods and tools were used to assess this objective, included SA tools, surveys, FGD with community residents (users and non-users), and structured interviews with key informants. The focus was on the following specific activities:
    o Transparency in withdrawals of loan disbursement and distribution;
    o Effectiveness of the social audit committee:
    o Transparency of the procurement process;
    o Effectiveness of the mechanisms and procedures to prevent and correct misappropriation of funds at community level;
    o Status of idle funds in the community bank account.

---

[2] SIPP-II is a follow-up project of SIPP and run by an autonomous body, Social Development Foundation under the Banking and Financial Institutions Division of the Ministry of Finance

- The second objective was to improve the capacity of the existing village micro-credit supervision structures, (GPs, GS and SAC), and to improve transparency and accountability. Several activities were used to pursue this objective, including training committee members, conducting a social audit followed by public hearings, and providing recommendations for improvement of the supervision of the micro-credit scheme at the village level.

TOR with the implementing agency

The government implementing agency was also interested in identifying the level of transparency and equity of the village-level institutions. The CARTA sub-project was specifically requested to:

- Assess the participation levels of the poor, women and vulnerable youth (by reviewing their access to income opportunities and jobs, as well as distribution of benefits from small-scale infrastructure projects);
- Monitor the transparency and equity of the *Gram samati* and other committees (sub-project committee, social audit committee, procurement committee, and village credit organization);
- Monitor the impact of the project intervention, including loans and small infrastructures, on the incomes and lifestyles of poor beneficiaries.

Sub-project scope

The sub-project was completed in 12 months (February, 2014 to March, 2015) in two districts, covering 9 upazilas and 80 villages, with a budget of US $90,000.

Description of Geographical Coverage

Based on the review of documents, two districts were selected. Under these two districts, specific upazilas, unions and villages were selected.

Name of District	No of Upazila	No of Union	No of villages	Name of the Unions
Gaibandha	05- Gaibandha, Sadar, Saghata, Sadullahpur, Palashbari, Sundargonj,	21	40	Ballamjar, Boali, Badiakhali, Ramchandrapur, Kuptola, Muktinagar, Faridpur, Kamarpara, Jamalpur, Naldanga, Hossainpur, Pabnapur, Mohodipur, Kishoregari, Rasulpur, Muktinagar, Chaporhati, Bamondanga, Sahapara, Sorbananda and Nosratpur
Jamalpur	04 - JamalpurSadar, Melandha, Islampur, Dewangonj	19	40	Sreepur, Digpait, Rashidpur, Kendua, Jowghora, Nangla, Adra, Charbanipakuria, Mahmodpur, Kulia, Durmut, Chargoalini, Chenaduli, Partoshi, Belgacha, Parrampur, Charhatibanga, Bahadurabad and Chikajani
Total	9	40	80	
TPM Coverage	80 villages from two districts			

The sub-project focused on three types of loans:

Internal: Provided by a *Sanchay Sangrakhan* Committee (SSC), a committee that handles the collection and disbursements of savings, which is formed by from a group of three to seven *Notun Jibon* Groups. After savings are collected from the beneficiaries, this money is deposited in the bank account of an SSC. The beneficiaries can borrow up to a maximum of 80% of their individual savings. Since this loan is only provided to the individual beneficiary based on their deposited savings, only a

small amount is being disbursed. All beneficiaries are able to receive this type of loan based on their savings and need.

A *Shabolombi* loan is provided from WB funds and overseen by the Village Credit Organization (VCO) that is formed by the leaders/cashiers of all the SSCs in the village along with 2 members from a *gram samati* (GS). This type of loan is being disbursed to the HCP and poor beneficiaries based on their applications (where the purpose, amount and loan details are shown). Without prior approval from the appraisal committee and a VCO resolution authorizing the disbursement, the loan can't be disbursed.

The *Youth* Loan, which is also provided from WB funds, is issued by a *gram samati*, the executive committee of a *Gram Parishad*. The unemployed youth who receive these funds are between the ages of 18-35.

3   Data collection methods

Four primary methods were used to collect data: a survey, input tracking (verification of primary documents), focus group discussions, and key informant interviews.

3.1   Survey methodology

A perception survey was undertaken from August to October 2014.

The survey collected data from direct beneficiaries from SIPP-II[3], non-beneficiaries from villages, and members of village-level institutions under SIPP-II, such as the *gram samati (which* includes both a procurement and a finance committee), social audit committee, village credit organization, and other sub-committees, as well as the UP chairman, and field-office personnel from SDF.

Beneficiaries and non-beneficiaries sampling and profile[4]***:*** A systematic, random-sampling procedure[5] was followed to select the respondents[6]. The statistically determined sample included 800 randomly selected respondents of which 400 respondents were beneficiaries and 400 were non-beneficiaries. (10 beneficiaries and 10 non-beneficiaries were selected from 40 randomly selected villages.)

Surveyed Non-Beneficiary	Surveyed Beneficiary	Randomly Selected Villages	Number Villages	Cluster NO	Upazila	District
70	70	7	13	1 & 2	Palashbari	**Gaibandha**
80	80	8	17	3,4 & 5	Gaibanda Sadar	
50	50	5	10	7,8 & 9	Sadullahpur	
50	50	5	10	2 &3	Dewanganj	**Jamalpur**
60	60	6	12	6, 7 & 8	Melandoha	
40	40	4	8	9 & 10	Islmapur	

---

[3] Under this survey, beneficiaries were considered if s/he received any loan from one of three sources under three major credit programs: domestic/internal credit, *Shabolombi (*self-dependent) credit, and youth development and training credit.
[4] The other selection criteria of male and female committee members for the perception survey are attached in the annex.
[5] Simple random sampling: $n = [(z^2 * p * q) + ME^2] / [ME^2 + z^2 * p * q / N]$
[6] In each village, blocks of 50 households of beneficiaries and 50 households of non-beneficiaries were formed from the selected segments of the selected village. Then—keeping the same differences—(one from each five households) both beneficiary and non-beneficiary respondents were selected. An object or some kind of landmark at the northwest corner of the segment was fixed as the starting point for selecting households. In the cases where the total number of households in a village was less than 100 the block was completed taking households from the next village.

50	50	5	10	10, 11 & 12	Jamalpur Sadar	
400	400	40	80	**Total**		

Survey quality control and staff training

The final questionnaire was field-tested. A group of trained administrators and enumerators conducted the final survey under the supervision of a field officer (FO). A one-day orientation was provided to enumerators for collecting qualitative and quantitative data.

Data entry and analysis: Quantitative data was analyzed by using *Statistical Program for Social Science* (SPSS).

3.2 Social Audit Methodology

Input tracking:

Primary documents were used to verify the operations of the micro-credit process. Documents from a specific period of time were collected, and crosschecked with other related documents, in order to analyze if procedures were being followed. This activity was done in a participatory manner with members of different committees, general beneficiaries and *Sachetan Dals*[7]. To conduct this activity, the BDPC team first mobilized the concerned village, and confirmed the activity with the responsible persons of the *Gram samati*. BDPC facilitated the process, building awareness among the various committee members. Each member was introduced and acquainted with each of the documents, so that they can use their knowledge independently in the future.

The documents from the last one-year period (June, 2013 to July, 2014) in village-level institutions of SDF were reviewed. However, if the documents were not found for the last one-year, then the reviewing team observed the documents for the latest one-year period. Input-tracking activities were completed in 38 out of 40 villages in five upazilas of Gaibandha and in 40 out of 40 villages in four upazilas of Jamalpur.

All documents (100%), with the exception of application forms, were reviewed. In the case of application forms, only 10% of the total available forms were sampled. In 17 villages[8], only a few of the application forms were found, and in those cases, all were assessed.

The following documents were analyzed using the input-tracking method:
1. Loan Application Form
2. Loan Disbursement Register
    * Meeting Resolution
    * Cheque Register
    * Cheque Book
3. Loan management
    * Collection Sheet/ Register
    * Deposit Slip
    * Bank Passbook
    * Cash Book Service Charge Register

---

[7] The Sachetan Dals were a committee set up by the sub-project that could assist other village committees on a daily basis. The SD members received trainings to increase their knowledge of the SIPP project as well as in citizen's rights and responsibilities.

[8] In 5 (13% of total villages) villages of Jamalpur and 12 (32% of total villages) villages of Gaibandha, some of the applications were detected.

- ⬥ Loan Security Fund Register
- ⬥ Bank Statement
- ⬥ Monthly Financial Report

In addition, other documents were checked to review several processes:
- ⬥ Procurement process: Meeting resolutions, vouchers, and stock register
- ⬥ Committee reformation: Meeting resolutions
- ⬥ Effectiveness of SAC: Meeting resolution
- ⬥ Grievance mechanism: Grievances filed

<u>Focus group discussions:</u>

158 FGDs were conducted in both districts with members of different village-based committees, and general beneficiaries. In each village, two FGDs were conducted, one with different committee members of the village-based institutions, and another with general beneficiaries. Two different sets of FGD questionnaires were used. A total of 973 committee members and 993 beneficiaries participated. The responses from individuals who participated in the FGDs were recorded so that responses to specific questions could be presented as percentages (of the total number of participants).

<u>Key informant interviews:</u>

60 KIIs in both districts were conducted. Key informant interviews of targeted individuals were used to verify the survey results, especially the supply side of credit operations. Targeted individuals were selected from TPM coverage areas. KIIs were influential/allied citizens, LG representatives, representatives of the Project Implementation Agency (PIA), assigned staff of SDF, general beneficiary and the leaders of different village based committees. Information received from KIIs was used for data verification, analysis and interpretation. To disseminate the information collected, 18 public hearing meetings were held, each one at the union level in each upazila in both districts.

4 Findings

The findings derived from four primary data collection methods: the perception survey, input tracking, FGDs, and KIIs. The purpose of the assignment was to present a comprehensive picture of the micro-credit scheme from several viewpoints.

4.1 Outcome 1: Assessment of the level of transparency and accountability of funds management, as well as the effectiveness of internal accountability and supervision mechanisms established in the framework of the micro-credit scheme [in the SIPP-II project].

One of the ways to sub-project approached this objective was to look for both impressionistic and detailed information using four different data collection techniques: a verification of primary documentation, focus group discussions, a survey, and key informant interviews. Each method had a particular objective, which did not overlap. For this reason the findings are reported by the methods used to gather the data.

4.1.1 Findings from the verification of documents

The input-tracking process was concerned with the transparency of the process and the completeness of the information (as required by the SIPP operations manual). Since there were three types of loans—internal, *Shabolombi*, and youth—the data is divided into the applicable loan

type. Documents were reviewed in 78 villages out of 80 in both districts. A total of 572 internal loan applications, 1,275 *Shabolombi*, and 333 youth applications were sampled.

Application process to request a loan:

The first step in the process is to apply for a loan using the loan form. The following table summarizes the missing documents, reporting at the village level for each loan type. Findings are summarized at the village level to link results with a village-level governance structure. Internal loans are reviewed by an SSC, *shabolombi* loans by a **VCO**, and youth loans by a *gram samati.*

Table 2: Status of application forms regarding Internal, *Shabolombi* and Youth Loan in both Districts

Type of loan	All application forms were missing (# % villages)		Some forms were found (# % villages)		All forms were found (# % villages)	
	Gaibandha	Jamalpur	Gaibandha	Jamalpur	Gaibandha	Jamalpur
Internal Loan	11 (29%)	29 (72%)	12 (32%)	5 (13%)	15 (39%)	6 (15%)
Shabolombi Loan	2 (5%)	2 (5%)		3 (7%)	36 (95%)	35 (88%)
Youth Loan	15 (40%)	21 (52%)	13 (34%)	8 (20%)	10 (26%)	11(28%)

Two general comments are noted:

⬧ The documentation for a *Shabolombi* loan was well maintained in villages in both districts, with few missing forms.

⬧ At the other extreme, the internal and youth loans had the most incomplete documentation. The reason for this is not entirely clear, since it could be many factors. With regard to the internal loans, it was reported that due to the halt in the savings activities[9] at present, the internal loan system was non-functional in many villages. (The problem is the absence of an appraisal committee in almost all of the villages; this committee exists only in the documents, in reality, these are inactive). Still, this explanation would not explain why there were missing documents in cases where the internal loan was made.

The quality of the documentation that was submitted was also examined. The following results were note for each type of loan:

⬧ Internal loans: Over 93% of the internal loan application forms in Gaibandha had the applicant's signature, and over 97% had a guarantor or witnesses signature. Similarly, in Jamalpur, 88% had the applicant's signature, and in 69% both the loan approver and guarantor signatures. The only noteworthy missing item for the internal loans was that photos were not attached in 24% of Gaibandha applications and 49% in Jamalpur.

⬧ *Shabolombi* loans: In Gabanda 80% of the forms had the signature of the applicant while the level was lower (63%) in Jamalpur. Otherwise, 96% of the forms in Gaibanda 94% in Jamalpur had complete applications with approver and witness signatures.

⬧ Youth Loan: Again the application forms were well maintained with documents showing signatures as needed. There also cases of missing photos and several missing signatures but these were overall at very low frequency levels.

---

[9] In some villages, the savings activities stopped due to cessation of loan activities. Beneficiaries in these villages were reluctant to participate in the savings activities since they did not know the current status of their savings.

Committee meeting to review applications:

The next step in the process is a review of the application form by the appropriate committee, with a formal decision made and recorded in a written resolution. Each type of loan is managed by a different village committee, which has to make decisions about the selection of loan recipients, and document their decisions. Internal loans are reviewed by an SSC, *shabolombi* loans by a **VCO**, and youth loans by a *gram samati.* Meeting resolutions were checked against actual loan recipients to see if a transparent decision-making process was evident.

- Internal Loans: The SSC meeting resolutions were found in 19 (50%) villages of Gaibandha and in 88% in Jamalpur. In these resolutions some discrepancies were found: in Gaibandha, 32% of the loans were disbursed to individuals who were not applicants for any loans. Also, the meeting resolutions (50%) were missing proper attestations, such as the signatures of participants were missing and/or dates have been overwritten or modified. In Jamalphur, there were fewer resolutions (28%) with missing signatures or overwritten dates.
- *Shabolombi* loan: The VCO meeting resolutions were found in 92% in Gaibandha, and 60% in Jamalpur. In these resolutions some discrepancies were found: in Gaibandha, 42% of the resolutions were missing the participants' signatures, or the signature of the applicant differed from the disbursement register, or the names appear to be entered by one signatory, judging by the similarity of the hand-writing. In 42%, the date of the resolution appears to be either amended, or is missing, or overlaps with another event. In Jamalpur, 35% of the resolutions had some type of discrepancy. One unusual finding that would require more data to understand the implications is that the signatures of the VCO leader/ cashier/ participants in 25% of the resolutions differed significantly from one meeting to another The turnover must be quite high in this committee in these villages.
- Youth loans: The total quantity of youth loans was too small to make an evaluation of the loan system for this type of credit.

Other loan documents:

In addition to the loan application and the meeting resolutions other documents and processes were examined. The results from checking these documents are summarized in the following table:

| Document type | % of villages where specific document was found | | | | | |
| | Gaibanda | | | Jamalpur | | |
	Internal	**Shambolambi**	**Youth**	**Internal**	**Shambolambi**	**Youth**
Disbursement register	61	97	89	10	98	48
Cheque register	11	61		45	80	
Cheque book	47	71		55	72	
Collection register	53	95		53	98	
Deposit slip		68			53	
Bank Passbook	42	42		53	60	
Cash Book		100	74		97	82
Service charge register	3			10		
Loan security register	26			25		
Bank statement	84	61		18	40	
Monthly financial report	0	13		0	15	

The overall results show a system that could use tightening to achieve higher levels of compliance.

Of the documents examined in this table, not all were completed according to the SIPP manual—discrepancies were noted. The problems with the highest frequencies included missing signatures, overwriting and missing stamps. For more information on the frequency of specific discrepancies see the BDPC TPM report dated June 1, 2015.

Through input tracking, it was also observed that the grievance mechanism was not effective in any of the sectors. The designed mechanism was not being used—there were no complaints filed, and a complaint box was not found at any GP office.

4.1.2   Findings based on FGDs, survey and key informant interviews

<u>Focus Group Discussions</u>
In addition to a document review, a total 158 focus group discussions were held with committee members and beneficiaries. Percentages were calculated based on polling the participants:
Committee members:

- 55% of the respondent committee members of FGDs claim they are aware of the types of loans being disbursed, and if these loan disbursements are following the rules and regulations.
- 51% of respondent committee members said there is no effective monitoring system to find out whether the loans are being used for the right purpose or not.
- 63% of the respondent committee members of FGDs admitted that there are loan defaulters in the organization; (27% believed that amount was a grant and hence they do not repay). Only 39% of beneficiaries admitted that they are paying their installments regularly.
- 40% of committee members did not know when and how the loan installments are being deposited.
- 42% of the committee members said that they did not know if there are any procedures to ensure accountability from within the structure of the organization.
- Around 90% committee members from Gaibandha and 23% from Jamalpur admitted that credit related information was not disclosed to the community, even though this was one of the principles stated in the *Dash Nitee*;
- 52% of the committee members admitted that the beneficiaries are informed about their personal savings.
- 3% committee members acknowledged that receipts are given.

Beneficiaries:

- 23% of the beneficiaries said they participated in loan processing and disbursement.
- 55% of the beneficiaries admitted that they usually get the applied amount as loan
- 13% beneficiaries informed that they have to pay some extra money to the responsible persons to get the loan.
- In response to the specific question, "Were there any complaints filed against any committee members?" 69% said that there were no incidents.
- According to 50% of beneficiaries, no actions were taken in response to the misdeeds conducted by any committee member. (17% of the committee members said that the membership of a member accused of misdeeds ceased, and 10% thought that the issues are solved with the consultation of the GP.)

- 53% of the beneficiaries had no response about the status of their personal savings, and the total savings of the SSC.[10] Only 21% beneficiaries admitted being aware of their savings amount.
- Furthermore, only 12% beneficiaries thought that documents were being updated regularly while 58% of respondents did not know.
- 27% of the beneficiaries claimed that the savings amount is noted in the passbook/collection sheet, while 67% did not know.
- In terms of loan distribution, 33% of beneficiaries think that there is equal priority among all groups, while 49% respondents remained silent regarding this issue.

Survey findings:

- 15.3% of surveyed beneficiary respondents claimed being aware of a group leader or a GS member's engaged in corrupt practices related to loan approval or disbursement. This rate is higher, in Gaibandha (24.5%) compared to 19.1 % in Jamalpur.
- Around 90% members of GS, VCO, PC, SSC and SAC in Gaibandha and 23% in Jamalpur have admitted of no disclosure of credit related information with the community, even though this was one of principle stated in *Dash Nitee*
- Almost one-third surveyed beneficiaries (around 31%) claimed that leadership and committee members exercised influence on the loan-beneficiary selection process. Around 40% of committee members in Gaibandha and 23% in Jamalpur admitted influencing the beneficiary selection process.
- The analysis of involvement in irregularities by different committees shows that in Gaibandha the highest level (55.9%) of irregularities was reported in case of VCO, followed by PC (30%) and FC (28%) .In Jamalpur, data shows that highest levels (52%) of irregularities are also reported in case of VCO, but for other committees the rate is reported to be less than 10%.
- According to the survey findings, 32% of all surveyed committee members have admitted not addressing the corruption allegations by GS members even after a significant number of corruption cases were reported (as confirmed by KIIs).
- Over 60% respondents include both beneficiaries and non-beneficiaries in both survey areas are not sure whether any complaint mechanisms exist. It may be that one does exist but for various reasons they are not familiar with the process.

KII findings:

Unfortunately most of the interviewees were very careful in their comments, which resulted in little useful findings. The following point is noteworthy:

- The KIIs revealed that in some cases,[11] a loan is used for the payment of another loan by the same beneficiary and sometimes the credit is used to lend money to other borrowers at higher interest rates.

Overall, there is a perception among the beneficiaries that the micro-credit procedures are loosely followed, and that that the process can be manipulated. For example, the sub-project implementing staff found evidence that the leaders of committees were sometimes involved in financial

---

[10] This was a single question with 2 different parts. When asked, 53% had no response for both the parts. We observed that if a person is not aware about one's personal savings, chances are very low that he/she will know the total savings of the SSC. However, in this case 53% of the respondent maintained silence regarding both the cases.

[11] Some beneficiaries took a loan to repay another loan, which was taken from another micro-credit organization.

irregularities. (In these villages the general beneficiaries are unaware of the accounting system, and loan processing activities, including: the process of applying for a loan, necessary supporting documents needed, the savings and installments statues, the papers where statuses are documented, etc.)

The lack of transparency was evident. For example, concerning internal loans, most of the members of a *Gram Parishad* do not know about their personal savings status; they did not receive a passbook from the GS office. Concerning *Shambobali* loans, in several villages, members of the *Gram Parishad* thought the loan was a government grant. Consequently, they claimed they were not liable to repay the funds.

Furthermore, no viable grievance redress mechanism was being used. Although 54% of committee members claimed there is a mechanism, the sub-project staff noticed that there was no system in practice.

4.2 Outcome 2: Improve capacity of the existing village micro-credit supervision structures (GP, GS and SAC) to ensure transparency and accountability of the micro-credit scheme.

There was insufficient time to develop, test, and use a follow-up surveys to gather data to determine if there was improvement in the operations of various committees. Consequently this section primarily reports on the gaps in micro-credit supervision at the village level, while presenting anecdotal evidence that some improvements have been made.

The three most significant issues identified from the data gathering tools were that the committee members generally were not unaware of the responsibilities of a committee member, the SAC was unable to oversee the activities of other committees, and the absence of a functioning grievance mechanism. Since the SAC was responsible for providing the oversight, this section of the report focuses on their effectiveness level.

4.2.1 Effectiveness of the Social Audit Committee

The effectiveness of the Social Audit Committees was observed to be very poor and in most of the cases the members (except leader, secretary and cashier) did not know their responsibility. Surprisingly, most of the committees' relevant documents were recorded as prescribed by the COM booklet; however, through social auditing, the documents had many discrepancies. For example, although meeting resolutions of SAC were found, in many cases, the date, meeting number, agenda, decisions were missing.

Findings from the survey:
- 28% of the SAC committee members in Gaibandha, and 50% in Jamalpur, confirmed that their committee monitors activities of other committees.
- The role of the SAC is to provide oversight of credit operations, but a low number of loan beneficiaries (around 24% in Gaibandha and 31% in Jamalpur) reported observing such activities.
- Overall, more than one-third (37%) of survey respondents were aware of SAC operations. Among beneficiaries, the rate, as expected, is much higher than non-beneficiaries. For example, in Jamalpur, 60% of loan beneficiaries are aware of SAC's activities, while less than 1% of non beneficiaries had knowledge.
- 60% of committee members stated that the SAC publicly reported financial information, such as income and expenditures.

- The SAC does not always identify, and then report, cases that do not follow the guidelines. For example, for *Shabolombi* loans, the VCO should verify the eligibility of applications before disbursement of the loan. However, this rule is not followed consistently; only 56% of loan beneficiaries in Gaibandha and 64% in Jamalpur responded that their application was checked.

Findings from social audit:
- SAC meeting resolutions were found in 36 villages (out of 38) in Gaibandha, and in Jamalpur, 36 (out of 40 villages) had resolutions available. Although resolutions were found, there were discrepancies noted in the documents. For example, in Gaibandha, resolutions were overwritten in 5 villages, dates were missing (10 villages) and there were missing pages.
- The member signatures were not found in 12 villages in Gaibandha, and in 11 villages in Jamalpur. This may mean that members are absent, which would reduce the effectiveness of the SAC.
- The SAC (Social Audit Committee) was not reformed in 19 villages of Gaibandha, and in 13 villages in Jamalpur.

The villages where the SACs are working effectively are due to the personal initiative taken by the members of that particular SAC. It would appear that the missing ingredient between functioning and non-functioning committees may be leadership, This means that rather than make specific changes to operation guidelines and policy, the answer may be in finding the right person to guide this committee.

4.3   Effectiveness of the GP [SSC] and *Gram Samati* committees

Findings from the survey
- 43% of the surveyed beneficiaries claimed that no additional elections were held after committees were formed the first time. Committee members claimed that members work for an average of 3-4 years, with some members working for 7-8 years, although they are supposed to be replaced every two years. (This occurred because SDF or cluster committee could not change the leadership of the committees.)
- 44% of surveyed beneficiaries were not informed by the committees about an election process.
- 32% of the surveyed committee members are illiterate, and the average schooling period for committee members is 7 years. There is speculation that some committee members find it difficult to perform their responsibilities, especially in the finance and procurement related sub-committees. Perhaps the more technical functions of a committee are divided among the members, but more research is needed to understand committee dynamics.
- 87% of GS members claimed that regular meetings were held; SSC (80%) and VCO (75%) meetings were also held regularly. Lower frequencies were noted for SAC surveyed committee members (65%), PC (59%) and FC (72%).
- Respondents thought the opinion of committee members is given more importance in Jamalpur than in Gaibandha (65% and 47%, respectively).
- When asked about the GP's role in monitoring activities of GS, PC, SCO, SSC and SAC, only 50% of the beneficiaries in Gaibandha, and 74% in Jamalpur believe that the GP is performing their duty properly.

- 31% of respondents believed that leaders and committee members exercised influence on the loan-beneficiary selection process. Around 40% of committee members in Gaibandha and 23% in Jamalpur admitted influencing the beneficiary selection process.
- According to the beneficiaries, 54% believed they could be involved in the decision-making process.
- 92% of the surveyed members of GP claimed that poor and women were initially included.

Findings from the social audit:

- The SSC committee was not reformed in 32 (of 38) villages of Gaibandha and in 32 (of 40) villages in Jamalpur. The GS committee was not reformed (since 2010) in 22 villages in Gaibandha and in 35 villages of Jamalpur. The VCO committee was not reformed in 28 villages in Gaibanda, and 33 villages in Jamalpur.
- 62% of the beneficiaries (of those in the FGDs) were not aware of the other committees organized at the village level under the SIPP-II project.
- Through FGD, 56% of the total respondent committee members revealed that they did not know the role and responsibilities of other village-level committees under SIPP-II.
- In FGD meeting, 37% committee members from all 80 villages in both districts admitted knowing their role and responsibilities within their committee.
- Only one-third of the total respondent committee members gave positive feedback about the effectiveness of the committees, while another one-third thought the committees were ineffective.
- In the FGDs, 26% of the respondents urged further training. (An interesting non-response was that 63% of the total respondent committee members did not answer the question regarding training provided to the committee members.[12])
- 36% of the respondent committee members claimed that they attend the meetings of the respective committees regularly; 46% admitted that they did not know when the meetings were held.
- 46% of the respondent committee members were unaware of quorum criteria for a meeting.
- 57% of respondent committee members believed that everybody has an equal contribution to make in the decision-making process, while 37% did not respond to the question.
- Only 6% of the beneficiaries said that they could voice their opinions in the GP meetings.

Overall, the results show low levels of understanding by many committee members.

4.3.1   Transparency of the procurement process

The level of transparency in the procurement cycle was examined. It is important to remember that the procurement of the infrastructure goods happened very long ago (over ten years) in the majority of the villages that were sampled. Most finished their procurement process and afterwards did not need this committee any longer. Consequently, one should not be surprised that people do not remember all the details of the procurement process, but perhaps should be more surprised that they still remember anything. Consequently, the focus in this area is more on the maintenance of documents and procedures to be transparent. Only two findings were noteworthy:

- In Gaibandha, the bill vouchers were identified in all 38 villages, while 88% of the 40 villages in Jamlapur had the document. The vouchers did have missing elements, such as missing

---

[12] The specific questions were "For committee capacity building, what are the trainings given? Do you think this is enough?"

signatures and overwriting, and 31% of the total (25of 80 villages) lacked meeting resolutions authorizing some purchases.

 ⬩ 23% respondents of procurement committee members reported that financial information was disclosed.

5 Sub-project Management

5.1 Implementation of sub-project activities

Citizens Action Transparency and Accountability (CARTA) is a program meant to provide TPM to selected WB-funded projects by local CSOs. BDPC was selected by MJF and PTF (the CARTA implementing agencies) to conduct the TPM of SIPP II. For SIPP II, TPM focused on the governance aspects of the micro-credit activities of 80 "graduated" villages from Jamalpur and Gaibandha Districts.

The primary social accountability tools used to assess the transparency and accountability of the fund management and internal supervision mechanism of micro-credit scheme included:

 ⬩ Perception survey among SIPP stakeholders and general community;
 ⬩ Social Audit was carried with SACs to review the performance of the micro-credit institutions at the local level. Verification of documents was a part of fieldwork under the social audit.
 ⬩ Focus Group Discussions (FGDs)
 ⬩ Key Informants Interviews (KII) was conducted in each village in order to verify and support analysis of the social audit findings.
 ⬩ Following the Social Audit, a Public Hearing was organized at the Upazila level, in order to create opportunity for villages to discuss social audit outcomes and scrutinize the management of micro-credit schemes. All members of Gram Parishod were participants from each village. SIPP project representatives were invited to participate as well.

To capacitate the community beneficiaries on social accountability tools, and to ensure the highest community participation in all the activities of the village-based institutions, the CARTA sub-project formed a 20-member *Sachetan Dal* in each village. In total, 80 *Sachetan Dal*s were formed, which acted as the key agent for using the social audit tools in the village institutions. It was expected that, in the future, these members of *Sachetan Dal*s would disseminate their acquired knowledge to the other beneficiaries and committee members. Essentially, the members of *Sachetan Dal*s provided services to the existing committee members. Because of their trainings, the *Sachetan Dal* members were very aware about the guidelines of micro-credit scheme provided in the COM booklet.

The following activities were conducted to create and train each *Sachetan Dal*:
 ⬩ An introductory meeting at the village level to explain concepts and start member selection process.
 ⬩ Orientation training on SIPP-II rules, human rights, good governance, social audit tools, methods of input-tracking, focused group discussions, public hearing meeting, etc.
 ⬩ Repeat trainings with *Sachetan Dal* members to review the use of the social accountability tools.
 ⬩ Coordination meetings with cluster facilitation teams and to make arrangements for public hearings.

5.2   Implementation challenges

- Many villages had loopholes in their fund management procedures, and hence did not want to show or disclose all their documents without the consent of the respective SDF officials.
- SDF officials often interfered in the participant selection process of *Sachetan Dal,* and tried to de-motivate them.
- Sometimes it was found that some important financial documents were not readily available in the office, and according to the statement given by the respective leaders, those documents had been taken to the cluster office for verification.
- In spite of frequent visits to the villages, in some cases it was not possible to make the committee leaders be present at the SDF office during the input-tracking activity. For example, during input-tracking at Mirpur village (Cluster-4) the committee leaders were not present.
- The committee leaders of the villages, which had a defalcation in fund management, were keener to attend the quarterly meeting or FGD in order to intimidate and stop their people from discussing the issue.
- The committee members mostly remain under the impression that they have very poor knowledge about the matters discussed; hence, they prefer to avoid participating and sharing their experiences altogether.
- Many who have faced difficulties do not want to report or talk about these misappropriations openly during the conduction of FGD, since they fear that they might be charged by the leaders of the committee for making such allegations.
- In a few cases it was noticed that the committee leaders manipulated the selected general beneficiaries not to disclose certain matters during FGD.
- Most of the members selected to participate in the KII did not want to provide information about the SDF activities. Therefore, very limited amount of information could be drawn from them.
- Some key official's had an arrogant attitude towards the beneficiary when the beneficiary raised questions during a public hearing meeting.
- In some cases, the sub-project team in Gaibandha had to return from a scheduled field visit without conducting the input-tracking due to a lack of cooperation from the committee leaders, (e.g., Mirpur (Cluster-4), Kasiabari (Cluster-1)).
- Committee members experienced on good governance issues were difficult to find, especially female members.

5.3   Sub-project sustainability

It is hoped that the sub-project outcomes will be long term, but it is too soon to know. Individuals in the villages have been empowered to speak out about issues and to demand more information and transparency in processes. It is difficult to imagine these villages where the process has become more open returning to the previous closed systems, but it is not impossible. In particular, the members of the *Sacheton Dals*are have been capably trained and can continue any loan-related activities in their organization without any major external help. Furthermore, they can also propagate and disseminate their gained knowledge among the rest of the members of different village level committees. Whether or not they do this will depend on the leadership of active members in a community.

6 Lessons Learned and Recommendations

6.1 Lessons Learned

- If people are motivated, encouraged, and their thoughts are stimulated in the correct direction, a willingness to engage oneself in voluntary work without benefits is possible.
- Developing a monitoring system involving the community people is possible by providing frequent and extensive training.
- Social audit tools can achieve transparency, accountability and participation in a public project.
- For a wide-scale, people-oriented, micro-credit project, the community people need to be more social-audit oriented to help identify misappropriations.
- A social interface, such as a public hearing, community scorecard process, or any other tool that encourages community involvement, may reduce the gap between service providers and service receivers by creating a bridge.
- The TPM process is different from other conventional or typical project and a bit more complicated and challenging too. It requires much more training.
- TPM can be a useful approach but it should be introduced from the very beginning of any public project to achieve the targeted results.

6.2 Recommendations

Recommendations are meant to identify priority areas and suggest solutions when possible. One of the biggest concerns that these recommendations try to address is ways to reduce the likelihood that misappropriations of funds persist, and the perception that the micro0credit processes are not being monitored effectively. The recommendations are organized into five categories:

Beneficiary Selection Process
- Although the beneficiary-selection process was participatory and pro-poor at the time SIPP was started, it now benefits the same group of residents, many of who already managed to get out of severe poverty with the support of the micro-credits, due to the closed membership. The beneficiary selection process of SDF, "Participatory Identification of Poor (PIP)" should be updated each year, so that the community people who remain out of the coverage of PIP, are later included in the next list of beneficiaries. Secondly, the people who have managed to upgrade themselves out of the poverty level through microcredit should be replaced.
- The process of beneficiary selection should be more transparent and relevant; committees should be obliged to proactively disclose this information by using diverse sources of communication. Proactive disclosure should be monitored by the SAC and other concerned committees.

Loans disbursement and use
- The loan funds must only be given to the applicant him/herself. The certified authorities of the SDF and the leader of the various village-based institutions should be present while money is being disbursed.
- Before disbursement of a loan, the application should be checked properly to ensure all sections of the form are correctly filled. If not, then loans should be denied altogether. More strict provisions may need to be introduced into the COM booklet. Committee leaders will

need to be trained, in order to be able to support the beneficiaries to complete a form accurately.

- The disbursement register should be updated regularly and provisions should be made for a higher authority to check the register once every month at least. This intervention will keep the concerned leading persons of the village based institutions alert to their responsibility and thus reduce the chances of misallocations of capital.
- The installment-collector signature must be shown on the collection sheet along with the individual passbooks. A signature should be obligatory for literate beneficiaries (and should not be replaced by a fingerprint).
- The responsibility of the committee members in properly documenting collection and bank deposition process should be specified and regularly monitored by higher authorities.
- For loan collection, the necessary documents mentioned in the COM booklet should be followed and updated accordingly. Hence an accounts officer for managing all the account related activities of the village institutions should be recruited.
- The loan disbursement date and time should be given to the beneficiaries ahead of the event, so that they can ask questions.

Compliance in credit approval and disbursement, grievance redresses mechanisms
- A platform (such as a public hearing) should be available to the community people to raise issues and to suggest solutions to the problems they might be confronting.
- A complaint mechanism should be installed above the village level that can effectively redress the complaints and ensure protection of the source of information. This will also enable the authorities to pinpoint problems.
- The appraisal committee role should be reactivated and measures tried to make the committee more neutral. The community may be able to design an approach that meets this requirement.

Capacity and effectiveness of SAC and other committee
- The committees should be reformed after every 2-year term, but perhaps this can be done on a staggered basis so that only a percentage of members are turned over every year. With a core membership, training would be done internally by existing committee members. Still, orientation training should be considered for all new members.
- Leadership positions should be rotated so that no one is holding a post in any committee for more than two consecutive terms (4 years). This may help build more leaders in a community.
- Under the program, it was expected that SACs would have a greater monitoring role, but these committees have been very inactive. The reason some committees are working effectively is apparently due to the initiative taken by their own members. More rigorous selection of the committee members and provision of proper training may contribute to more successful committees.
- SDF should introduce more structured procedures of social audit to be regularly conducted by SACs.[13]

---

[13] The COM booklets note that the members of the SAC will oversee all activities of other committees and will report any findings of misappropriation and mismanagement, but we have noticed that most of the members of SACs are not well informed about their actual role. Wherever we found such members, either they did not have the proper knowledge about the structured reporting format for their observation or there had no option to initiate constructive feedback. In many villages, the SAC resolutions just reported a monitoring visit, but had no constructive feedback attached.

- Accounting related activities, which are supposed to be conducted, are regarded as quite complex by community members, especially without the help of cluster-level officials. During the social audit, the majority of the respondents among different committee members and general beneficiaries claimed that capacity-building trainings contributed to smoother operation of the micro-credit activities in the village-based institutions. To ensure good governance, experienced and skilled manpower from the community is needed, which can be assisted through orientation and periodical training.

Participation and inclusion in decision-making
- Better guidance to the village organization is needed. (For example, in the updated COM booklets on mainstreaming issues concerning inclusion and participation in the work of the committees with a special focus on engagement of poor and women). This aspect of the program can be overlooked.
- The decision-process in *Gram Parishad* meetings, regarding various issues, should be more participatory and transparent. The need for transparency, accountability and participation in activities should be reinforced on a broad scale.
- Rather than just stating and acknowledging the activities to the general beneficiaries, their involvement and active participation in all processes should be ensured.
- Decisions should be taken through a 'bottom-up' approach, where the general beneficiaries and the committee leaders can interact to express their needs, expectations and their limitations as well. The bottom-up approach implies that the general beneficiaries rather than committee leaders will make some decisions (who will receive a loan, the loan amount, action against any misappropriation, etc.) and the committee leaders will only execute it.
- Due to a large number of Community Operational Manuals (COM) to consult and abide by, during finalizing any decision, it makes the entire decision-making process lengthier and far more complex to the general beneficiaries who have to bear those responsibilities. Most of the beneficiaries have a very weak educational background, which makes it hard for the beneficiaries to read all 15 COM booklets and comply by them. Henceforth, for a simpler and more effective process, the COM booklets should be narrowed down to a fewer books, stating the most important rules only.

7   Annexes

7.1   Sub-project Terms of Reference

A. Name of the project: Empowerment and Livelihood Improvement 'Nuton Jibon' Project (also referred to as Social Investment Program Project – SIPP II) Project ID: P073886	
1. Project Length	Project implementation period: Start July 1, 2010 End: March 31, 2016
2. Sector & Region	Agricultural marketing and trade (25%); Other social services (25%); General agriculture, fishing and forestry sector (25%); General industry and trade sector (25%)
3. Implementation Status	The project became effective as of December 2010 Its geographic coverage increased from 7 to 16 Districts and from 1447 to 3200 villages. This number is to be finally increased to 3262 in the coming months. The project has mobilized 605,020 (93%) HHs (337,034 - Hardcore poor; 267,986 - poor) out of the 652,400 total target beneficiaries.
4. Project objectives	The Project Development Objective (PDO) is to improve the livelihoods, quality of life and resilience to climate variability, natural hazards and other shocks of the rural poor, especially the left-out poor and vulnerable households
5. Project main components	**Component 1: Community and Livelihoods Development at the Village Level.** This component mobilizes and empowers the poorest and most vulnerable households, builds and strengthens pro-poor community institutions; and funds village development and livelihood related investments incorporating risk reduction plans. **Component 2: Institutional Development and Livelihoods Promotion at the Inter-village Level.** This component promotes inter-village development to consolidate and sustain livelihood activities and investments generated at the village level, promote business and establish market and informational linkages for community organizations, and facilitates job creation. **Component 3: Capacity Development and Partnership Building from Cluster to National Levels.** This component strengthens the capacity of SDF and other relevant partner agencies at all levels to deliver services and builds linkages and synergy with the local governments and other public and private sector agencies; and supports innovative and replicable interventions on a pilot basis in the areas of CDD approach, local level governance, climate risk management and community adaptation, environmental sustainability and livelihood development. **Component 4: Project Management, Monitoring and Coordination.** This component supports overall project coordination and management at national, regional and district levels; and monitoring, learning, communication and evaluation. About 65-70 % of the project's funds are used to directly finance village target poor and hard core poor out of which almost 50% are earmarked by the communities themselves through savings and credit operations for financing livelihood activities.
6. See more information about the project	Website: www.sdf.org and www.wordbank.org/projects (project ID P073886
7. Project implementation arrangements	The agency responsible for project implementation – Social Development Foundation (SDF), Banking and Financial Institutions Division, the Ministry of Finance At the **National Level**, the Managing Director of SDF is responsible for the overall coordination and monitoring of activities, and is supported in this second phase project by a Deputy MD Programs, four thematic Directors, and an operational multi-disciplinary team of functional specialists. At **Regional level,** three Program Offices in Rangpur, Jamalpur and Barisal, headed by Regional Directors are set up. At **District level**, each office, headed by a District Program Manager, would have teams of functional specialists responsible for the

	planning and implementation of the program. A **Cluster Facilitation Team (CFT)** is formed to cover about 20 to 25 villages each. CFTs comprise the field facilitators directly assisting village communities to build sustainable village institutions; helping communities to articulate and implement their village vision. The most basic institution at the community level is the ***Jibikayan* Groups** (JGs), for savings and internal lending, comprising of 10 to 15 members (with priority given to hard core poor, women and vulnerable youth). JG members form the ***Gram Parishad*** (GP), the overarching village-wide membership body, who then elect the 9-member Executive Committee, or ***Gram samati*,** to be responsible for implementing VDRRF activities at the village level. The independent **Social Audit Committee (SAC)**, appointed by the *Gram Parishad*, provides oversight of all village activities and funds.
8. Monitoring measures envisaged by the project	The project has developed a comprehensive Management Information System (MIS). The ML&E activities will broadly consist of the following elements: ***Community Level Self-monitoring:*** SDF has developed a simple and community friendly monitoring and benefit tracking system that captures key implementation milestones, selection of beneficiaries, functioning of community level institutions, and use of funds. ***Program Monitoring, Learning and Oversight***: SDF has developed and institutionalized a reasonably robust system of program monitoring that utilizes the presence of field teams, and combines routine monitoring data collection (e.g., for MIS) with a system of regular internal learning forums and process monitoring. ***Process Monitoring:*** SDF has engaged Process Monitoring Agency (PMA) to independently determine how effectively the project is running and to identify ways to improve quality of implementation and processes.
B. Background Information to Develop Sub-Project Proposal for CARTA	

9. Governance and SA gaps effecting the project implementation	The project is implementing a set of governance and accountability tools such as: (i) Participatory Targeting; (ii) Social Audit; (iii) Community Assessment Process; and GAAP.
	The project is highly decentralized and has multiple governance and SA associated risks. The main areas where SA needs to be ensured include:
	  • Functioning of SDF and village governance system;
	  • Proper financial management and accounting of schemes at local level. Transparency and accountability in managing of the loan schemes, including targeting and decision making process;
	  • Access to project benefits among rural poor, especially the left-out poor and vulnerable households;
	  • Procurement at SDF, district and village level;
	  • Effectiveness of compliance and grievance redress mechanisms;
	  • Appropriateness of the use of loans by beneficiaries (targeting incomes and lifestyles of beneficiaries);
	  • Democratic and effective functioning and inclusiveness of *Gram samati* and other committees (sub-project committee, social audit committee, procurement committee, and village credit organization);
	  • Efficiency, effectiveness, sustainability and targeting in small-scale infrastructure projects.

10. Goal of the sub-project/ TPM (Third Party Monitoring)	Independent verification of project targeting and impact on most vulnerable population groups
11. Duration and budget of the sub-project/ TPM	Year 1 Budget USD 95,000 equivalent

12. Focus of sub-project/ indicators to be monitored under TPM	TPM will focus on the Component II of the project, in particular on: ♦ Targeting by project of the hard core poor, women and vulnerable youth (access to income opportunities and jobs, as well as distribution of benefits from small scale infrastructure); ♦ Transparency and equitability of the *Gram samati* and other committees (sub-project committee, social audit committee, procurement committee, and village credit organization); ♦ Impact on the project intervention including loans and small infrastructures on the incomes and lifestyles of poor beneficiaries. The TPM will focus on "graduated" villages in Jamalpur and Gaibandha district where at least two installments of the savings and credit funds have been disbursed in SIPP I. The information generated through TPM will be taken into consideration by the partners in the course of extension of the project to new locations and in securing equity approach in the management of village landing and small infrastructure schemes. Since the preliminary findings from TPM (small sample of its findings) will have to be incorporated into midterm review of the SIPP II project in early September 2013, the NGO will have to design their work plan accordingly.
13. Tentative list of tools and activities	The TPM may draw on such social accountability and PRA tools, like (but not limited to them): ♦ Social audit; ♦ Access to information through RTI; ♦ Community scoring cards, ♦ Social/ livelihoods mapping; ♦ Focus group discussions and interview with key informants; ♦ Public hearings;
13. Region(s)/ criteria for selection of regions to be included in the sub-project proposal	TPM should cover maximum 150 "graduated" villages (where at least two installments of the savings and credit funds have been disbursed in SIPP I) selected randomly from the list of villages targeted in the districts of Jamalpur and Gaibandha (see full list attached in Annex 1).
14. Desirable characteristics of selected NGO to participate in CARTA	♦ Registered as NGO, non-partisan and non-political organization ♦ Experienced in grass-roots level monitoring, assessment and independent data collection, specifically in the area of improving livelihoods of poor through improving their access to microcredit/loans schemes ♦ Experience with monitoring methodologies and the application of the SA/ PRA tools ♦ Familiar with development project implementation processes ♦ No direct involvement with SIPP I or II projects

7.2 Sub-project logical framework

General Objective: Contribute to improving the existing governance practices of the village level institutions spotlighting on its micro-credit scheme under SIPP in Jamalpur and Gaibandha districts.			
Outcomes	*Indicators*	*Means of verification*	*Assumptions and risks*
Transparency and accountability of funds management, as well as the effectiveness of internal accountability and supervision mechanisms established in the framework of the micro-credit scheme, are assessed	Availability of the assessment report Degree of usefulness of the report findings for SIPP	Report Feedback from the SIPP team/ Minutes of the meetings where results are presented	Security situation at the local level and access to the field in the post-election period Receptiveness of SIPP team and national partners of the TPM idea Assessment results will build on credible methodology and rigorously conducted survey
Activities Introduction of TPM at local level Formation of Monitoring Team (MT) and their quarterly Meeting of MTs Conducting the Survey		**Outputs** 02 introductory meetings conducted One Monitoring Team per village is formed (80 MTs)/ Quarterly meeting with Monitoring Team held in time (240 meetings) One survey conducted covering total 250 respondents (10 respondents per village). Survey report produced	
Outcomes	*Indicators*	*Means of verification*	*Assumptions and risks*
Capacity of existing village micro-credit supervision structures - JPs, JS and SAC - to ensure transparency and accountability of the micro-credit scheme is improved	⬧ Usefulness of training of SA and Social Audit provided to JPs, JS and SAC ⬧ Recommendations for improving internal transparency and accountability are available ⬧ Adjustments made to internal JPs, JS and SAC regulations, instructions, protocols	⬧ Post-training feedback forms from training participants ⬧ Social audit report with the recommendations ⬧ Internal JPs, JS and SAC regulations, instructions, protocols	Security situation at the local level and access to the field in the post-election period The process will not be captured by local elites and biases and favoritism can be avoided Village level structures have capacities to absorb the knowledge and skills provided by the project The improved Social audit practices will be maintained after the project completion
Activities Orientation and training on Social Accountability/ Collecting feedback from the participants after training Conducting Social Audit Reporting on Social Audits		**Outputs** Monitoring Teams, JPs, JS and SAC members from 80 villages are trained on Social Accountability/ Every participant fills in feedback form after training 80 Social Audit conducted (incl. input tracking, one FDG in each village –total 80 FDGs). 20 public hearings conducted at the Union level Social audit report with recommendations	

7.3   List of Targeted Areas

Sl.	Name of the Villages	Cluster no.	Union	Upazila
1	Sreekhandi	1	Hossainpur	Palashbari
2	Debipur	1	Hossainpur	Palashbari
3	Bengulia	1	Kishoregari	Palashbari
4	Kasiabari	1	Kishoregari	Palashbari
5	Ramkrishnapur	1	Hossainpur	Palashbari
6	Shimulia	1	Kishoregari	Palashbari
7	Andua	1	Kishoregari	Palashbari
8	Koriata	1	Hossainpur	Palashbari
9	Purbo Gopalpur	2	Mohodipur	Palashbari
10	Moymontopur	2	Pabnapur	Palashbari
11	Purbo Faridpur	2	Pabnapur	Palashbari
12	Shampur	2	Mohodipur	Palashbari
13	Chakkumedpur	2	Monoharpur	Palashbari
14	Boro Durgapur -2	3	Ramchandrapur	Gaibandha Sadar
15	Nasratpur	3	Boali	Gaibandha Sadar
16	Dakhin Folia	3	Boali	Gaibandha Sadar
17	Shampur	3	Ramchandrapur	Gaibandha Sadar
18	Uttor Rifayetpur	3	Badiakhali	Gaibandha Sadar
19	Uttor Pathandanga	3	Badiakhali	Gaibandha Sadar
20	Boali	3	Boali	Gaibandha Sadar
21	Uttor Falia	3	Boali	Gaibandha Sadar
22	Paschim Khamar Boali	3	Boali	Gaibandha Sadar
23	Mirpur	4	Sahapara	Gaibandha Sadar
24	Tengurjani	4	Ballamjar	Gaibandha Sadar
25	Folimari	4	Sahapara	Gaibandha Sadar
26	Dakhin Dhangara	4	Ballamjar	Gaibandha Sadar
27	Jeneshar	4	Ballamjar	Gaibandha Sadar
28	Paschim Kuptola Badherpar	5	Kuptola	Gaibandha Sadar
29	Talukbajit	7	Naldanga	Sadullapur
30	Daudpur	8	Jamalpur	Sadullapur
31	Sabek Tajpur	8	Faridpur	Sadullapur
32	Dakhin Mohespur	8	Faridpur	Sadullapur
33	Uttar Durgapur	8	Jamalpur	Sadullapur
34	Taraf Kamal	8	Rasulpur	Sadullapur
35	Chikni	8	Jamalpur	Sadullapur
36	Purbo Deodova	10	Bamandanga	Sundargonj
37	Paschim Khamar Panchgaci	11	Saporhati	Sundargonj
38	Uttar Shampur	12	Muktinagar	Saghata
39	Jangalia	13	Kamalerpara	Saghata
40	Protabpurbo Para	7	Sorbananda	Sadullapur

7.3.1   List of villages of Gaibandha district

Sl.	Name of the villages	Cluster no.	Union	Upazila
1	Ajugitola	11	Sreepur	Jamalpur Sadar
2	Valuka	11	Sreepur	Jamalpur Sadar
3	Tarakandi	11	Sreepur	Jamalpur Sadar
4	Sontiapotal	12	Digpait	Jamalpur Sadar
5	Digpait	12	Digpait	Jamalpur Sadar
6	Chinail	12	Digpait	Jamalpur Sadar
7	Sontia	12	Digpait	Jamalpur Sadar
8	Pakulla uttar	12	Rashidpur	Jamalpur Sadar
9	Station Purbopara	13	Kendua	Jamalpur Sadar
10	Sonakata	13	Kendua	Jamalpur Sadar
11	Dakhin Togar char	6	Jawghora	Melandha
12	Uttar Togar char	6	Jawghora	Melandha
13	Ditio Sadipati	8	Kulia	Melandha
14	Horipur	7	Nangla	Melandha
15	Notarkura	7	Nangla	Melandha
16	Teghoria	7	Adra	Melandha
17	Betmari	7	Charbanipakuria	Melandha
18	Purbo Charpolisha	7	Charbanipakuria	Melandha
19	Baniabari	8	Mahmodpur	Melandha
20	Tengapara	8	Mahmodpur	Melandha
21	Uttar valuka	8	Kulia	Melandha
22	Charhatiza	8	Durmut	Melandha
23	Laximpur uttar	9	Chargoalini	Islampur
24	Kandar char pachim	9	Chargoalini	Islampur
25	Chorpansi	8	Durmut	Melandha
26	Surulia	8	Durmut	Melandha
27	Akandapara-1	10	Chenaduli	Islampur
28	Mohish batan	10	Partoshi	Islampur
29	Mukhsimla	10	Partoshi	Islampur
30	Dhontola	10	Belgacha	Islampur
31	Uttar moamari	2	Parrampur	Dewangonj
32	Baniapara	2	Parrampur	Dewangonj
33	Mollapara	3	Char Hatibanga	Dewangonj
34	Char hatibanga	3	Char Hatibanga	Dewangonj
35	Khutar Char	3	Bahadurabad	Dewangonj
36	Basedpur	3	Bahadurabad	Dewangonj
37	Vangar gram	3	Bahadurabad	Dewangonj
38	Pollakandi	3	Bahadurabad	Dewangonj
39	Noya gram (Bahadurabad)	3	Bahadurabad	Dewangonj
40	Khanpara	3	Chikajani	Dewangonj

7.4   Sub-project work Plan

Name of Activity	Quarter 1	Quarter 2	Quarter 3	Quarter 4
1. Recruitment for main & field offices	▓			
2. Coordination and information sharing meeting with PIA (PTF, CARTA, WB, MJF, SDF and BDPC)	▓	▓	▓	▓
3. Strategic planning Workshop and Staff Orientation on Project and its components	▓			
4. Staff training on Social Accountability Tools	▓			
5. Inception meeting at district	▓			
6. Introductory meeting of TPM at village level	▓			
7. Meetings with Cluster Facilitation Team	▓	▓	▓	▓
8. Field Mobilization in Jamalpur and Gaibandha	▓			
9. Formation of Monitoring Team	▓			
10. Perception survey a. Planning sampling and questionnaire design, testing b. Training of survey administrators c. Filed data collection d. Data procession and analysis e. Reporting	▓	▓		
11. Quarterly meeting of Monitoring Team		▓	▓	▓
12. Orientation and training of Village Institutions on SA and social audit		▓		
13. Social Audit a. Input Tracking b. FGDs c. KII d. Public Hearing Meeting e. Reporting		▓	▓	▓
14. Quarterly Progress Report	▓	▓	▓	▓
15. Final Report				▓

7.5 Sub-Project Outputs

The primary outputs were:

- A total of 17 people were recruited, and five days long Staff Training on Social Accountability Tools (ToT) and Strategic Planning Workshop orientation on the sub-project methodology was provided to them.
- An inception meeting was conducted at the very beginning, with the District Management team, cluster facilitation teams, Deputy Commissioner and other Govt. officials, and local people.
- A total of 800 members in form of 78 Monitoring Teams, called Sachetan Dalfrom two districts were selected through the participatory process who were trained later periodically to conduct their own social accountability.
- In addition, a total of 10 Coordination Meeting with Cluster Facilitation Teams (CFT) were organized in this sub-project time span.
- Four-day refresher trainings on social accountability tools, such as Input Tracking, FGD, KII and Public Hearing, were conducted with14 staffs.
- Monitoring Teams, JPs, JS and SAC members from 80 villages were trained on Social Accountability. Every participant filled in a feedback form after the conduction of each Social Audit conducted (incl. input tracking).
- 78 Input Tracking were successfully completed. Through this input tracking, the entire process was introduced to the beneficiaries by conducting a total of 78 Input Trackings and accomplishing them in 78 villages accordingly. Clarifications of the committee people regarding findings were received during the Input Tracking conduction.
- A total of 240 quarterly meetings with the members of Sachetan Dals were effectively carried out where the objectives of Input Tracking, FGD, KII and Public Hearing Meeting conduction were detailed out along with the rights, the importance of good governance and transparency and accountability etc.
- A total 158 Focused Group Discussions (FGD) were conducted with two separate groups including beneficiaries and Committee members. Therefore, the process of Identifying strengths and weaknesses of micro-credit institutions through group discussion among the FGD participants were successfully carried out.
- A total 60 Key Informant Interviews (KIIs) with the Beneficiaries, community leaders, SDF officials, etc. was conducted.
- Through the conduction of 18 Public Hearing Meetings (PHM), the communities as well as the general beneficiaries' perception on various activities were gathered. Community's dissatisfaction or annoyance regarding any matter was perceived as well. They were given the platform to redress their grievances through asking questions to the respective committee members.

7.6   List of Participants and report of ToT & Strategic Planning Workshop

<div align="center">

WORKSHOP REPORT
Ensured Good Governance at Community Level: A challenge
</div>

Bangladesh Disaster Preparedness Centre organized a five day long ToT and Strategic Planning Workshop for a Third Party Monitoring (TPM) project titled "Ensured Good Governance at Community Level: A Challenge" from 7th April to 11th April at the training center of Gono Unnoyan Kendra (GUK) situated at Nosratpur, Gaibandha. This ToT and Workshop planning were the important activities of the project where all staffs of the project from the field offices and the Head office had given guidelines for executing the project in one year round and were also given a detailed breakdown of the each and every activity which will be executed in the project duration. This TPM project had been conducted by the support of Manusher Jonno Foundation to accelerate the activities of social mobilization in the community level implemented by Social Development Foundation (SDF) undertaking "*NotunJibon*" Project (SIPP-II). The TPM project has framed for improving the existing governance practices of the village level institutions spotlighting on its micro-credit scheme under SIPP in Jamalpur and Gaibandha districts.

The purpose of this ToT and workshop was to train up the staffs about governance system and governance tools and to present the project through strategically planning workshop by breaking down it's every activity to meet up the ultimate goals of the project in line of implementing its target.

Ensured Good Governance at Community Level: A Challenge
The outlines of the ToT and workshop are listed below:
Day 1-7th April, 2014
1. Introduction - Individually
2. Introducing SDF team members from District office
3. The Project - (Objective, Outcome, Methodology)
4. Q & A
5. Motivation: Values and humanity
6. Importance of Governance
7. Characteristics of Governance

Day 2-8th April, 2014
1. Governance Tools
   a. Social Audit
   b. Input Tracking
   c. FGD
   d. KII
   e. Public Hearing
2. Practical Work in Group- District wise
3. Group work on SDF's booklets and other project documents

Day 3-9th April, 2014
1. Reviews of Governance Tools
2. Introduction to SDF & SIPP Programme
3. CARTA Experience Sharing
4. Reviewing ToT
5. Prepare outline for Strategic Planning workshop

Strategic Planning Workshop
Day 1- 10th April, 2014

1. Objective of workshop
2. SWOT analysis
3. Stakeholder analysis
4. Overview on Methodology
5. Activity-wise Discussion

Day 2- 11th April, 2014

1. Preparing month-wise work plan
2. Guideline on project implementation
3. Review SWOT
4. Closing

Introduction - Individually

At first the training session started with a warm welcome speech from the project coordinator. Then the Trainer Mr. Suvashis Chandra Mahanta has taken the Dias and started his training session. At first he conducted an introductory session to introduce the trainees and the trainers among themselves in a different way. He had divided all the participants in several groups of two members and gave them some times to know each other and present that in front of all within two minutes.

The Goal

To build up a good relationship between the trainers and the trainees for managing and maintaining the working environment and the team also.

The Objectives

- To make the environment easier.
- To build up mentality with working together.
- To prepare oneself as a co-partner to others.

Introducing SDF team members from District office:

In this day three members from SDF district office were present. In this session they introduced themselves to all. The members of SDF from district office were as follows

- Mr. Harbilash Mandal, District Program Manager, SDF, Gaibandha District
- Mr. Aminul Islam, District Program Officer, Governance and Accountability, SDF
- Mr. Fazlul Karim Faruk, SDF

Among of them Mr. Harbilas Mandal presented a brief scenario of SDF, SIPP-II project. In his briefing, he told that "Notun Jibon" project of SIPP-II is following the Community Driven Approach (CDD), including the committees such as *Gram Parishad* (1st Principal Committee), *Jibikayan* Group, Village Credit Organization, Social Audit Committee, Village development Committee etc. They provide services to the poor, hardcore poor, most vulnerable people among of whom about 99% are women. They follow the Participatory Identification of poor (PIP) system in selecting the beneficiaries.

The Project - (Objective, Outcome, Methodology)

A brief power point presentation of the project titled "Ensured Good Governance at Community Level: A Challenge" under CARTA program had delivered by the project coordinator Mr. Naimul Islam. His presentation included a short profile of the BDPC and then he briefly described the Objective, outcome and methodology of this project as such below:

Objectives:
- Contribute to improving the existing governance practices of the village level institutions spotlighting on its micro-credit scheme under SIPP in Jamalpur and Gaibandha districts.
- To assess the institutional transparency, accountability and effectiveness of graduated villages essentially the fund management mechanisms, participation of community and internal accountability through engaging community, social audit committee, procurement committee and others.
- Improve capacity of existing committees, Social Audit and Procurement Committee to ensure transparency and accountability in the village level institutions.

Outcomes:
- Transparency and accountability of funds management, as well as the effectiveness of internal accountability and supervision mechanisms established in the framework of the micro-credit scheme, are assessed.
- Capacity of existing village micro-credit supervision structures - JPs, JS and SAC - to ensure transparency and accountability of the micro-credit scheme is improved.

Methodology:
- Partnership Building among partners
- ToT for Project team
- Strategic Planning workshop
- At the district, sub-district and union level:
    o Inception meeting
    o One-to-one discussion
- At village level
    o Introductory meeting
    o Formation of Sachetan Dal including SIPP beneficiaries and non-beneficiaries
    o Regular Coordination with Sachetan Dal
    o Orientation and training of Social Accountability for Sachetan Dal
- Conduction of Survey (Perception)
- Conduction of Social Audit
    o Input tracking
    o FGD
    o KII
    o Public Hearing

Q & A

In this session, the trainees were invited by the PC to ask their question about the presented project if they had any. One of them asked that how they will form Monitoring team? In answer the PC told that a monitoring team will be formed consisting with 7-8 general members from hardcore poor category, all members of social audit committee and 7-8 members from non-beneficiaries group. Other trainees asked if people from non-beneficiaries disagreed to be included in the monitoring team, then what will be their actions to bring them in MT? In answering this question, PC said that the trainees should motivate these people to know about the SIPP-II project and they will have to be informed that if this project be extended then there will have the scope to include themselves in it as beneficiaries. Thus PC of this project answered all the questions arisen by the trainees one by one and tried to clear confusion if created in the mind of the trainees.

Motivation: Values and Humanity

Then a brief training session on moral values and humanity was conducted by Mr. Suvashis Chandra Mahanta. As in this project, the preservation of information has proved a very challenging task for the field workers, so they had given a short brief on moral values and humanity to revitalize their conscience and strengthen their commitment to conduct their activities in a fair way.

Importance and Characteristics of Governance

The Trainer, Mr. Suvashis Chandra Mahanta had briefed on Governance, Characteristics of Governance. He also answered some questions arisen on related to Governance.

Day 2-8th April, 2014

Governance Tools

A detailed discussion on Governance tools was conducted by Mr. Suvashis Chandra Mahanta on the 2nd day of ToT. He firstly pointed out the following methodologies for monitoring governance system of micro-credit in the community level and then told the participants to organize and conduct a practical session of each of these tools as dummy. The following Governance tools were included in his training.

Input Tracking

On his training on input tracking, the trainer told that Input tracking will be used as a tool to extract the services which have been provided by the concerned committees to the community level people under the SDF SIPP-II 'NotunJibon' Project. In this process, the monitoring team members will need to extract the services provided by SDF and which were targeted to provided and also find out the gaps between the supply and demand of that project. He presented a format for conducting an Input Tracking activity was given below:

Format of Input Tracking

Based on this format, participants were divided into three groups and given the tasks to write down the checklist of input tracking on different committees.

Pictures: *Training session and group works on preparing Input Tracking Checklist*

Process of Input Tracking

> **Preparation**
> ⇩
> **Selection of Organization (Input Tracking for which organization)**
> ⇩
> **Planning (Formal letter as per planning)**
> ⇩
> **Organization (Distribute letter, informed about time, date and place)**
> ⇩
> **Prepare checklist based on the function of the Committee**
> ⇩
> **Fill up the format of Input tracking (take note on diary)**
> ⇩
> **Receive signature from the presented people of the organization**
> ⇩
> **Photocopy the concerned documents if exist any lacking/gaps**
> ⇩
> **Data/ Information entry**
> ⇩
> **Give signature of the Input tracking conductor**

Focus Group Discussion (FGD)

Training on Focus Group Discussion was conducted by Mr. Arifur Rahman. He mentioned some points of consideration during FGD conductions such as

1. In FGD question format, both open and closed question should be considered. In a question paper, several supplementary questions can be included to find out concerned information in-depth.
2. Ideal time of FGD conduction may be one hour and thirty minutes to two hours.
3. The number of FGD participants will be 12 to 15 and all of them will come from a homogenous group.
4. During FGD period, minimum two people need to operate the responsibilities, one will facilitate the FGD program and another person will be engaged in note taking. The role of note taker will also to motivate the people to the concerned subject if there arises any unnecessary situation.
5. In each and every district, Forty FGD has to be conducted. The field organizer will compile all the information and send to the concerned District Coordinator for further compilation.
6. In every weekly meeting to be held on Saturday, the DC will define the procedure, date, and place of conducting the next FGD.
7. A rating scale of satisfactory and non-satisfactory level of the community beneficiaries has to be included in FGD checklist. Rating range will be fixed from 1 to 5. If any beneficiary gives 3 marks, then she has to explain her reasons.

At last of his training, he formed two groups based on their district and told them to practically conduct two FGDs. An example of FGD Question Format with Village Credit Organization presented by one groups was included here:

Question format of FGD was presented by one group

FGD with Village Credit Organization:

1. How VCO has been formed?

2. What are your responsibilities in this Committee?

3. How have you received helps from other organizations in time of fulfilling your responsibilities?

4. What type of documents do you maintain in your organization?

5. How have you disbursed loan to the beneficiaries?

6. In time of loan disbursement and loan taking, which papers needed to fill up and

what papers are needed to preserve?

7. How much money has spent during getting loan?

8. Have you all gotten the equal amount of money? If not, then why?

9. How have you spent your money of loan?

10. Do you all known about total installment and number of installment of the loan repayment?

Key Informant Interview (KII)

A brief training on Key Informant Interview was operated by the trainer Mr. Suvashis Chandra Mahanta. He mentioned some points to be considered during KII conduction as such

1. The information coming from FGD has been more validated through the KII.

2. After completion of each interview, the name, signature and designation of the concerned person have to be written down for further usage.

3. It is strictly prohibited to include or exclude any part of actual information.

Public Hearing

The trainer also trained up the trainees on public hearing. In time of his training he mentioned some points of consideration. Then he divided the trainee's district wise into two groups and gave them task to conduct a public hearing practically.

Training on Public Hearing and a Practical session conducted by all participants
Group work on SDF's booklets and other project document

Practical work in Group - District wise

All participants were given some tasks such as preparing Input Tracking Checklist, FGD conduction, Organizing Public Hearing etc. and they all performed well in their tasks. The participants were divided district wise and some group work figures had been shown in annexure.

After completing the training session, Mr. Suvashis Chandra Mahanta divided all trainees, 6 from each district, into two groups and distributed COM Manual books of SDF (1-7, COM Manual) to Gaibandha and (8-15, COM Manual) Jamalpur team and both team members had also given the responsibility to find out all committees executed in the community level under SDF, SIIP-2 Project through reading those Manual.

COM Manual 1-15 distribution between two groups for Group Works

Day 3-9ᵗʰ April, 2014

Reviews of Governance Tools

On the 3ʳᵈ day of ToT, at first a review session of last two days were held. In this session the trainees were asked about different tools of governance that had been trained by the trainer.

Introduction to SDF & SIPP programme

Three members from SDF district office came to the training session. The Regional Program Director of SDF, Rangpur, Md. Golam Faruque introduced himself with all the trainees and presented the details of SIPP-II programme. He told that SDF are working for the facilitation of the community people since 28ᵗʰ June, 2001 under the ministry of Finance. SDF followed the Community Driven Development approach in implementing SIPP-I project and this CDD approach is also followed in SIPP-II project. He also drew some limitations of their project, one of them was under this project

2500 taka is distributed per household in the previously running area but for the new area the distributed amount of money is 15000 taka per household.

After his presentation question and answer session were held. Some of the important questions by trainees and their answers given by the RPD were as follows:

Q: Is there any provision or scope to exclude the beneficiaries from the *Gram Parishad*?

A: Normally *Gram Parishad*, the upper tier, will be reformed after two years interval. But this formation was not worked in spite of conducting a lot of revisions. This is why there has not any option to exclude the middle class people from the list of beneficiaries.

Q: Have there any services provided by SDF except funding?

A: There is not any provision of giving support to the community people except micro-credit facilities. Sometimes the community beneficiaries were given training support.

Q: Are the beneficiaries provided any charge for getting loan?

A: There is the provision of 10% service charge for getting loan that has mentioned in the COM Booklet-3.

Q: Are the committees functioning in the 180 villages of Jamalpur and Gaibandha?

A: When committees were named, they were functioning but now in some villages these committees are not working.

CARTA Experience Sharing

The trainer and PC shared some of their experience on CARTA with all the respondents. In their discussion, they motivated the trainees to be committed, dedicated and strengthened their moral values and norms.

Prepare outline for Strategic Planning workshop

At last of this day strategic planning workshop outline was prepared by the PC. This strategic planning workshop is an important task for executing the project in its time period and defining the strategy of the project and making decisions to meet up this strategy.

Strategic Planning Workshop

Day 1- 10th April, 2014

Project Activity Discussion

The activities of the project were discussed with participants by breaking down its each and every activity. Then the participants were asked to prioritize the activities from the activity list that were presented in Gann Chart.

The Major Activities scheduled for the project along with a description are listed below:

Name of Activity	Objective/ Description	Status/ Comments
1. Recruitment for main & field offices	To recruit efficient and committed staffs for implementing this Projects.	Given the most priority and the task has already been finished.
2. Coordination and information sharing meeting with PIA (PTF, CARTA, WB, MJF, SDF and BDPC)	To build up a coordination and for sharing information among the stakeholders, the Project organizers, facilitators, supporters, funders and the monitoring organizers.	Most priority works and have been conducted and will be conducted as per the directed time of interval.
3. Strategic planning Workshop and Staff Orientation on Project and its components	To make the staff efficient and proactive to deliver their work related to the project and its components and breaking down the project activities to be conducted all year round.	Prioritize mostly and have already been completed.
4. Staff training on Social Accountability Tools	To make the staff acquainted with different social accountability tools so that they can easily conduct their social accountability tools in the field level.	Given a good attention and a five days ToT on social accountability tools have already been completed.
5. Inception meeting at district	To inform about the objectives and outcomes of the project with the district level officials such as District Commissioner, ADC, DRRO, UNO, PIO, UPz Chairman etc. and to expect their any kind of cooperation if needed.	Given 2nd Priority and to be conducted in the 1st week of May.
6. Introductory meeting of TPM at village level	To conduct an introductory session among the project staffs and the beneficiaries and work for rapport building with other villagers by informing what we will do? Why we will do? And who will attend?	Given the 1st priority and the activity is going on and within the 1st week of May introductory meeting of two districts into 80 villages will have to be completed.
7. Meetings with Cluster Facilitation Team	To conduct Each Quarterly meeting with SDF Cluster Facilitation Team to share any obstacle faced in time of collecting information by the staff of TPM.	First quarter meeting with CFT will be held on May.
8. Formation of Monitoring Team	The purpose of forming and training this group is to facilitate them to find out their problems and to guide them to work as a monitoring team member.	Monitoring team formation is running and within may MT formation will be completed fully.
9. Perception survey f. Planning sampling and questionnaire	Perception survey will be conducted based on field works. In this survey district level official may be engaged or not.	Need to hire a consultant.

design, testing g. Training of survey administrators h. Filed data collection i. Data procession and analysis j. Reporting		
10. Quarterly meeting of Monitoring Team	The objective of this meeting is to discuss with which information have found, what problems have persisted and what were the outcomes of their activities. The weakness and the strength of the groups will also be focused.	After completion of MT, quarterly meeting will be conducted in the month of May or June.
11. Orientation and training of Village Institutions on SA and social audit	To train up the members of VSO, SSC, GS about social audit tools	This activity will be conducted in last three quarters.
12. Social Audit a. Input Tracking b. FGDs c. KII d. Public Hearing Meeting e. Reporting	To facilitate the community people to accelerate the social mobilization process of SIPP-II project through social audit tools and to ensure the transparency and accountability among this process.	Training on social audit tools have already conducted and the MT will be given training after the MT formation and it will be started from the month of May.
13. Quarterly Progress Report	To show the progress of the project, quarterly report will have to be prepared and submitted to the Head office.	At the end of a quarter, quarterly progress report will be submitted.
14. Final Report	A final report of the end of the project will be submitted to the Manusher Jonno Foundation.	

Later the participants were given the task to prepare their detailed yearly plan. The format of the yearly plan was also given for making the task easier. Later the participants were instructed to prepare their district wise monthly plan and then it was divided into weekly plan by giving the formats to the participants. Participants were also given books on Social Accountability tools and as guideline of their project they were handed over the COM Manual Booklets from 1 to 15.
The formats of the plan provided in the workshop were presented below:

The Format of Monthly Plan

Monthly Work Plan (April-2014)					
Date	Activity	Conduction	Target	Responsibility	Village
13 /04 /2014					
15 /04 /2014					
16 /04 /2014					
17 /04 /2014					

The Format of Weekly Plan

Weekly Work Plan [April-2014]						
Date	Activity	Upazila	Union	Village	Respective Team Member	Cooperator
13 /04 /2014						
15 /04 /2014						
16 /04 /2014						
17 /04 /2014						

Day 2- 11th April, 2014

1. Preparing Work-wise detail activity plan

In this day, workwise detail activity plan were prepared by the participants. The first one was prepared by the PC and then the participants divided into three groups were given the task to prepare the rest activity wise detailed plan.

The format of Activity wise detailed plan- Monitoring Team Formation

Preparation	During Programme	Post Program activities
1. Selection of Village 2. Communication and Relation build up. 3. Prepare the list of the participants. 4. Fix place, time and Date. 5. Budget. 6. Letter distribution 7. Banner, posters prepare. 8. Sitting arrangements 9. Registration list of the participants. 10. Fixing agenda/ prepare schedule. 11. Follow up the preparation. 12. Ensure the camera and recorder.	1. Timely present in the venue of the program. 2. Take signature. 3. Cleaning the sitting place. 4. Follow-up over phone and communicate. 5. Start the program on time. 6. Exchange greetings 7. Ensure instruments for the program. 8. Explain the objective of the program. 9. Maintain discipline. 10. Invite the name from the participants for Monitoring Team. 11. Preparation of list through franchising process. 12. Take photographs 13. Fixing the time of training according to the opinion of all members of the monitoring team.	1. Officially finalize the MT. 2. Prepare the report. 3. Make the list of all members. 4. Follow up – communication. 5. Preparation for training.

2. Guideline on project implementation

In each and every session of training, there were given some guidelines and in the ending of the whole training session COM Operational Manual (Booklet 1-15) of SIPP-II Project were given to two districts and the checklist of Input Tracking, books on social accountability tools, the yearly work plan, monthly work plan and the weekly work plan were also handed to the two districts coordinators and other members also. The guidelines of reporting format of this project were included below:

Format of Reporting of the project

The monthly reporting format:

Date	Activity	Conduction	Target	Achieved	Reporting
1/04/2014					
2/04/2014					
3/04/2014					

Format of explanation in case failing to achieve the target:

Deviation With Reasons

1. For Example, FGD – haven't done – Why – For which Reasons- Next activity

2. ----------------

3. ----------------

Format of quantitative part of the report

Activity	Date	Place	Female	Male	Total
For example: Orientation	10/06/2014	Sadullahpur	9	1	10

3. Review SWOT

In this session, a review of five days' ToT and Workshop plan was conducted and a review of activities of the project along with budget was also conducted by the PC. Then this five days SWOT analysis was done based on the opinion of all the respondents.

4. Closing

In the ending session of five days' workshop, Mr. Naimul Islam, the PC of the project asked all the participants to present their opinion and suggestions if had any about this workshop in front of everyone. Then he expressed his own opinion about the workshop and thanked to all participants for their active participation and cooperation in continuing this workshop plan for five day long.

7.7   List of ToT participants

Participants List

Participants from Dhaka

SL	Name of participants	Designation
1	Mr. Suvashis Chandra Mahanta	Trainer
2	Mr. Naimul Islam Moon	Project Coordinator
3	Mr. Khondakar Farhad Hossain	PC (BDPC)
4	Ms. Nasrin Aktar	Project Officer (Monitoring & Documentation Officer)

Participants from Others Organization

SL	Name of the participants	Designation
1	Md. Aminul Islam	DPO- Governance & Accountability, SDF
2	Md. Golam Farique	Regional Program director (RPD), SDF
3	Mr. Harbilas Mandal	District Program Manager, SDF
4	Mr. Shahin Kausar	Deputy Program Manager, MJF, Dhaka

Participants from Gaibandha

SL	Name of the Participants	Designation
1	Mr. Shekhar Chakraborty	District Coordinator
2	Mr. Hiroke Ray	Field Officer
3	Moss. Aktara Sultana	Program Facilitator
4	Most. Arjina Begum	Program Facilitator
5	Md. Rokon-uz-Zaman	Program Facilitator
6	Mr. Arun Ray	Program Facilitator

Participants from Jamalpur

SL	Name of the Participants	Designation
1	Mr. Masudul Alam	District Coordinator
2	Md. Ferdous Ahmed	Field Officer
3	Md. Reaz Ahamod	Program Facilitator
4	Ms. Shirina Akter	Program Facilitator
5	Md. Rukanuzzaman	Program Facilitator
6	Mrs. Sabina Yesmin	Program Facilitator

7.8   Compilation report of project scheduled activities along with list of places and dates of conduction

7.8.1   Report of Introductory meeting at the village level

Program Title: Introductory Meeting Report
Implementation Period: 20.04.2014 to 13.07.2014.
Program Conduction Place: All Introductory meeting were conducted in the 80 respective villages in presence of the beneficiaries and committee members.
Conducted by: The meetings were conducted by the District Coordinator and the Field Officer, which were facilitated by the Program Facilitators.

Participants: GS president from the respective villages, other committee leaders and members, general beneficiaries as well as villagers attended the meeting.

Total number of participants and no. of male & female are mentioned below:

Sl No.	Name of Activity	Conduction Date	Name of the village in Gaibandha	No. of Male	No. of female	Total participant
1)	Introductory meeting	20.04.14	Paschim Khamar Boali	3	55	58
2)	Introductory meeting	22.04.14	Protabpurbo Para	6	68	74
3)	Introductory meeting	22.04.14	Tengorjani	0	93	95
4)	Introductory meeting	22.04.14	Dakhin Dhangora	7	48	55
5)	Introductory meeting	23.04.14	SabekTajpur	3	60	63
6)	Introductory meeting	23.04.14	DakhinMaheshpur	5	58	63
7)	Introductory meeting	23.04.14	UttorPathandanga	6	57	63
8)	Introductory meeting	24.04.14	UttorRifayetpur	5	56	61
9)	Introductory meeting	24.04.14	Shreekhandi	2	54	56
10)	Introductory meeting	24.04.14	Ramkrishnapur	6	45	51
11)	Introductory meeting	25.04.14	Chikni	4	63	67
12)	Introductory meeting	25.04.14	Uttor Durgapur	2	81	83
13)	Introductory meeting	27.04.14	Moymontopur	2	59	61
14)	Introductory meeting	27.04.14	TalukBajit	2	51	53
15)	Introductory meeting	28.04.14	Daudpur	1	46	47
16)	Introductory meeting	28.04.14	Tarafkamal	2	42	44
17)	Introductory meeting	28.04.14	Shimulia	5	51	56
18)	Introductory meeting	28.04.14	Boro Durgapur-2	3	31	34
19)	Introductory meeting	28.04.14	Shampur	5	64	69
20)	Introductory meeting	29.04.14	PaschimKuptolaBadherpar	1	60	61
21)	Introductory meeting	29.04.14	PurboGopalpur	2	51	53
22)	Introductory meeting	29.04.14	Shampur	3	59	62
23)	Introductory meeting	30.04.14	Nasratpur	9	51	60

24)	Introductory meeting	30.04.14	Debipur	5	39	44
25)	Introductory meeting	30.04.14	PurboFaridpur	1	67	68
26)	Introductory meeting	18.05.14	Bengulia	8	78	85
27)	Introductory meeting	18.05.14	Andua	8	78	85
28)	Introductory meeting	28.05.14	Folimary	4	76	80
29)	Introductory meeting	1.06.14	Koriata	7	103	110
30)	Introductory meeting	2.06.14	Mirpur	12	80	92
31)	Introductory meeting	2.06.14	Jeneshar	9	90	97
32)	Introductory meeting	3.06.14	Uttor Folia	1	66	67
33)	Introductory meeting	3.06.14	Dakhin Folia	0	57	57
34)	Introductory meeting	3.06.14	Boali	0	91	91
35)	Introductory meeting	5.06.14	ChakKumedpur	04	88	92
36)	Introductory meeting	5.06.14	Kasiabari	2	94	96
37)	Introductory meeting	7.07.14	Purbodeodova	4	75	79
38)	Introductory meeting	9.07.14	PaschimKhamarPasgachi	6	80	86
39)	Introductory meeting	9.07.14	Jangalia	5	78	83
40)	Introductory meeting	13.07.14	UttorShampur	4	74	78
			Total = 40	**162**	**2617**	**2779**

Name of Activity	Conduction Date	Name of the place, village, Upazila in Jamalpur	No. of Male	No. of female	Total participant
Introductory meeting	20.04.14	Baniabari, Melaandah	05	39	44
Introductory meeting	21.04.14	Digpait, JamalpurSadar	01	65	66
Introductory meeting	21.04.14	Khanpara, Dewangonj	02	80	82
Introductory meeting	22.04.14	Betmari, Melandah	04	93	97
Introductory meeting	22.04.14	KhandarCharpochim, Islampur	07	149	156
Introductory meeting	23.04.14	Basedpur, Dewangonj	02	74	76
Introductory meeting	24.04.14	Lokhipuruttar, Islampur	04	75	79

Introductory meeting	24.04.14	Sontia, JamalpurSadar	01	51	52
Introductory meeting	24.04.14	Tengapara, Melandah	08	67	75
Introductory meeting	28.04.14	Dhontala, Islampur	08	70	78
Introductory meeting	28.04.14	Sontiapotol, JamalpurSadar	03	47	50
Introductory meeting	29.04.14	Mollapara, Dewangonj	05	62	67
Introductory meeting	29.04.14	Tegoria, Melandah	03	51	54
Introductory meeting	30.04.14	Chinail, JamalpurSadar	02	69	71
Introductory meeting	30.04.14	Vangargram, Dewangonj	02	95	97
Introductory meeting	06.05.14	Station purbopara, JamalpurSadar	07	72	79
Introductory meeting	06.05.14	MohishBatan, Islampur	11	52	63
Introductory meeting	06.05.14	Pullakandi, Dewangonj	0	88	88
Introductory meeting	06.05.14	PurboCharpolisha, Melandah	06	54	60
Introductory meeting	08.05.14	Horipur, Melandah	06	54	60
Introductory meeting	08.05.14	Nayagram, Melandah	0	89	89
Introductory meeting	08.05.14	Sonakata, JamalpurSadar	02	58	60
Introductory meeting	11.05.14	Charpansi, Melandah	12	70	82
Introductory meeting	12.05.14	Uttar Moamari, Dewangonj	04	116	120
Introductory meeting	12.05.14	Dakhintogarchar, Melandah	11	76	87
Introductory meeting	14.05.14	Akandapara, Islampur	17	197	214
Introductory meeting	14.05.14	Pakullauttar, JamalpurSadar	06	96	102
Introductory meeting	15.05.14	Uttar togar Char, Melandah	08	94	102
Introductory meeting	17.05.14	Surulia, Melandah	04	79	83
Introductory meeting	18.05.14	Baniapara, Dewangonj	15	70	85
Introductory meeting	18.05.14	Tarakandi, JamalpurSadar	10	46	56
Introductory meeting	19.05.14	Uttar Valuka, Melandah	19	57	76
Introductory meeting	19.05.14	Natarkura, Melandah	06	31	37

Introductory meeting	20.05.14	Char hatiza, Melandah	04	116	120
Introductory meeting	20.05.14	Valuka, JamalpurSadar	07	66	73
Introductory meeting	21.05.14	Mukhsimla, Islampur	07	48	55
Introductory meeting	21.05.14	DetioSadipati, Melandah	08	69	77
Introductory meeting	22.05.14	Augogitala, JamalpurSadar	10	54	64
Introductory meeting	25.05.14	Khutar char, Dewangonj	03	148	151
Introductory meeting	25.05.14	Char hatiza, Melandah	22	78	100
		Total = 40	**262**	**3065**	**3327**

Introduction:

The Introductory meeting of TPM at village level was the first scheduled activity for the TPM project. 80 Introductory meetings were conducted in selected 80 villages where different committee leaders, general beneficiaries and poor or hardcore poor villagers were present. In some of the cases, socially respected and influential persons attended the meeting. It was intended to make the participants familiar with the concept of TPM. It was the very first activity of the project, introducing BDPC and its TPM team was also done during this meeting.

Objective: The major objectives of the introductory meeting at village level are as follows:
  ⬧ Introducing with community people
  ⬧ Introduce the committee leaders and members
  ⬧ Introduce the rationale of TPM and its various aspects.
  ⬧ Discuss goals and objectives of the TPM project.
  ⬧ Discuss various scheduled activities of TPM.

Methodology: The introductory meetings at village level were arranged by the respective four Program Facilitators of BDPC. They moved door to door for field mobilization. They discussed the aspects of TPM with the villagers as well as with the committee members. All were invited to the meeting for sharing their opinion, at the same time, to take part in the discussion. A suitable place and time was selected for conducting the introductory meeting. SDF officials were also present in most of the meetings.

Immediate Achievement/output of the program:
During the time period, both Jamalpur and Gaibandha team implemented the Introductory Meetings at the field level and achieved following accomplishments:
  ⬧ Introduced with leaders persons of various committees, different committee members, villagers (poor & hardcore poor) and SDF officials.
  ⬧ Make good relation and build up professional relationship with community level
  ⬧ Successfully completed 40 Introductory Meetings.
  ⬧ BDPC staffs became more familiar with the activities of Village-based institution.
  ⬧ A huge gathering took place during the meeting that indicated their appeal to this kind of activity.

Learning:

The programs can be conducted successfully if every stakeholder has a clear understanding of TPM. As it is a new concept in the context of Bangladesh, it should be discussed in a more understandable manner. Moreover, sound coordination is very much essential to earn the fruit of success.

Picture of Introductory Meeting at the village level:

7.8.2   Report of Monitoring Team Formation

Program Title: Sachetan Dal (Monitoring team) formation Report
Implementation Period: 18.05.14 to 13.07.14.
Program Conduction Place: Sacheton Dal formation meeting conducted in the 80 villages adjacent to Gram Samithi office.
Conducted by: The Program conducted by District Coordinator, Field Officer and Program facilitators.
Participants: During the program conduction different classes of participant were present such as villagers, beneficiaries of SDF, elite person in the selective village of BDPC.

Total number of participants and no. of male & female are mentioned below:

Sl No.	Name of Activity	Conduction Date	Name of the place, village, Upazila of Gaibandha	No. of Male	No. of female	Total participant
1)	Sachetan Dal formation	18.05.14	Andua	14	51	65
2)	Sachetan Dal formation	19.05.14	ProtabPurbopara	0	65	65
3)	Sachetan Dal formation	19.05.14	Shampur (Ramchandrapur)	0	91	91
4)	Sachetan Dal formation	19.05.14	TalukBajit	0	80	80
5)	Sachetan Dal formation	20.05.14	Shampur (Mohodipur)	6	74	80

6)	Sachetan Dal formation	20.05.14	PurboGopalpur	0	72	72
7)	Sachetan Dal formation	21.05.14	UttorPathandanga	0	67	67
8)	Sachetan Dal formation	21.05.14	UttorRifayetpur	5	64	69
9)	Sachetan Dal formation	22.05.14	PaschimKuptolaBadherpar	5	82	87
10)	Sachetan Dal formation	24.05.14	Bengulia	0	83	83
11)	Sachetan Dal formation	25.05.14	Moymontopur	9	62	71
12)	Sachetan Dal formation	25.05.14	PurboFaridpur	0	79	79
13)	Sachetan Dal formation	26.05.14	DakhinMoheshpur	3	78	81
14)	Sachetan Dal formation	27.05.14	Nasratpur	4	64	68
15)	Sachetan Dal formation	27.05.14	PaschimKhamarBoali	0	67	67
16)	Sachetan Dal formation	27.05.14	Uttor Durgapur	8	57	65
17)	Sachetan Dal formation	27.05.14	Chikni	0	72	72
18)	Sachetan Dal formation	28.05.14	Folimari	2	60	62
19)	Sachetan Dal formation	28.05.14	Debipur	4	61	65
20)	Sachetan Dal formation	28.05.14	Tengurjani	0	103	103
21)	Sachetan Dal formation	28.05.14	DakhinDhangara	3	97	100
22)	Sachetan Dal formation	29.05.14	Daudpur	0	54	54
23)	Sachetan Dal formation	29.05.14	Sreekhandi	0	72	72
24)	Sachetan Dal formation	29.05.14	Ramkrishnapur	7	75	82
25)	Sachetan Dal formation	31.05.14	Shimulia	0	72	72
26)	Sachetan Dal formation	31.05.14	Boro Durgapur-2	0	61	61
27)	Sachetan Dal formation	1.06.14	Koriata	4	92	96
28)	Sachetan Dal formation	1.06.14	sabekTajpur	12	80	92
29)	Sachetan Dal formation	2.06.14	Mirpur	3	88	91
30)	Sachetan Dal formation	2.06.14	Jineshar	9	90	99
31)	Sachetan Dal formation	2.06.14	Taraf Kamal	1	67	68

32)	Sachetan Dal formation	3.06.14	Uttor Folia	1	66	67
33)	Sachetan Dal formation	3.06.14	Dakhin Folia	0	57	57
34)	Sachetan Dal formation	3.06.14	Boali	0	91	91
35)	Sachetan Dal formation	5.06.14	ChakKumedpur	4	88	92
36)	Sachetan Dal formation	5.06.14	Kasiabari	2	94	96
37)	Sachetan Dal formation	7.07.14	Purbodeodova	4	75	79
38)	Sachetan Dal formation	9.07.14	PaschimKhamarPasgachi	6	80	86
39)	Sachetan Dal formation	9.07.14	Jangalia	5	78	83
40)	Sachetan Dal formation	13.07.14	UttorShampur	4	74	78
			Total = 40	**125**	**2983**	**3108**

Name of Activity	Conduction Date	Name of the place, village, Upazila of Jamalpur	No. of Male	No. of female	Total participant
Sachetan Dal formation	21.04.14	Khanpara, Dewangonj	02	80	82
Sachetan Dal formation	22.04.14	Baniabari, Melaandah	03	68	71
Sachetan Dal formation	22.04.14	Betmari, Melandah	04	93	97
Sachetan Dal formation	22.04.14	KhandarCharpochim, Islampur	07	149	156
Sachetan Dal formation	23.04.14	Basedpur, Dewangonj	02	74	76
Sachetan Dal formation	24.04.14	Lokhipuruttar, Islampur	04	75	79
Sachetan Dal formation	24.04.14	Sontia, JamalpurSadar	01	51	52
Sachetan Dal formation	24.04.14	Tengapara, Melandah	08	67	75
Sachetan Dal formation	27.04.14	Digpait, JamalpurSadar	02	61	63
Sachetan Dal formation	28.04.14	Dhontala, Islampur	08	70	78
Sachetan Dal formation	28.04.14	Sontiapotol, JamalpurSadar	03	47	50
Sachetan Dal formation	29.04.14	Mollapara, Dewangonj	05	62	67
Sachetan Dal formation	30.04.14	Chinail, JamalpurSadar	02	69	71
Sachetan Dal formation	30.04.14	Vangargram, Dewangonj	02	95	97
Sachetan Dal formation	04.05.14	Tegoria, Melandah	02	38	40
Sachetan Dal formation	06.05.14	Station purbopara, JamalpurSadar	07	72	79
Sachetan Dal formation	06.05.14	MohishBatan, Islampur	11	52	63
Sachetan Dal formation	06.05.14	Pullakandi, Dewangonj	0	88	88
Sachetan Dal formation	06.05.14	purboCharpolisha, Melandah	06	54	60
Sachetan Dal formation	08.05.14	Horipur, Melandah	06	54	60
Sachetan Dal formation	08.05.14	Nayagram, Melandah	0	89	89
Sachetan Dal formation	08.05.14	Sonakata, JamalpurSadar	02	58	60
Sachetan Dal formation	11.05.14	Charpansi, Melandah	12	70	82
Sachetan Dal formation	12.05.14	Uttar Moamari, Dewangonj	04	116	120
Sachetan Dal formation	12.05.14	Dakhintogarchar, Melandah	11	76	87

Sachetan Dal formation	14.05.14	Akandapara, Islampur	17	197	214
Sachetan Dal formation	14.05.14	Pakullauttar, JamalpurSadar	06	96	102
Sachetan Dal formation	15.05.14	Uttar togar Char, Melandah	08	94	102
Sachetan Dal formation	17.05.14	Surulia, Melandah	04	79	83
Sachetan Dal formation	18.05.14	Baniapara, Dewangonj	15	70	85
Sachetan Dal formation	18.05.14	Tarakandi, JamalpurSadar	10	46	56
Sachetan Dal formation	19.05.14	Uttar Valuka, Melandah	19	57	76
Sachetan Dal formation	20.05.14	Char hatiza, Melandah	04	116	120
Sachetan Dal formation	20.05.14	Valuka, JamalpurSadar	07	66	73
Sachetan Dal formation	21.05.14	DetioSadipati, Melandah	08	69	77
Sachetan Dal formation	22.05.14	Augogitala, JamalpurSadar	10	54	64
Sachetan Dal formation	25.05.14	Khutar char, Dewangonj	03	148	151
Sachetan Dal formation	25.05.14	Char hatiza, Melandah	22	78	100
Sachetan Dal formation	26.05.14	Mukhsimla, Islampur	10	50	60
Sachetan Dal formation	26.05.14	Natarkura, Melandah	05	55	60
		Total = 40	**262**	**3103**	**3365**

Introduction: For implementation of TPM activities, a team entitled as 'Sachetan Dal' was formed in all selected villages. The rationale of forming Sacheton Dols is capacity building of the village-based institutions, as well as, ensuring the practice of accountability at the community level. All 40 Sachetan Dals were formed out of 40 scheduled by this time, Sachetan Dals were consisted of 20 members. The divisions were as such, 3-5 members from SAC, 5-7 from general beneficiaries and 10 from poor and hardcore poor households, who are excluded from the beneficiary list.
The Sachetan Dals were formed in consultation with the committee members and the participants of the meeting. During the selection of Sachetan Dal's members, the participants who were interested to be a part of it raised their hands and the participants themselves selected the persons who should be a part of Sacheton Dol.

The roles and responsibilities of Sachetan Dals were also made clear to them by the BDPC team. It was also mentioned that the members of Sachetan Dal will not get any direct benefits from BDPC. The BDPC TPM team vividly mentioned that the members of Sachetan Dal will get some orientation on rights, human rights, good governance and accountability. They were also told that the members would be responsible for conducting different social audit tools at the village level institutions.

Objective: The objectives of the Sachetan Dal formation are:

- Create awareness and clear understanding about the concept of Rights, human rights, transparency, Social accountability and good governance among Sachetan Dal members (SDF Beneficiaries and villagers).
- Ensure accountability among the responsible persons in the process of fund management and institutional capacity building.
- Conduct Social Audit with the assistance of BDPC.

Methodology: The selection procedure of Sachetan Dal's member was a participatory one. The participants attended the meeting selected the members who complies with the composition of Sachetan Dals. The committee members and general beneficiaries, both of the groups took part in the process of selection. After being selected, the members enlisted their names to the BDPC staffs as Sachetan Dal members.

Immediate Achievement/output of the program:

The immediate achievements of this program were as follows.

- Successful conduction of 80 Sachetan Dals in the selected villages.
- A huge participation was ensured in most of the villages.
- The village-based institution leaders and beneficiaries got a clear understanding about TPM and the roles and responsibilities of Sachetan Dal members.
- Build up a relation with the community people.

Mechanisms overcome the challenge/Recommendation:

- Making the concept of TPM clear to all respective parties.
- Ensure full and effective coordination and cooperation among the parties involved.
- Clearly identify the issues conflicting and try to resolve it collectively.
- Ensure a friendly relation with the community people and SDF as well.

Learning:

The community people are an asset and they can be used in a good manner if they can be organized.

7.8.3 Report of Orientation on SA tools to monitoring team

Implementation Period: Starting from 01.06.2014 to 30.06.2014
Duration of orientation program: One day (Three hours in every day)
Program conduction place: Sachetan Dal orientation conducts 40 villages in the Gram Samithi office and adjacent area of *Gram samati* office.
Type of participants: During conduction the orientation program of Sachetan Dal different type of participants were present in the program such as Sachetan Dal members, committee members and general beneficiary of SDF.
Conducted by: District coordinator, Field Officer and Program facilitator.
Used materials: Both teams used various stationary such as attendance shit, white paper and electronics equipment such as Camera and Recorder during the conduction of Orientation of Sachetan Dal on Social Audit.
Number of participant:
Total number of participants and no. of male & female are mentioned below:

SI	Name of Activity	Conduction Date	Name of the village, Upazila of Jamalpur district	No. of Male	No. of female	Total participant
1	Orientation on SA for Sachetan Dal	04.06.14	Charhatiza, Malandah	02	21	23
2	Orientation on SA for Sachetan Dal	05.06.14	Betmari, Malandah	02	19	21
3	Orientation on SA for Sachetan Dal	05.06.14	Teghoria, Malandah	01	22	23
4	Orientation on SA for Sachetan Dal	08.06.14	Khanpara, Dewangonj	00	24	24
5	Orientation on SA for Sachetan Dal	08.06.14	Kandar char pachim, Islampur	00	22	22
6	Orientation on SA for Sachetan Dal	09.06.14	Pakulla Uttar, Jamalpur Sadar	03	19	22
7	Orientation on SA for Sachetan Dal	10.06.14	Basedpur, Dewangonj	01	23	24
8	Orientation on SA for Sachetan Dal	10.06.14	Laximpur Uttat, Islampur	02	18	20
9	Orientation on SA for Sachetan Dal	11.06.14	Tarakandi, Jamalpur	01	21	22
10	Orientation on SA for Sachetan Dal	11.06.14	Ditio Sadipati, Malandha	02	22	24
11	Orientation on SA for Sachetan Dal	12.06.14	Mukhsimla, Islampur	01	21	22
12	Orientation on SA for Sachetan Dal	12.06.14	Vangar gram, Dewangonj	00	22	22
13	Orientation on SA for Sachetan Dal	16..6.14	Station Pubopara, Jamalpur Sadar	00	23	23
14	Orientation on SA for Sachetan Dal	16.06.14	Sonakata, Jamalpur Sadar	00	24	24
15	Orientation on SA for Sachetan Dal	16.06.14	Uttar Togar char, Melandha	02	23	25
16	Orientation on SA for Sachetan Dal	16.06.14	Dakhin Togar char, Memandha	04	21	25

17	Orientation on SA for Sachetan Dal	17.06.14	Mollapara, Dewangonj	01	20	21
18	Orientation on SA for Sachetan Dal	17.06.14	Surulia, Melandha	00	22	22
19	Orientation on SA for Sachetan Dal	17.06.14	Char Hatibanga, Dewangnoj	01	22	23
20	Orientation on SA for Sachetan Dal	17.06.14	Char Pansi, Melandha	00	22	22
21	Orientation on SA for Sachetan Dal	18.06.14	Chinail, Jamalpur Sadar	00	22	22
22	Orientation on SA for Sachetan Dal	18.06.14	Baniabari, Melandha	01	24	25
23	Orientation on SA for Sachetan Dal	18.06.14	Tengapara, Melandha	01	22	23
24	Orientation on SA for Sachetan Dal	19.06.14	Uttar Moamari, Dewangonj	01	21	22
25	Orientation on SA for Sachetan Dal	19.06.14	Dhantola, Islampur	01	21	22
26	Orientation on SA for Sachetan Dal	19.06.14	Baniapara, Dewangonj	01	24	25
27	Orientation on SA for Sachetan Dal	19.06.14	Mohish batan, Islampur	01	22	23
28	Orientation on SA for Sachetan Dal	22.06.14	Digpait, Jamalpur Sadar	00	23	23
29	Orientation on SA for Sachetan Dal	23.06.14	Akandapara-01, Islampur	03	20	23
30	Orientation on SA for Sachetan Dal	23.06.14	Noya gram (Bahadurabad), Dewangonj	00	23	23
31	Orientation on SA for Sachetan Dal	24.06.14	Sontia, Jamalpur Sadar	01	22	23
32	Orientation on SA for Sachetan Dal	24.06.14	Sontia potal, Jamalpur Sadar	00	23	23
33	Orientation on SA for Sachetan Dal	24.06.14	Purbo char Polisha, Melandha	01	22	23
34	Orientation on SA for Sachetan Dal	25.06.14	Uttor Valuka, Melandha	02	20	22
35	Orientation on SA for Sachetan Dal	26.06.14	Khutar Char, Dewangonj	01	23	24
36	Orientation on SA for Sachetan Dal	26.06.14	Valuka, Jamalpur Sadar	00	23	23
37	Orientation on SA for Sachetan Dal	26.06.14	Pollajandi, Dewangonj	01	22	23
38	Orientation on SA for Sachetan Dal	29.06.14	Ajugitola, Jamalpur Sadar	02	20	22
39	Orientation on SA for Sachetan Dal	29.06.14	Horipur, Melandha	00	22	22
40	Orientation on SA for Sachetan Dal	30.06.14	Notarkura, Melandha	02	20	22
			Grand Total = 40	42	870	912

SI	Name of Activity	Conduction Date	Name of the village, Upazila of Gaibandha	No. of Male	No. of female	Total participant
1	Orientation on SA for Sachetan Dal	15.06.14	Uttor Folia	1	23	24
2	Orientation on SA for Sachetan Dal	16.06.14	Purbo Gopalpur	0	25	25
3	Orientation on SA for Sachetan Dal	18.06.14	Uttor Rifayetpur	2	23	25
4	Orientation on SA for Sachetan Dal	18.06.14	Protab Purbopara	2	23	25
5	Orientation on SA for Sachetan Dal	19.06.14	Boali	0	24	24
6	Orientation on SA for Sachetan Dal	19.06.14	Shampur	0	20	20
7	Orientation on SA for Sachetan Dal	21.06.14	Mirpur	0	24	24
8	Orientation on SA for Sachetan Dal	21.06.14	Taluk Bajit	0	24	24
9	Orientation on SA for Sachetan Dal	21.06.14	Shampur	0	28	28
10	Orientation on SA for Sachetan Dal	22.06.14	Uttorpathandanga	0	23	23
11	Orientation on SA for Sachetan Dal	22.06.14	Andua	4	21	25
12	Orientation on SA for Sachetan Dal	22.06.14	Shimulia	0	24	24
13	Orientation on SA for Sachetan Dal	23.06.14	Folimari	0	24	24
14	Orientation on SA for Sachetan Dal	24.06.14	Paschim Kuptola Badherpar	2	25	27
15	Orientation on SA for Sachetan Dal	23.06.14	Chikni	0	21	21
16	Orientation on SA for Sachetan Dal	25.06.14	Chak Kumedpur	2	22	24
17	Orientation on SA for Sachetan Dal	23.06.14	Uttor Durgapur	3	22	25
18	Orientation on SA for Sachetan Dal	25.06.14	Debipur	1	23	24
19	Orientation on SA for Sachetan Dal	03.07.14	Moymontopur	0	26	26
20	Orientation on SA for Sachetan Dal	26.06.14	Nasratpur	1	23	24
21	Orientation on SA for Sachetan Dal	26.06.14	Paschim Khamar Boali	0	23	23
22	Orientation on SA for Sachetan Dal	26.06.14	Taraf Kamal	1	25	26
23	Orientation on SA for Sachetan Dal	28.06.14	Tengurjani	0	25	25
24	Orientation on SA for Sachetan Dal	29.06.14	Koriata	2	21	23
25	Orientation on SA for	29.06.14	Ramkrishnapur	0	24	24

	Sachetan Dal					
26	Orientation on SA for Sachetan Dal	29.06.14	Sreekhandi	2	20	22
27	Orientation on SA for Sachetan Dal	30.05.14	Daudpur	0	24	24
28	Orientation on SA for Sachetan Dal	30.06.14	Boro Durgapur-2	0	23	23
29	Orientation on SA for Sachetan Dal	1.07.14	Kasiabari	0	23	23
30	Orientation on SA for Sachetan Dal	1.07.14	Bengulia	1	23	24
31	Orientation on SA for Sachetan Dal	2.07.14	DakhinDhangara	3	24	27
32	Orientation on SA for Sachetan Dal	2.07.14	SabekTajpur	0	23	23
33	Orientation on SA for Sachetan Dal	3.07.14	Dakhin Folia	0	24	24
34	Orientation on SA for Sachetan Dal	5.07.14	DakhinMoheshpur	0	21	21
35	Orientation on SA for Sachetan Dal	6.07.14	PurboFaridpur	1	25	26
36	Orientation on SA for Sachetan Dal	9.07.14	PaschimKhamarPasgachi	4	21	25
37	Orientation on SA for Sachetan Dal	10.07.14	PurboDeodova	0	24	24
38	Orientation on SA for Sachetan Dal	13.07.14	Jangalia	2	21	23
39	Orientation on SA for Sachetan Dal	14.07.14	Jeneshar	0	24	24
40	Orientation on SA for Sachetan Dal	16.07.14	UttorShampur	2	25	27
			Grand Total = 40	**36**	**931**	**967**

Background: As a part of the TPM project, TPM team has introduced the concepts and rationale of TPM to the community people as well as to the SDF officials. That's why BDPC organized an introductory meeting of TPM at village level, which was followed by formation of Sacheton Dol. The Sachetan Dal team consists of 20 members, which includes 3-5 members from SAC, 5-7 members from general beneficiaries and 10 from poor and hardcore non-beneficiaries. Later the Sachetan Dals were provided with orientations on Rights, Basic Rights, Human Rights, Good governance, Transparency and Accountability.

The TPM team has conducted 80 orientation programs in selected 40 villages where the participants were not only the members of Sachetan Dals, but also some of the committee members and SDF officials as well. The orientation program was conducted in a participatory manner where the participants took part in discussion. There they took part in group works and made presentations on the matters discussed during the orientation program.

Objectives: The major objectives of orientation of Sachetan Dal are:
- To make clear understand about the project.
- Roles of Sachetan Dal

- To provide concrete information about rights, transparency, accountability, Good governance and social accountability tools.
- Make the members of Sachetan Dal aware about Rights, Basic Rights, Human Rights, Good Governance, and Transparency& Accountability.
- Clearly describe the importance of participation in the process of decision-making and implementation at the institutional level.

Methodology: The orientation programs were conducted in a participatory manner. For conduction of the orientation program the BDPC team was provided with a guideline and they facilitated the programs as per the guidelines. BDPC team briefed them about right, basic needs, human rights and good governance. The members of the Sachetan Dal participated in group works and they did presentations on the subject matters of the orientations programs. They themselves wrote on poster papers and presented those in front of the audiences.

Prior to conduction of the orientation program, the targeted audiences were mobilized by the BDPC facilitators and a fixed date and venue was selected for each of the programs. The date and venue was selected with the consent of the members of Sachetan Dals. The respective committee leaders of the respective villages were also made aware of the programs.

Learning: Participatory training or Orientation create friendly environment and space for giving opinion, sharing indigenous knowledge, provide information about specifics topic and concept. As a result participant catching knowledge easily and they can be aware about the concepts from the training.

Picture: Charhatiza, Melandah, Jamalpur   *Picture: Vangargram, Dewangonj, Jamalpur*

7.8.4   Status of the participants and date for regular coordination meeting

SI	Name of Activity	Conduction Date	Name of the place, village, Upazila of Jamalpur	No. of Male	No. of female	Total participant
1	Quarterly meeting with Sachetan Dal	05.07.14	Charpansi, Melandah	0	18	18
2	Quarterly meeting with Sachetan Dal	06.07.14	Digpait, Jamalpur Sadar	0	18	18
3	Quarterly meeting with Sachetan Dal	06.07.14	Pullakandi	0	20	20
4	Quarterly meeting with Sachetan Dal	07.07.14	Uttar Togarchar, Melandah	1	19	20

5	Quarterly meeting with Sachetan Dal	07.07.14	Dakhin Togarchar, Melandah	2	18	20
6	Quarterly meeting with Sachetan Dal	07.07.14	Charhatiza, Melandah	2	17	19
7	Quarterly meeting with Sachetan Dal	07.07.14	Surulia, Melandah	0	19	19
8	Quarterly meeting with Sachetan Dal	08.07.14	Char hativanga, Dewangonj	0	17	17
9	Quarterly meeting with Sachetan Dal	08.7.14	Mollapara, Dewangonj	1	18	19
10	Quarterly meeting with Sachetan Dal	08.07.14	Sontia potol, Jamalpur Sadar	0	19	19
11	Quarterly meeting with Sachetan Dal	08.07.14	Sontia, Jamalpur Sadr	0	18	18
12	Quarterly meeting with Sachetan Dal	09.07.14	Tengapara, Melandah	0	19	19
13	Quarterly meeting with Sachetan Dal	09.07.14	Baniabari, Melandah	0	19	19
14	Quarterly meeting with Sachetan Dal	09.07.14	Mohiushbatan, Islampur	0	20	20
15	Quarterly meeting with Sachetan Dal	09.07.14	Dhontola, Islampur	0	19	19
16	Quarterly meeting with Sachetan Dal	10.07.14	Sonakata, Jamalpur sadar	0	17	17
17	Quarterly meeting with Sachetan Dal	10.07.14	Station purbopara, Jamalpur sdar	0	16	16
18	Quarterly meeting with Sachetan Dal	10.07.14	Nayagram, Dewangonj	0	19	19
19	Quarterly meeting with Sachetan Dal	10.07.14	Vangar Gram, Dewangonj	0	20	20
20	Quarterly meeting with Sachetan Dal	13.07.14	Uttar Valuka, Melandah	2	16	18
21	Quarterly meeting with Sachetan Dal	13.07.14	Purbo Char Polisha, Melandah	1	16	17
22	Quarterly meeting with Sachetan Dal	13.07.14	Betmari, Melandah	2	17	19
23	Quarterly meeting with Sachetan Dal	14.07.14	Pakulla Uttar, Jamalpur Sadar	0	18	18
24	Quarterly meeting with Sachetan Dal	14.07.14	Chenail, Jamalpur Sadar	0	19	19
25	Quarterly meeting with Sachetan Dal	14.07.14	Uttar Moamari, Dewanganj	1	17	18
26	Quarterly meeting with Sachetan Dal	14.07.14	Baniapara, Dwanganj	0	18	18
27	Quarterly meeting with Sachetan Dal	15.07.14	Ditio Sadipati, Melandah	1	19	20
28	Quarterly meeting with Sachetan Dal	15.07.14	Kandarchar Poshchim, Islampur	0	18	18
29	Quarterly meeting with Sachetan Dal	15.07.14	Laxmipur Uttar, Islampur	1	18	19
30	Quarterly meeting with Sachetan Dal	16.07.14	Basedpur, Dewanganj	0	19	19

31	Quarterly meeting with Sachetan Dal	16.07.14	Khutarchar, Dewanganj	1	17	18
32	Quarterly meeting with Sachetan Dal	16.07.14	Valuka, Jamalpur Sadar	0	17	17
33	Quarterly meeting with Sachetan Dal	16.07.14	Tarakandi, Jamalpur Sadar	1	19	20
34	Quarterly meeting with Sachetan Dal	17.07.14	Horipur, Melandah	1	19	20
35	Quarterly meeting with Sachetan Dal	17.07.14	Notarkura, Melandah	2	18	20
36	Quarterly meeting with Sachetan Dal	20.07.14	Muksimla, Islampur	1	18	19
37	Quarterly meeting with Sachetan Dal	20.07.14	Khanpara, Dewanganj	0	19	19
38	Quarterly meeting with Sachetan Dal	20.07.14	Ajugitola, Jamalpur Sadar	2	17	19
39	Quarterly meeting with Sachetan Dal	21.07.14	Teghuria, Melandah	1	18	19
40	Quarterly meeting with Sachetan Dal	21.07.14	Akondopara, Islampur	2	18	20
41	Quarterly Meeting with Sachetan Dal	11/09/2014	Uttar Moamari	02	21	23
42	Quarterly Meeting with Sachetan Dal	14.09.2014	Notarkura	0	20	20
43	Quarterly Meeting with Sachetan Dal	15.09.2014	Mukhsimla	01	18	19
44	Quarterly Meeting with Sachetan Dal	16.09.2014	Baniapara	02	22	24
45	Quarterly Meeting with Sachetan Dal	17.09.2014	Tengapara	0	20	20
46	Quarterly Meeting with Sachetan Dal	17.09.2014	Ajugitola	02	15	17
47	Quarterly Meeting with Sachetan Dal	22.09.2014	Horipur	0	20	20
48	Quarterly Meeting with Sachetan Dal	23.09.2014	Digpait	0	17	17
49	Quarterly Meeting with Sachetan Dal	23.09.2014	Chinail	0	18	18
50	Quarterly Meeting with Sachetan Dal	23.09.2014	Khanpara	0	23	23
51	Quarterly Meeting with Sachetan Dal	25.09.2014	Khandarchar Pochim	0	20	20
52	Quarterly Meeting with Sachetan Dal	25.09.2014	pollakandi	0	20	20
53	Quarterly Meeting with Sachetan Dal	28.09.2014	Charpolisha	01	19	20
54	Quarterly Meeting with Sachetan Dal	14/10/2014	Detiosadipati, Melandah	01	16	17
55	Quarterly Meeting with Sachetan Dal	14/10/2014	Basedpur, Dewangonj	01	19	20
56	Quarterly Meeting with Sachetan Dal	14/10/2014	Vangargram, Dewangonj	0	19	19

57	Quarterly Meeting with Sachetan Dal	14/10/2014	Sontia	0	16	16
58	Quarterly Meeting with Sachetan Dal	14/10/2014	Sontia Potol	0	16	16
59	Quarterly Meeting with Sachetan Dal	14/10/2014	Surulia	0	18	18
60	Quarterly Meeting with Sachetan Dal	14/10/2014	Char Hatija	01	15	16
61	Quarterly Meeting with Sachetan Dal	15.10.14	Baniabari	0	19	19
62	Quarterly Meeting with Sachetan Dal	15.10.14	Tarakandi	01	19	20
63	Quarterly Meeting with Sachetan Dal	15.10.14	Valuka	0	16	16
64	Quarterly Meeting with Sachetan Dal	15.10.14	Dhontola	0	19	19
65	Quarterly Meeting with Sachetan Dal	15.10.14	Mohishbathan	0	17	17
66	Quarterly Meeting with Sachetan Dal	15.10.14	Noyagram	0	20	20
67	Quarterly Meeting with Sachetan Dal	15.10.14	Khutarchar	0	19	19
68	Quarterly Meeting with Sachetan Dal	16.10.14	Char Pansi	0	18	18
69	Quarterly Meeting with Sachetan Dal	16.10.14	Uttar Valuka	02	16	18
70	Quarterly Meeting with Sachetan Dal	16.10.14	Char Hativanga	0	19	19
71	Quarterly Meeting with Sachetan Dal	16.10.14	Mollapara	01	19	20
72	Quarterly Meeting with Sachetan Dal	16.10.14	Uttar Togarchar	01	17	18
73	Quarterly Meeting with Sachetan Dal	16.10.14	Dokhin Togarchar	02	16	18
74	Quarterly Meeting with Sachetan Dal	16.10.14	Station Purbopara	0	17	17
75	Quarterly Meeting with Sachetan Dal	16.10.14	Sonakata	0	17	17
76	Quarterly Meeting with Sachetan Dal	18.10.14	Pakulla Uttar	01	18	19
77	Quarterly Meeting with Sachetan Dal	18.10.14	Teghuria	01	19	20
78	Quarterly Meeting with Sachetan Dal	18.10.14	Betmari	01	15	16
79	Quarterly Meeting with Sachetan Dal	18.10.14	Laxmipur Uttar	01	15	16
80	Quarterly Meeting with Sachetan Dal	18.10.14	Akanpara	02	16	18
81	Quarterly Meeting with Sachetan Dal	20.10.14	Uttar Moamari	01	18	19
82	Quarterly Meeting with Sachetan Dal	20.10.14	Kandarchar Poshchim	0	18	18

83	Quarterly Meeting with Sachetan Dal	20.10.14	Ajugitola	02	15	17
84	Quarterly Meeting with Sachetan Dal	20.10.14	Thengapara	0	17	17
85	Quarterly Meeting with Sachetan Dal	21.10.14	Mukhsimla	01	17	18
86	Quarterly Meeting with Sachetan Dal	21.10.14	Mohishbatan	0	17	17
87	Quarterly Meeting with Sachetan Dal	21.10.14	Baniapara	0	20	20
88	Quarterly Meeting with Sachetan Dal	21.10.14	Pullakandi	0	20	20
89	Quarterly Meeting with Sachetan Dal	21.10.14	Chenail	0	19	19
90	Quarterly Meeting with Sachetan Dal	21.10.14	Digpait	0	17	17
91	Quarterly Meeting with Sachetan Dal	22.10.14	Khanpara	0	21	21
92	Quarterly Meeting with Sachetan Dal	22.10.14	Basedpur	0	20	20
93	Quarterly Meeting with Sachetan Dal	22.10.14	Baniabari	0	18	18
94	Quarterly Meeting with Sachetan Dal	22.10.14	Notarkura	01	17	18
95	Quarterly Meeting with Sachetan Dal	22.10.14	Sontia	0	18	18
96	Quarterly Meeting with Sachetan Dal	22.10.14	Sontia Potol	0	18	18
97	Quarterly Meeting with Sachetan Dal	22.10.14	Dhontola	0	19	19
98	Quarterly Meeting with Sachetan Dal	22.10.14	Akonpara	02	15	17
99	Quarterly Meeting with Sachetan Dal	23.10.14	Surulia		17	17
100	Quarterly Meeting with Sachetan Dal	23.10.14	Charhatija	01	17	18
101	Quarterly Meeting with Sachetan Dal	23.10.14	Sonakata	0	18	18
102	Quarterly Meeting with Sachetan Dal	23.10.14	Station Purbopara	0	19	19
103	Quarterly Meeting with Sachetan Dal	23.10.14	Horipur	0	17	17
104	Quarterly Meeting with Sachetan Dal	23.10.14	Ditio Sadipati	02	16	18
105	Quarterly Meeting with Sachetan Dal	23.10.14	Mollapara	01	18	19
106	Quarterly Meeting with Sachetan Dal	23.10.14	Charhatija	0	20	20
107	Quarterly Meeting with Sachetan Dal	26.10.14	Laxmipur Uttar	01	17	18
108	Quarterly Meeting with Sachetan Dal	26.10.14	Khutarchar	01	18	19

109	Quarterly Meeting with Sachetan Dal	26.10.14	Teghuria	0	19	19
110	Quarterly Meeting with Sachetan Dal	26.10.14	Pakulla Uttar	0	19	19
111	Quarterly Meeting with Sachetan Dal	27.10.14	Dokhin Togarchar	02	17	19
112	Quarterly Meeting with Sachetan Dal	27.10.14	Uttar Togarchar	01	18	19
113	Quarterly Meeting with Sachetan Dal	27.10.14	Valuka	0	18	18
114	Quarterly Meeting with Sachetan Dal	27.10.14	Noyagram	0	19	19
115	Quarterly Meeting with Sachetan Dal	27.10.14	Vangargram	0	20	20
116	Quarterly Meeting with Sachetan Dal	27.10.14	Charpansi	0	18	18
117	Quarterly Meeting with Sachetan Dal	27.10.14	Uttar Valuka	02	17	19
118	Quarterly Meeting with Sachetan Dal	06/11/2014	Betmari, Melandah	01	17	18
119	Quarterly Meeting with Sachetan Dal	13/11/2014	Tarakandi, Jamalpur Sadar	01	16	17
120	Quarterly Meeting with Sachetan Dal	22/11/2014	Purbocharpolisha, Melandah	01	18	19
			Total = 120	**70**	**2165**	**2235**

SI	Name of Activity	Conduction Date	Name of the village, Upazila of Gaibandha	No. of Male	No. of female	Total participant
1)	Quarterly Meeting with Sachetan Dal	13.07.14	Bengulia	0	22	22
2)	Quarterly Meeting with Sachetan Dal	14.07.14	Jeneshar	0	21	21
3)	Quarterly Meeting with Sachetan Dal	14.07.14	Tengurjani	0	24	24
4)	Quarterly Meeting with Sachetan Dal	15.07.14	Paschim Khamar Pasgachi	4	21	25
5)	Quarterly Meeting with Sachetan Dal	15.07.14	Purbo Deo Dova	0	20	20
6)	Quarterly Meeting with Sachetan Dal	16.07.14	Purbo Gopalpur	0	25	25
7)	Quarterly Meeting with Sachetan Dal	16.07.14	Jangalia	1	22	23
8)	Quarterly Meeting with Sachetan Dal	16.07.14	Uttor Shampur	2	25	27
9)	Quarterly Meeting with Sachetan Dal	17.07.14	Boro Durgapur-2	0	24	24
10)	Quarterly Meeting with Sachetan Dal	17.07.14	Shampur	0	22	22
11)	Quarterly Meeting with Sachetan Dal	17.07.14	Koriata	2	22	24
12)	Quarterly Meeting with Sachetan Dal	19.07.14	Debipur	1	26	27
13)	Quarterly Meeting with Sachetan Dal	19.07.14	Boali	0	24	24
14)	Quarterly Meeting with Sachetan Dal	19.07.14	Taraf Kamal	1	25	26
15)	Quarterly Meeting with Sachetan Dal	19.07.14	SabekTajpur	0	21	21
16)	Quarterly Meeting with Sachetan Dal	19.07.14	Paschim Kuptola Badherpar	1	24	25
17)	Quarterly Meeting with Sachetan Dal	20.07.14	Ramkrishnapur	0	23	23
18)	Quarterly Meeting with Sachetan Dal	20.07.14	Jeneshar	0	26	26
19)	Quarterly Meeting with Sachetan Dal	20.07.14	Paschim Khamar Boali	0	22	22
20)	Quarterly Meeting with Sachetan Dal	20.07.14	Nasratpur	2	21	23
21)	Quarterly Meeting with Sachetan Dal	20.07.14	Uttor Durgapur	0	22	22
22)	Quarterly Meeting with Sachetan Dal	21.07.14	Kasiabari	2	22	24
23)	Quarterly Meeting with Sachetan Dal	21.07.14	Shimulia	0	24	24
24)	Quarterly Meeting with Sachetan Dal	21.07.14	Andua	0	19	19
25)	Quarterly Meeting	21.07.14	Chikni	0	19	19

			with Sachetan Dal			
26)	Quarterly Meeting with Sachetan Dal	22.07.14	Uttor Pathandanga	0	26	26
27)	Quarterly Meeting with Sachetan Dal	22.07.14	Daudpur	0	22	22
28)	Quarterly Meeting with Sachetan Dal	22.07.14	Chak Kumedpur	1	19	20
29)	Quarterly Meeting with Sachetan Dal	22.07.14	Sreekhandi	1	21	22
30)	Quarterly Meeting with Sachetan Dal	23.07.14	Mirpur	0	17	17
31)	Quarterly Meeting with Sachetan Dal	23.07.14	Folimari	0	22	22
32)	Quarterly Meeting with Sachetan Dal	23.07.14	Dakhin Mohespur	0	23	23
33)	Quarterly Meeting with Sachetan Dal	23.07.14	Dakhin Dhangara	4	22	26
34)	Quarterly Meeting with Sachetan Dal	23.07.14	Moymontopur	0	26	26
35)	Quarterly Meeting with Sachetan Dal	24.07.14	Taluk Bajit	0	23	23
36)	Quarterly Meeting with Sachetan Dal	24.07.14	Dakhin Folia	0	23	23
37)	Quarterly Meeting with Sachetan Dal	24.07.14	Uttor Folia	0	24	24
38)	Quarterly Meeting with Sachetan Dal	24.07.14	Uttor Rifayetpur	0	24	24
39)	Quarterly Meeting with Sachetan Dal	24.07.14	Shampur	0	26	26
40)	Quarterly Meeting with Sachetan Dal	10.08.14	Purbo Faridpur	0	22	22
41)	Quarterly Meeting with Sachetan Dal	10.08.14	Protab Purbopara	0	21	21
42)	Quarterly Meeting with Sachetan Dal	19.08.14	Paschim Khamar Pasgachi	8	18	26
43)	Quarterly Meeting with Sachetan Dal	20.10.14	Bengulia	0	23	23
44)	Quarterly Meeting with Sachetan Dal	10.09.14	Tengurjani	0	25	25
45)	Quarterly Meeting with Sachetan Dal	29.09.14	Protab Purbopara	0	30	30
46)	Quarterly Meeting with Sachetan Dal	17.08.14	Purbo Deo Dova	0	18	18
47)	Quarterly Meeting with Sachetan Dal	28.08.14	Purbo Gopalpur	0	23	23
48)	Quarterly Meeting with Sachetan Dal	24.08.14	Jangalia	1	24	25
49)	Quarterly Meeting with Sachetan Dal	24.09.14	UttorShampur	10	14	24
50)	Quarterly Meeting with Sachetan Dal	15.10.14	Boro Durgapur-2	0	23	23
51)	Quarterly Meeting	2.09.14	Shampur	0	21	21

	with Sachetan Dal					
52)	Quarterly Meeting with Sachetan Dal	9.09.14	Koriata	1	20	21
53)	Quarterly Meeting with Sachetan Dal	7.09.14	Debipur	0	24	24
54)	Quarterly Meeting with Sachetan Dal	20.10.14	Boali	0	25	25
55)	Quarterly Meeting with Sachetan Dal	16.09.14	Taraf Kamal	1	27	28
56)	Quarterly Meeting with Sachetan Dal	27.08.14	SabekTajpur	0	19	19
57)	Quarterly Meeting with Sachetan Dal	17.09.14	PaschimKuptolaBadherpar	1	27	28
58)	Quarterly Meeting with Sachetan Dal	16.10.14	Ramkrishnapur	1	19	20
59)	Quarterly Meeting with Sachetan Dal	16.10.14	PaschimKhamarBoali	1	23	24
60)	Quarterly Meeting with Sachetan Dal	16.10.14	Nasratpur	1	22	23
61)	Quarterly Meeting with Sachetan Dal	6.09.14	Uttor Durgapur	0	20	20
62)	Quarterly Meeting with Sachetan Dal	15.09.14	Kasiabari	0	27	27
63)	Quarterly Meeting with Sachetan Dal	1.10.14	Shimulia	0	20	20
64)	Quarterly Meeting with Sachetan Dal	18.09.14	Andua	2	21	23
65)	Quarterly Meeting with Sachetan Dal	6.09.14	Chikni	0	20	20
66)	Quarterly Meeting with Sachetan Dal	1.10.14	UttorPathandanga	1	24	25
67)	Quarterly Meeting with Sachetan Dal	1.09.14	Daudpur	0	19	19
68)	Quarterly Meeting with Sachetan Dal	21.08.14	ChakKumedpur	0	17	17
69)	Quarterly Meeting with Sachetan Dal	22.09.14	Sreekhandi	1	23	24
70)	Quarterly Meeting with Sachetan Dal	1.10.14	Mirpur	0	22	22
71)	Quarterly Meeting with Sachetan Dal	31.08.14	Folimari	0	23	23
72)	Quarterly Meeting with Sachetan Dal	16.09.14	DakhinMohespur	0	22	22
73)	Quarterly Meeting with Sachetan Dal	26.08.14	DakhinDhangara	3	22	25
74)	Quarterly Meeting with Sachetan Dal	25.08.14	Moymontopur	0	20	20
75)	Quarterly Meeting with Sachetan Dal	10.09.14	TalukBajit	1	23	24
76)	Quarterly Meeting with Sachetan Dal	11.09.14	Dakhin Folia	0	26	26
77)	Quarterly Meeting	14.08.14	Uttor Folia	1	23	24

	with Sachetan Dal					
78)	Quarterly Meeting with Sachetan Dal	19.10.14	UttorRifayetpur	2	21	23
79)	Quarterly Meeting with Sachetan Dal	8.09.14	Shampur	0	29	29
80)	Quarterly Meeting with Sachetan Dal	18.08.14	PurboFaridpur	2	21	23
81)	Quarterly Meeting with Sachetan Dal	20.10.14	ProtabPurbopara	1	31	32
82)	Quarterly Meeting with Sachetan Dal	13.11.14	Bengulia	0	27	27
83)	Quarterly Meeting with Sachetan Dal	18.10.14	Tengurjani	1	23	24
84)	Quarterly Meeting with Sachetan Dal	23.10.14	PaschimKhamarPasgachi	6	23	29
85)	Quarterly Meeting with Sachetan Dal	18.10.14	PurboDeoDova	0	25	25
86)	Quarterly Meeting with Sachetan Dal	19.10.14	PurboGopalpur	0	23	23
87)	Quarterly Meeting with Sachetan Dal	22.10.14	Jangalia	1	24	25
88)	Quarterly Meeting with Sachetan Dal	23.10.14	UttorShampur	1	20	21
89)	Quarterly Meeting with Sachetan Dal	9.11.14	Boro Durgapur-2	3	21	24
90)	Quarterly Meeting with Sachetan Dal	22.10.14	Shampur	1	24	25
91)	Quarterly Meeting with Sachetan Dal	21.10.14	Koriata	0	26	26
92)	Quarterly Meeting with Sachetan Dal	15.10.14	Debipur	6	14	20
93)	Quarterly Meeting with Sachetan Dal	2.11.14	Boali	0	20	20
94)	Quarterly Meeting with Sachetan Dal	26.10.14	Taraf Kamal	0	26	26
95)	Quarterly Meeting with Sachetan Dal	23.10.14	SabekTajpur	0	24	24
96)	Quarterly Meeting with Sachetan Dal	20.10.14	PaschimKuptolaBadherpar	0	25	25
97)	Quarterly Meeting with Sachetan Dal	26.10.14	Ramkrishnapur	0	25	25
98)	Quarterly Meeting with Sachetan Dal	15.10.14	Jeneshar	0	21	21
99)	Quarterly Meeting with Sachetan Dal	26.10.14	PaschimKhamarBoali	0	23	23
100)	Quarterly Meeting with Sachetan Dal	26.10.14	Nasratpur	2	20	22
101)	Quarterly Meeting with Sachetan Dal	15.10.14	Uttor Durgapur	0	21	21
102)	Quarterly Meeting with Sachetan Dal	11.11.14	Shimulia	0	26	26
103)	Quarterly Meeting	21.10.14	Andua	1	20	21

	with Sachetan Dal					
104)	Quarterly Meeting with Sachetan Dal	15.10.14	Chikni	1	22	23
105)	Quarterly Meeting with Sachetan Dal	11.11.14	UttorPathandanga	0	24	24
106)	Quarterly Meeting with Sachetan Dal	19.10.14	Daudpur	0	24	24
107)	Quarterly Meeting with Sachetan Dal	3.11.14	ChakKumedpur	1	21	22
108)	Quarterly Meeting with Sachetan Dal	16.10.14	Sreekhandi	0	24	24
109)	Quarterly Meeting with Sachetan Dal	16.10.14	Mirpur	0	23	23
110)	Quarterly Meeting with Sachetan Dal	16.10.14	Folimari	2	23	25
111)	Quarterly Meeting with Sachetan Dal	16.10.14	DakhinMohespur	0	23	23
112)	Quarterly Meeting with Sachetan Dal	18.10.14	DakhinDhangara	2	23	25
113)	Quarterly Meeting with Sachetan Dal	18.10.14	Moymontopur	1	22	23
114)	Quarterly Meeting with Sachetan Dal	21.10.14	TalukBajit	3	24	27
115)	Quarterly Meeting with Sachetan Dal	22.10.14	Dakhin Folia	1	24	25
116)	Quarterly Meeting with Sachetan Dal	22.10.14	Uttor Folia	0	24	24
117)	Quarterly Meeting with Sachetan Dal	26.11.14	UttorRifayetpur	1	21	22
118)	Quarterly Meeting with Sachetan Dal	19.10.14	Shampur	0	22	22
119)	Quarterly Meeting with Sachetan Dal	18.10.14	PurboFaridpur	1	23	24
			Grand Total = 119	**96**	**2694**	**2790**

7.8.5 Status of the participants and date of Input Tracking conduction

SI	Name of Activity	Conduction Date	Name of the place, village, Upazila of Jamalpur	No. of Male	No. of female	Total participant
1	Input tracking	13.08.14	Charpansi, Melandah	2	23	25
2	Input tracking	14.08.14	Dakhin Togarchar, Melandah	2	23	25
3	Input tracking	16.08.14	Khutarchar, Dewangonj	3	23	26
4	Input tracking	17.08.14	Charhatiza, Melandah	2	20	22
5	Input tracking	18.08.14	Tarakandi, Jamalpur sadar	1	18	19
6	Input tracking	20.08.14	Uttar Togarchar, Melandah	0	24	24
7	Input tracking	21.08.14	Surulia, Melandah	0	27	27
8	Input tracking	24.08.14	Basedpur, Dewangonj	0	22	22

9	Input tracking	25.08.14	Betmari, Melandah	2	25	27
10	Input tracking	26.08.14	Valuka, Jamalpur Sadar	0	23	23
11	Input tracking	27.08.14	Akandapara, Islampur	2	22	24
12	Input tracking	28.08.14	Mollapara, Dewangonj	3	17	20
13	Input tracking	01.09.2014	Station Purbopara, Jamalpur Sadar	0	22	22
14	Input tracking	02.09.2014	Charhativanga, Dewangonj Upazila	0	19	19
15	Input tracking	03.09.2014	Uttra valuka, Melandah Upazila	05	24	29
16	Input tracking	04.09.2014	Detio Sadipati, Melandah Upazila	03	23	26
17	Input tracking	07.09.2014	Sonakata, Jamalpur Sadar	0	23	23
18	Input tracking	08.09.2014	Vangar gram, Dewangonj Upazila	01	24	25
19	Input tracking	09.09.2014	Baniabari, Melandah Upazila	01	26	27
20	Input tracking	10.09.2014	Dhontola, Islampur Upazila	03	22	25
21	Input tracking	11.09.2014	Pakulla Uttar, Jamalpur Sadar	0	25	25
22	Input tracking	14.09.2014	UttarMoamari, DewangonjUpazila	01	19	20
23	Input tracking	15.09.2014	Notarkura, Melandah Upazila	0	24	24
24	Input tracking	16.09.2014	Mohish Batan, Islampur Upazila	02	26	28
25	Input tracking	17.09.2014	Baniapara, Dewangonj Upazila	0	19	19
26	Input tracking	18.09.2014	Ajugitola, Jamalpur Sadar	06	18	24
27	Input tracking	18.09.2014	Tengapara, Melandah Upazila	0	30	30
28	Input tracking	20.09.2014	Tegoria, Melandah Upazila	02	27	29
29	Input tracking	21.09.2014	Mukhsimla, Islampur Upazila	04	25	29
30	Input tracking	22.09.2014	Noyagram, Dewangonj Upazila	0	25	25
31	Input tracking	23.09.2014	Horipur, Melandah Upazila	01	22	23
32	Input tracking	24.09.2014	Khanpra, Dewangonj Upazila	0	28	28
33	Input tracking	24.09.2014	Digpait, Jamalpur Sadar Upazila	0	26	26
34	Input tracking	25.09.2014	Chinail, Jamalpur Sadar	01	22	23
35	Input tracking	27.09.2014	Pollakandi, Dewangonj Upazila	0	29	29

36	Input tracking	27.09.2014	Khandarchar Pochim, Islampur	0	26	26
37	Input tracking	28.09.2014	loximpur uttar, Islampur Upazila	02	23	25
38	Input tracking	29.09.2014	Sontia potol, Dewangonj Upazila	01	24	25
39	Input tracking	29.09.2014	Purbo chapolisha, Islampur Upazila	02	31	33
40	Input tracking	30..09.2014	Sontia, Islampur Upazila	0	22	22
			Total = 40	**52**	**941**	**993**

SI	Name of Activity	Conduction Date	Name of the village, Upazila of Gaibandha district	No. of Male	No. of female	Total participant
1	Input tracking	6.08.14	Nasratpur	7	20	27
2	Input tracking	6.08.14	Paschim Khamar Boali	2	24	26
3	Input tracking	16.08.14	Uttor Folia	4	17	21
4	Input tracking	17.08.14	Jeneshar	0	19	19
5	Input tracking	18.08.14	Purbo Deodova	0	21	21
6	Input tracking	19.08.14	Purbo Faridpur	1	28	29
7	Input tracking	20.08.14	Paschim Khamar Pasgachi	6	21	27
8	Input tracking	24.08.14	ChakKumedpur	3	21	24
9	Input tracking	25.08.14	Jangalia	1	19	20
10	Input tracking	26.08.14	Moymontopur	2	19	21
11	Input tracking	27.08.14	Dakhin Dhangara	5	23	28
12	Input tracking	28.08.14	Sabek Tajpur	1	25	26
13	Input tracking	30.08.14	Purbo Gopal	2	23	25
14	Input tracking	01.09.14	Folimari	0	27	27
15	Input tracking	02.09.14	Daudpur	1	25	26
16	Input tracking	03.09.14	Shampur	0	20	20
17	Input tracking	04.09.14	Tengurjani	0	25	25
18	Input tracking	07.09.14	Uttar Durgapur	0	22	22
19	Input tracking	08.09.14	Debipur	5	25	30
20	Input tracking	09.09.14	Shampur, Sadar	1	27	28
21	Input tracking	14.09.14	Koriata	1	23	24
22	Input tracking	15.09.14	Shimulia	2	19	21
23	Input tracking	17.09.14	Taraf Kamal	1	26	27
24	Input tracking	20.09.14	Andua	2	19	21
25	Input tracking	20.09.14	PaschimKuptolaBadherpar	5	16	21
26	Input tracking	21.09.14	Boali	1	29	30
27	Input tracking	23.09.14	Sreekhandi	4	18	22
28	Input tracking	24.09.14	Boro Durgapur-2	4	21	25
29	Input tracking	25.09.14	Uttor Shampur	3	18	21
30	Input tracking	27.09.14	Mirpur	0	18	18
31	Input tracking	27.09.14	Dakhin Folia	1	25	26
32	Input tracking	28.09.14	Uttor Rifayetpur	2	22	24
33	Input tracking	28.09.14	Chikni	2	23	25

34	Input tracking	29.09.14	Ramkrishnapur	1	19	20
35	Input tracking	30.09.14	Protab Purbopara	0	36	36
36	Input tracking	30.09.14	Taluk Bajit	5	19	24
37	Input tracking	2.10.14	Uttor Pathandanga	2	20	22
38	Input tracking	12.10.14	Dakhin Moheshpur	2	16	18
			Grand Total = 38	**79**	**838**	**917**

7.8.6   Status of the participants and date of FGDs conductions

A. Status of Gaibandha district: *Committee members Group:*

SI#	Name of Activity	Conduction Date	Name of the place, village, Upazila	No. of Male	No. of female	Total participant
1)	Focus Group discussion	6.11.14	PaschimKhamarBoali	0	13	13
2)	Focus Group discussion	20.1014	Protabpurbo Para	3	13	16
3)	Focus Group discussion	12.11.14	Tengorjani	0	15	15
4)	Focus Group discussion	29.10.14	DakhinDhangora	2	11	13
5)	Focus Group discussion	5.11.14	SabekTajpur	1	11	12
6)	Focus Group discussion	9.11.14	DakhinMaheshpur	0	12	12
7)	Focus Group discussion	16.11.14	UttorPathandanga	1	12	13
8)	Focus Group discussion	27.11.14	UttorRifayetpur	1	10	11
9)	Focus Group discussion	17.02.14	Shreekhandi	0	13	13
10)	Focus Group discussion	18.12.14	Ramkrishnapur	0	17	17
11)	Focus Group discussion	11.11.14	Chikni	0	13	13
12)	Focus Group discussion	1.11.14	Uttor Durgapur	1	11	12
13)	Focus Group discussion	9.11.14	Moymontopur	0	12	12
14)	Focus Group discussion	20.12.14	TalukBajit	0	12	12
15)	Focus Group discussion	6.11.14	Daudpur	0	10	10
16)	Focus Group discussion	29.11.14	Tarafkamal	0	11	11
17)	Focus Group discussion	15.11.14	Shimulia	0	12	12
18)	Focus Group discussion	10.11.14	Boro Durgapur-2	1	13	14
19)	Focus Group discussion	20.12.14	Shampur (Mohodipur)	0	14	14
20)	Focus Group discussion	18.11.14	PaschimKuptolaBadherpar	0	13	13
21)	Focus Group discussion	27.11.14	PurboGopalpur	0	14	14
22)	Focus Group discussion	30.10.14	Shampur Ramchandrapur)	2	11	13
23)	Focus Group discussion	3.11.14	Nasratpur	1	10	11

24)	Focus Group discussion	18.11.14	Debipur	2	10	12
25)	Focus Group discussion	19.11.14	PurboFaridpur	0	12	12
26)	Focus Group discussion	16.11.14	Bengulia	2	12	14
27)	Focus Group discussion	12.11.14	Andua	0	11	11
28)	Focus Group discussion	5.11.14	Folimary	0	10	10
29)	Focus Group discussion	15.11.14	Koriata	0	11	11
30)	Focus Group discussion	23.12.14	Mirpur	0	13	13
31)	Focus Group discussion	11.11.14	Jeneshar	1	12	13
32)	Focus Group discussion	18.11.14	Uttor Folia	0	12	12
33)	Focus Group discussion	19.11.14	Dakhin Folia	0	13	13
34)	Focus Group discussion	8.11.14	Boali	0	12	12
35)	Focus Group discussion	27.11.14	ChakKumedpur	2	9	11
36)	Focus Group discussion	13.11.14	Purbodeodova	0	16	16
37)	Focus Group discussion	20.11.14	PaschimKhamarPasgachi	5	9	14
38)	Focus Group discussion	17.11.14	Jangalia	0	13	13
39)	Focus Group discussion	22.11.14	UttorShampur	0	14	14
			Total = 39	**25**	**472**	**497**

Beneficiary and villagers of Gaibandha

SI#	Name of Activity	Conduction Date	Name of the place, village, Upazila	No. of Male	No. of female	Total participant
1)	Focus Group discussion	6.11.14	PaschimKhamarBoali	0	14	14
2)	Focus Group discussion	20.1014	Protabpurbo Para	0	16	16
3)	Focus Group discussion	12.11.14	Tengorjani	0	15	15
4)	Focus Group discussion	29.10.14	DakhinDhangora	0	14	14
5)	Focus Group discussion	5.11.14	SabekTajpur	0	12	12
6)	Focus Group discussion	9.11.14	DakhinMaheshpur	0	13	13
7)	Focus Group discussion	16.11.14	UttorPathandanga	0	14	14
8)	Focus Group discussion	27.11.14	UttorRifayetpur	0	16	16
9)	Focus Group discussion	17.02.14	Shreekhandi	0	14	14
10)	Focus Group discussion	18.12.14	Ramkrishnapur	0	12	12
11)	Focus Group discussion	11.11.14	Chikni	0	11	11
12)	Focus Group discussion	1.11.14	Uttor Durgapur	0	12	12
13)	Focus Group discussion	9.11.14	Moymontopur	0	12	12
14)	Focus Group discussion	20.12.14	TalukBajit	1	12	13
15)	Focus Group discussion	6.11.14	Daudpur	0	12	12
16)	Focus Group discussion	29.11.14	Taraf Kamal	0	15	15
17)	Focus Group discussion	15.11.14	Shimulia	0	12	12

18)	Focus Group discussion	10.11.14	Boro Durgapur-2	1	11	12
19)	Focus Group discussion	20.12.14	Shampur Mohodipur)	0	12	12
20)	Focus Group discussion	18.11.14	PaschimKuptolaBadherpar	0	15	15
21)	Focus Group discussion	27.11.14	PurboGopalpur	0	13	13
22)	Focus Group discussion	30.10.14	Shampur Ramchandrapur)	0	16	16
23)	Focus Group discussion	3.11.14	Nasratpur	0	12	12
24)	Focus Group discussion	18.11.14	Debipur	0	12	12
25)	Focus Group discussion	19.11.14	PurboFaridpur	0	14	14
26)	Focus Group discussion	16.11.14	Bengulia	0	13	13
27)	Focus Group discussion	12.11.14	Andua	1	12	13
28)	Focus Group discussion	5.11.14	Folimary	0	13	13
29)	Focus Group discussion	15.11.14	Koriata	0	13	13
30)	Focus Group discussion	23.12.14	Mirpur	0	13	13
31)	Focus Group discussion	11.11.14	Jeneshar	0	13	13
32)	Focus Group discussion	18.11.14	Uttor Folia	0	14	14
33)	Focus Group discussion	19.11.14	Dakhin Folia	0	13	13
34)	Focus Group discussion	8.11.14	Boali	0	12	12
35)	Focus Group discussion	27.11.14	ChakKumedpur	0	12	12
36)	Focus Group discussion	18.12.14	Purbodeodova	0	12	12
37)	Focus Group discussion	20.11.14	PaschimKhamarPasgachi	1	13	14
38)	Focus Group discussion	17.11.14	Jangalia	0	13	13
39)	Focus Group discussion	22.11.14	UttorShampur	1	11	12
			Total = 39	**5**	**508**	**513**

Jamalpur district: *Committee members Group:*

SI#	Name of Activity	Conduction Date	Name of the place, village, Upazila	No. of Male	No. of female	Total participant
1	Focus Group discussion	29.10.2014	Detio Sadipati, Melandah	0	12	12
2	Focus Group discussion	30.10.2014	Uttar Valuka, Melandah	0	12	12
3	Focus Group discussion	01/11/2014	Digpait, Jamalpur Sadar		12	12
4	Focus Group discussion	02/11/2014	Baniabari, Melandah		12	12
5	Focus Group discussion	03/11/14	Charpansi, Melandah		12	12
6	Focus Group discussion	03/11/2014	Basedpur, Dewangonj	01	11	12
7	Focus Group discussion	05/11/2014	Notarkura, Melandah		09	09
8	Focus Group discussion	05/11/2014	Chinail, Jamalpur Sadar		12	12
9	Focus Group discussion	06/11/2014	Uttar Moamari, Dewangonj		12	12
10	Focus Group discussion	06/11/2014	Kandharchar Pochim, Islampur	01	11	12
11	Focus Group discussion	08/11/2014	Ajugitola, Jamalpur Sadar		12	12
12	Focus Group discussion	08/11/2014	Bethmari, Melandah	01	11	12
13	Focus Group discussion	09/11/2014	Laximpur Uttar, Islampur	01	11	12
14	Focus Group discussion	09/11/2012	Baniapara Dewangonj		12	12

15	Focus Group discussion	11/11/2014	Charhativanga, Dewangonj	01	11	12
16	Focus Group discussion	12/11/2014	Tengapara, Melandah	01	11	12
17	Focus Group discussion	12/11/2014	Valuka, Jamalpur Sadar		12	12
18	Focus Group discussion	13/11/2014	Khanpara, Dewangonj		12	12
19	Focus Group discussion	13/11/2014	Surulia, Melandah		12	12
20	Focus Group discussion	15/11/2014	Tegoria, Melandah	02	10	12
21	Focus Group discussion	15/11/2014	Tarakandi, Jamalpur Sadar		12	12
22	Focus Group discussion	16/11/2014	Vangargram, Dewangonj		12	12
23	Focus Group discussion	16/11/2014	Noyagram, Dewangonj		12	12
24	Focus Group discussion	17/11/2014	Pakulla Uttar		12	12
25	Focus Group discussion	17/11/2014	Horipur, Melandah		12	12
26	Focus Group discussion	18/11/2014	Mukhsimla, Islampur	01	11	12
27	Focus Group discussion	18/11/2014	Charhativanga, Dewangonj		12	12
28	Focus Group discussion	19/11/2014	Uttar Togarchar, Melandah		12	12
29	Focus Group discussion	19/11/2014	Dakhin Togarchar, Melandah		12	12
30	Focus Group discussion	19/11/2014	Station Purbopara, Jamalpur Sadar		13	13
31	Focus Group discussion	20/11/2014	Mollapara, Dewangonj		11	11
32	Focus Group discussion	22/11/2014	Sonakata, Jamalpur Sadar		11	11
33	Focus Group discussion	22/11/2014	Akandha Para, Islampur		12	12
34	Focus Group discussion	23/11/2014	PurboCharpolisha, Melandah		12	12
35	Focus Group discussion	24/11/2014	Sontiapotol, Jamalpur Sadar	01	11	12
36	Focus Group discussion	24/11/2014	Dhontola, Islampur		12	12
37	Focus Group discussion	27/11/2014	Mohishbatan, Islampur	01	11	12
38	Focus Group discussion	09/12/2014	Pollakandi, Dewangonj	01	11	12
39	Focus Group discussion	15/12/2014	Sontia, Jamalpur Sadar	01	11	12
40	Focus Group discussion	28/12/2014	Khutarchar, Dewangonj	01	11	12
			Total = 40	**14**	**462**	**476**

Beneficiary and villagers Group of Jamalpur

SI#	Name of Activity	Conduction Date	Name of the place, village, Upazila of Jamalpur	No. of Male	No. of female	Total participant
1	Focus Group discussion	29.10.2014	Detio Sadipati, Melandah	0	12	12
2	Focus Group discussion	30.10.2014	Uttar Valuka, Melandah	0	12	12
3	Focus Group discussion	01/11/2014	Digpait, Jamalpur Sadar	0	12	12
4	Focus Group discussion	02/11/2014	Baniabari, Melandah	0	12	12
5	Focus Group discussion	03/11/14	Charpansi, Melandah	0	12	12
6	Focus Group discussion	03/11/2014	Basedpur, Dewangonj	0	12	12
7	Focus Group discussion	05/11/2014	Notarkura, Melandah	0	12	12
8	Focus Group discussion	05/11/2014	Chinail, Jamalpur Sadar	0	12	12
9	Focus Group discussion	06/11/2014	Uttar Moamari, Dewangonj	0	12	12
10	Focus Group discussion	06/11/2014	Kandharchar Pochim, Islampur	0	12	12
11	Focus Group discussion	08/11/2014	Ajugitola, Jamalpur Sadar	0	12	12
12	Focus Group discussion	08/11/2014	Bethmari, Melandah	0	12	12
13	Focus Group discussion	09/11/2014	Laximpur Uttar, Islampur	01	11	12
14	Focus Group discussion	09/11/2012	Baniapara, Dewangonj	0	12	12
15	Focus Group discussion	11/11/2014	Charhativanga, Dewangonj	0	12	12
16	Focus Group discussion	12/11/2014	Tengapara, Melandah	0	12	12
17	Focus Group discussion	12/11/2014	Valuka, Jamalpur Sadar	0	12	12
18	Focus Group discussion	13/11/2014	Khanpara, Dewangonj	0	12	12
19	Focus Group discussion	13/11/2014	Surulia, Melandah	0	12	12
20	Focus Group discussion	15/11/2014	Tegoria, Melandah	0	12	12
21	Focus Group discussion	15/11/2014	Tarakandi, Jamalpur Sadar	0	12	12
22	Focus Group discussion	16/11/2014	Vangargram, Dewangonj	0	12	12
23	Focus Group discussion	16/11/2014	NoyagramDewangonj	0	12	12
24	Focus Group discussion	17/11/2014	Pakulla Uttar	0	12	12
25	Focus Group discussion	17/11/2014	Horipur, Melandah	0	12	12
26	Focus Group discussion	18/11/2014	Mukhsimla, Islampur	01	11	12
27	Focus Group discussion	18/11/2014	Charhativanga, Dewangonj	0	12	12
28	Focus Group discussion	19/11/2014	Uttar Togarchar, Melandah	0	12	12
29	Focus Group discussion	19/11/2014	Dakhin Togarchar, Melandah	0	12	12
30	Focus Group discussion	19/11/2014	Station Purbopara, Jamalpur Sadar	0	12	12

31	Focus Group discussion	20/11/2014	Mollapara, Dewangonj	01	11	12
32	Focus Group discussion	22/11/2014	Sonakata, Jamalpur Sadar	0	12	12
33	Focus Group discussion	22/11/2014	Akandha Para, Islampur	02	10	12
34	Focus Group discussion	23/11/2014	PurboCharpolisha, Melandah	0	12	12
35	Focus Group discussion	24/11/2014	Sontiapotol, Jamalpur Sadar	0	12	12
36	Focus Group discussion	24/11/2014	Dhontola, Islampur	0	12	12
37	Focus Group discussion	27/11/2014	Mohishbatan, Islampur	0	12	12
38	Focus Group discussion	09/12/2014	Pollakandi, Dewangonj	0	12	12
39	Focus Group discussion	15/12/2014	Sontia, Jamalpur Sadar	0	12	12
40	Focus Group discussion	28/12/2014	Khutarchar, Dewangonj	0	12	12
			Total = 40	**05**	**475**	**480**

7.8.7 Status of the participants and date of PHM conduction

SI	Name of Activity	Conduction Date	Name of the villages of Gaibandha	No. of Male	No. of female	Total participant
1	Public Hearing Meeting	25.11.14	SabekTajpur, Daudpur & Chikni	23	62	85
2	Public Hearing Meeting	2.12.14	PurboFaridpur & Moymontopur	13	94	107
3	Public Hearing Meeting	4.12.14	UttorRifayetpur & UttorPathandanga	13	70	83
4	Public Hearing Meeting	9.12.14	Tarafkamal & DakhinMoheshpur	14	51	65
5	Public Hearing Meeting	11.12.14	PaschimKhamarBoali & Nasratpur	12	89	101
6	Public Hearing Meeting	15.12.14	Shimulia, Bengulia & Andua	12	49	71
7	Public Hearing Meeting	22.12.14	Uttor Folia &Dakhin Folia	10	69	79
8	Public Hearing Meeting	30.12.14	Mirpur & Folimari	2	129	131
			Grand Total = 8	**109**	**613**	**722**

Sl#	Name of the Program	Conduction Date	Conduction Place of Jamalpur district	Male	Female	Total
1	Public Hearing	01.12.2014	Charhativanga, Dewangonj	22	71	93
2	Public Hearing	03.12.2014	Station Purboparar, Jamalpur Sadar	0	80	80
3	Public Hearing	08.12.2014	Dhontola, Islampur	5	75	80
4	Public Hearing	10.12.2014	Baniabari, Melandah	02	74	76
5	Public Hearing	18.12.2014	Sontiapotol,	0	70	70

			Dewangonj			
6	Public Hearing	21.12.2014	Taratia, Dewangonj	01	55	56
7	Public Hearing	27.12.2014	Detio Sadipati, Melandah	0	53	
8	Public Hearing	30.12.2014	Khutarchar, Dewangonj	02	59	61
9	Public Hearing	01.01.2015	Charhatiza, Melandah	13	62	75
10	Public Hearing	05.01.2015	Tegoria, Melandah	12	65	77
			Total = 10	57	664	721

7.8.8 Status of respondent selection for the Perception survey

Only 12.8% of the respondents were heads of households (HH).

Table: Whether respondent was head of the household

No	Yes	Area
86.4%	13.6%	**Gaibandha**
88.4%	11.6%	**Jamalpur**
87.2%	12.8%	**Overall (N=757)**

Regarding the sex of respondents, 92.6% were female. Rate of female respondents was higher in Jamalpur (95.4% compared to Gaibandha).

Figure: Disaggregated sex of respondents
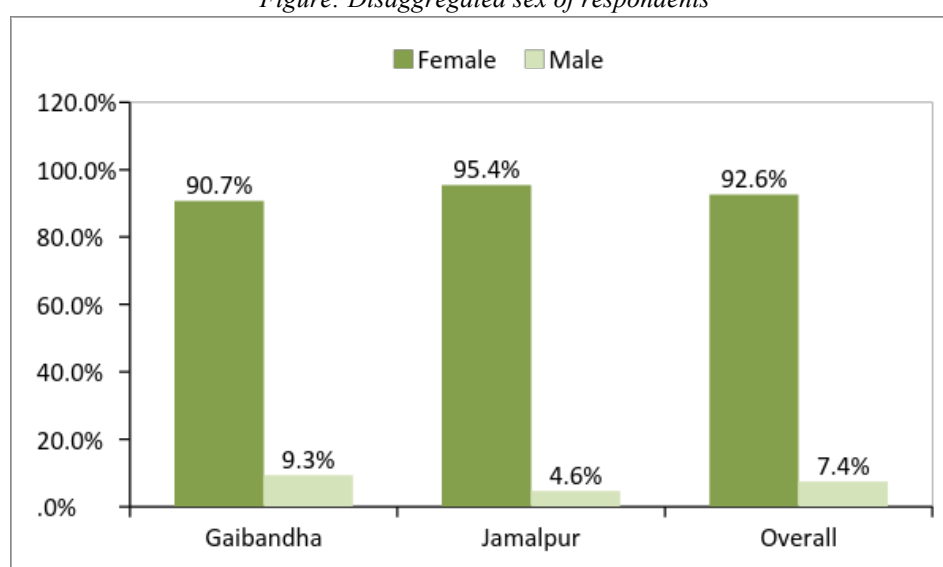
The average family size of the respondents was seen to be 4.28, almost close to the national average.

It was observed that the highest (95.2%) number of the surveyed SIPP beneficiaries were housewives, who received the credit. Similarly, the highest (83.4%) surveyed non-beneficiaries also turned out to be women, as the head of the HH was not present while survey was carried out.

Among both beneficiaries and non-beneficiaries, agricultural farming and day labor professions stood below 5%.

Table: Professional disaggregation of households

Overall	Non-beneficiary Respondent (Sample=326)	Beneficiary Respondent (Sample=331)	Professional criteria
0.3%	0.6%	-	**Public service**
0.5%	0.9%		**Private/NGO service**
1.4%	2.8%	-	**Small business**
0.3%	0.6%	-	**Medium business**
0.2%	0.3%	-	**Teacher**
2.1%	3.1%	1.2%	**Agriculture Farming**
2.1%	2.8%	1.5%	**Day labor/Farm labor**
0.2%	0.3%	-	**Rickshaw puller/ Labor/ Transport worker**
0.2%	-	0.3%	**Fisherman/blacksmith/potter/weaver**
1.1%	1.8%	0.3%	**Student**
89.3%	83.4%	95.2%	**Housewife**
1.4%	1.5%	1.2%	**Other**

Sampling of village level committee members: In total, 480 committee members across 6 committees at rural level were surveyed. Two members from each committee (one President/Cashier and other general members) were selected randomly. Finally, from each village, 2 respondents from each of six committees were surveyed. A structured questionnaire was developed with consulting the communities (communities and committees along with stakeholders including WB and Primary Education Department).

Table: Selection of committee members

Surveyed Committee Members[14]	Number of Randomly Selected Villages	Number Villages	Cluster Numbers	Union Name	District Name
96	8	17	3,4 & 5	Gaibandha Sadar	
84	7	13	1 & 2	Palashbari	**Gaibandha**
60	5	10	7,8 & 9	Sadullahpur	
60	5	10	10,11 & 12	Jamalpur Sadar	
72	6	12	6, 7 & 8	Melandah	**Jamalpur**
48	4	8	9 & 10	Islampur	
60	5	10	2 &3	Dewangonj	
480	**40**	**80**	**Total =**		

The survey was carried out among the committee members in 7 Upazillas of Jamalpur and Gaibandha districts. Out of 477 individuals who responded, 49.7% were from Gaibandha district and 50.1% were from Jamalpur district. Among these surveyed members in the seven Upazillas, highest 24.5% respondents were interviewed in Gaibandha Sadar Upazilla.

---

[14] Two Committees per village with 2 respondents per each committee

Table: Geographical distribution of committee members

% within Zila	Overall	Count	Upazilla	Zilla
35.4%	17.6%	84	Palashbari	
49.4%	24.5%	117	Gaibandha Sadar	**Gaibandha**
15.2%	7.5%	36	Sadullhapur	
100.0%	49.7%	237	Total	
24.7%	12.4%	59	Dewangonj	
20.1%	10.1%	48	Islampur	
25.1%	12.6%	60	Jamalpur Sadar	**Jamalpur**
30.1%	15.1%	72	Melandaha	
100.0%	50.1%	239	Total	
	100.0%	477	**Overall**	

Though the total number of responded available were 477 individuals, the responses collected from the survey stood out to be 1226. Such a large variation among the number of responses indicates that one individual served in more than one committee. The highest number, (30.7%) of individuals was engaged in the finance sub-committee. Regarding positions held by committee members, the highest numbers of respondents were cashiers (around 31%) of different committees and general committee members were 28.4% (Annex-1). Due to the presence of an inadequate number of SAC committee members during the survey, only 9.5% of the respondents could be interviewed.

Table: Distribution of responses across committees

| % of Cases | # of Respondents | | Village level sub-committee |
	Percent	Sample	
47.0%	18.0%	221	*Gram samati*
37.0%	14.2%	174	VCO
45.5%	17.5%	214	SSC
26.4%	10.1%	124	Procurement/Purchase Committee
80.0%	30.7%	376	Finance Committee
24.9%	9.5%	117	SAC
260.9%	100.0%	1226	Total =

7.9   Check list of Input Tracking Conduction

Checklist of Input Tracking

Name of the village: **Union:**   **Upazila:**   **District:**

Name of the Facilitator: **Date:**

Total no. of Beneficiary:

Sl. #	Objective	Activity	Sub-activity	Responsible committee	Checklist	Document		Found Information	Comments/ Remark
						Found	Not Found		
1.	Transparency and accountability in loan withdrawal and disbursement as well as in savings	Internal Loan	1. Application form 2. Loan disbursed 3. Loan collection	NJG SSC	Application form				
					Resolution				
					Disbursement Registrar				
					Bank Pass book				
					Cheque book				
					Deposit Slip				
					Cheque Registrar				
					Profit Registrar				
					Service Charge Registrar				
		Shabolombi Loan	1.Fund allotment 2. Apply and Justify 3. Loan Disbursement 4. Installment Collection 5. Accounts maintenance	Vco Gs Sac Appraisal Committee	Agreement				
					Resolution				
					Application forms				
					Collection Registrar				
					Application forms				
					Cashbook				
					Cheque book				
					Bank passbook				

#										
					Cheque Registrar					
					Loan Security Fund					
					Service Charge Distribution Registrar					
		Savings	1. Savings collection 2. Accountings of Savings 3. Amount of Savings 4. Savings withdrawal	SSC NJG	Resolution					
					Savings registrar					
					Bank deposit slip					
					Bank passbook					
					Individual Passbook					
					Savings return form					
					Annual financial report					
		Youth Loan	1.Skill development 2.Employment Loan	GS	Application forms					
					Resolution					
					Disbursement Registrar					
					Collection Registrar					
					Bank Passbook					
					Cashbook					
					Cheque book					
					Bank passbook					
					Cheque Registrar					
2.	Transparency in Procurement process	Community	1. Service purchase 2. Goods 3. Service Construction (Recruited contractor)	PC GS GP	Resolution					
					Agreement					
					Vill & Voucher					
					Cheque book & Registrar					
					Passbook/statement					
3.	Transparency and	Fund management	1. Bank account maintenance	GS VCO	Resolution					
					Cashbook					

	accountability of fund management		2. Preserve accountings related documents 3.Training provided for skill Dev. 4. Recruited Accountant	SSC	Cheque book				
					Cheque Registrar				
					Passbook/statement				
					Bank deposit slip				
					Vill & Voucher				
					Annual financial report				
					Security Fund Reg				
		Reduce fund irregularities	1. Auditing 2. Verify & Re-verify 3. Auditing monthly financial report and submit 4. Follow up recommendation	SAC GP	Resolution				
					Report				
					Follow-up Report				
4.	Effectiveness of SAC	SAC	1. Auditing accountings and procurement related documents 2. Re-verify		Report Work plan				
		Report	1. Fact collection of irregularities 2. Report prepare & submit 3.Recommendation and observation 4. Follow-up	SAC					
5.	Status of Idle fund	Allotted money	Current amount	GS VCO SSC	Bank Passbook/ Bank Statement				
					Cashbook				
6.	Grievances	Right to	1. Openness of the	GP	Work Description				

mechanism	information and Complain	decision taken of all activities 2. Openness of plan and Budget 3. Complaint submit 4. Complaint settlement	GS NJG	No. of Complaint				
				Complaint Record				
				Complaint resolved file				

Special Note & the note of exit meeting:

....

....

....

....

....

....

Signature of the President of *Gram samati* & Date   Signature of the responsible person of the *Sachetan Dal* & Date

7.10   Questionnaire for FGD

Focused Group Discussion (FGD) with Committee members

- Greetings
- Introduce yourself and state the objective of conduction the FGD
  1. Are you all, members of some committee or the other?
  2. Are you aware of your roles and responsibilities? Enlighten me about them one by one.
  3. How many committees are there at the village level? After how many days, are the members of the committees changed or replaced?
  4. What are the criteria required to be considered as a beneficiary member of the committees' in *Gram Parishad*?
  5. If a complaint regarding irregularities is filed against any member of any village-based institutions/committees, what are the measures taken by the concerned committee to resolve the problem?
  6. Till now did any incident regarding such irregularities ever occur in the committees?
  7. Is there a section for accountability in the committee structure? If so, how do you ensure the sections effectiveness?
  8. Do all the members attend the committee meetings? What is the minimum number of members needed to be present in the meetings to fulfill the requirement of the quorum?
  9. Is there a scope for the general member to participate and share their opinions, decisions in the meetings?
  10. How are the savings related jobs done? Who all are responsible for accomplishing the work?
  11. Are the members regularly informed about their personal and SSCs savings status? How is it done? Does everyone know about other savings statuses as well?
  12. Are the members given a slip for paying for their savings?
  13. Form your village-based institutions which beneficiaries will be applicable for which type of loan? Before granting loans, are the members assessed? If yes, how is the process ensured?
  14. How many steps are there to fulfill, in order to get a *Shabolombi* Loan? How are the steps ensured? In that case, how is the accountability maintained?
  15. In terms of granting loan, are the beneficiaries and non-beneficiaries given equal importance?
  16. It has been said the loan taken does not get used for the purpose mentioned in the application. Is there a way to monitor this? If yes, how is it been done?
  17. There are overdue defaulters in this committee? What is the amount of overdue?
  18. According to you, what are the reasons behind these over dues? What are the steps taken to recover these dues?
  19. After how many days, do you deposit the money collected from the installments? Who takes the responsibility to deposit the money?
  20. Is there a specific guideline for the election of the youth members? If yes, how are these guidelines implemented?
  21. Is there a specific guideline through which they approve the purpose of the loan taken? If yes, how do they do so?
  22. In terms of maintaining the saving and loan activities, what are the relevant papers maintained? How are they documented as well?

23. How effective and productive do you think your committees are? Do you think the committees are performing their role properly?
24. For committee capacity building, what are the trainings given? Do you think this is enough?
25. Do you face difficulties maintaining the documents, and performing in any of the committee's activities?
26. What is your opinion/recommendation for preventing these problems to arise again? Did any of show your interest in getting some advices for preventing this?

Focused Group Discussion- Questionnaire (Beneficiary)

1. Do you all know about the process of member inclusion and household survey of the village level institutions?
2. What are the committees prevailing at your institution?
3. What is the usually number of members present at the *Gram Parishad* Meetings? Are your opinions given priority in the meetings? If yes, what aspects of your opinion are granted?
4. Who plays the main role in implementing the important activities?
5. Which process do you follow while saving? What are the savings related documents given to you? Are these documents regularly updated?
6. Do you all know about your personal savings status and the total savings status of SSC? How did you get to know about this?
7. Are your opinion taken into consideration while disbursing internal loans? What do you have to say about the level of you and your members' participation in this matter?
8. Do you have knowledge regarding the collection sheet?
   Is there a scope to know about whether there is a similarity between the passbook and the collection sheet? If anyone notices any dissimilarity in the books, is there a way to rectify it?
9. Do all the members receive loans according to their needs and importance?
10. The amount of money you all apply for, so you get the money as loans? Do you have to pay extra money to receive loans?
11. As per your knowledge has there ever been a situation where the loans sanctioned for one member was given away to another member?
12. Do you all use your loan for the purpose the loan is taken for? Does the committee monitor these actions?
13. Do you all pay for your installments on time and can the committee members collect the money correctly? Is there a way to ensure accountability in this case?
14. Do you all know about the loan disbursement process?
15. Is there a scope to file a complaint against any of the village level institutions?
   If yes, how is it resolved?
16. Is there a scope for a non-beneficiary to know about these activities? If yes, what are the ways?
17. Based on the activities carried out by SDF, rate these activities on a scale of four and also explain the number given.

7.11 Questionnaire for KII

Questionnaire of KII

1. Do you know about the procedure involved in the enlistment of new beneficiaries in the Notun Jibon Group and the regular updating of the household, according to PIP?
2. How is the transparency and the accountability of the procedure maintained?
3. Under this project, what measures are taken to develop the social living standards of the villagers?
4. How much can the members know about savings in general and whether they know about their individual saving status?
5. If there is any complaint in this regard, what are the measures taken to resolve the problem?
6. How is money deposited in the committee's bank account being used and how can the members know whether the money is being used for valid reasons or not?
7. In regard to disbursing loan, do the general members along get the same treatment as the committee members? Do members hold any grievance or are disappointed
8. Is there any representative present on behalf of the SDF officials while distributing *Shabolombi* Loan? What kind of roles do they play?
9. Are the applications of *Shabolombi* loan shorting and assessed before giving out the loans to the applicants? If not then what do you think is the reason behind it?
10. Did you notice any kind of dissimilarities while the disbursement of the *Shabolombi* Loan? If yes, what kind of dissimilarities did you notice? To resolve this, are any necessary steps taken?
11. What is the amount of loan overdue in your village based institutions? What do you think are the reasons behind these over dues?
12. Are there any steps taken in order to recover these dues? If yes, what is the progress so far?
13. Do you think the villagers are capable to perform all the activities mentioned in the COM booklet?
14. Do you feel the need of any sort of training for them?
15. Do you think the social accountability tools are working effectively in the overall activities of the SDF? If yes, how is it working?
16. How the activities of the village can base institutions, made more participatory through the involvement of more people?
17. Do you have another third party monitoring program in your organization? If yes, then how are the recommendations implemented?

Name of the interviewee:
Signature:
Date:

Signature of the interviewer:

7.12   Reports of Public Hearing Meeting

Public Hearing
Participants: Committee Members and Beneficiaries from the villages

Participants

District Coordinator Achoring the program

Questions being asked, Haripur

Answered by Cluster Team Leader, SDF

No	Chronological Activities	Brief Discussions		
1	Introduction	The public hearing was conducted in the presence of the general members, committee members and SDF officials, in the terrace adjacent to the Samiti office's premises of the village Baniabari, Melandaha, Jamalpur. Field Officer Mohammad Ferdous Ahmed anchored the program and was presided over by Mohammad Jalal Uddin, Parammanour Union UP member. In this meeting, along with District Coordinator Mohammad Masudul Alam, SDF's District Manager Nurul Huda Chowdhury, District officer and Cluster official were present as well.		
2	Inauguration Ceremony	The program was inaugurated in the hands of Mister Jalal Uddin. He thanked all the guests and the *Gram samati*'s members for attending this Public Hearing Meeting. At the same time invites everyone to participate actively and proceeds to start the program		
3	Recitation	A verse from the Holy Quran was recited by Anawar Hossain, general member from the Charpansi Village.		
4	Welcome Speech	Masudul Alam, District Coordinator BDPC delivered a welcome speech following with a brief on the dynamics of public hearing. Public hearing is merely a social accountability program that brings both the parties involved in a transaction; service provider and direct beneficiaries, face to face, exchanging views about the service provided. Question regarding the types of service provided, whether the service is being received by the receiver, if not then why, are raised. As a result all previous misunderstanding can be addresses and resolved at the same time. Therefore we (BDPC) are trying to act as a bridge between these two parties, to help develop a more profound relationship. You all need to make the best use of this opportunity and without hesitating ask questions that you believe needs to be clarified. If you do not ask questions, problems will remain so and more importantly, none of you all will get to learn. Later for an effective meeting, he further requested all the beneficiaries to ask their desired questions and proceeded to the main question answer round.		
5	Question and Answer round	Question 2, Farida, haripur. "Why haven't I received any loans despite paying all my installments on time?"	Answer: Nazma, VCO Cashier "At least for the last two years, the village activities are not being conducted regularly. No further activities were conducted after collecting the third installments. But we are thinking of resuming the activities. Next week we are planning to distribute loans."	Decision: Next week the VCO will take necessary steps to distribute the loans.
		Question 2, Lucky, Baniabari "I have been depositing my savings and attending meeting regularly, yet I did not receive my passbook yet."	Answer, Rina,VCO cashier "After the committee was formed, due to some problem, the loan activities stopped. In the process, the concerned member was left out of the list" Lucky questioned back. "If I have been dropped out of the list, why did I receive all my savings back?" The VCO cashier, Rina did not have a correct answer to this question.	Decision: This issue will be taken into consideration and will be discussed in the next *Gram Parishad* meeting. Moreover the Cluster Officer was requested to resolve these problems by the District Manager.

		The District Manager replied "When the Notun Jibon groups were first formed; the passbooks were distributed to each of the members. It is the respective member's duty to preserve their own passbooks. Such problems will not be solved by asking questions during the public hearing. On the contrary these issues should be taken to the *Gram Parishad*. As per my knowledge the members who state that they do not own a passbook, it is simply a method used to avoid paying for the installments	
	Question 3, Aruna, Baniabari "I have been depositing my savings. At the same I have been attending various meeting, still I do not get any information about my total savings and it is not recorded in my passbook either"	"	"
	Question 4, Rekha, Baniabari. "Will I get profits out of the savings I deposit?"	Answer, Rina, VCO Leader. "The interest earned at the end of every year will be recorded in the individuals' passbooks very soon."	

2. Public Hearing Meeting at Baniapara, Dewanganj, Jamalpur

No	Chronological Activities	Brief Discussions
1	Introduction	The public hearing was conducted in the presence of the general members, committee members and SDF officials, in the field of Taratiya Bazar located in Taratiya Baniapara, Moymontopur village, Jamalpur. Field Officer Mohammad Ferdous Ahmed anchored the program and was presided over by Gulzar Hossain, Union UP member. In this meeting, District Coordinator Mohammad Masudul Alam and SDF's District Manager Nurul Huda Chowdhury, Cluster official was present as well.
2	Inauguration Ceremony	The program was inaugurated in the hands of Sir Gulzar Hossain. He thanked all the guests and the *Gram samati*'s members for attending this Public Hearing Meeting. At the same time invites everyone to participate actively and proceeds to start the program.
3	Recitation	A verse from the Holy Quran was recited by Field Facilitator Mohammad Rakan uz Zaman, BDPC.
4	Welcome Speech	Masudul Alam, District Coordinator BDPC delivered a welcome speech following with a brief on the dynamics of public hearing. Public hearing is merely a social accountability program that brings both the parties involved in a transaction; service provider and direct beneficiaries, face to face, exchanging views about the service provided. Question regarding the types of service provided, whether the service is being received by the receiver, if not then why, are raised. As a result all previous misunderstanding can be addresses and resolved at the same time.

		Therefore we (BDPC) are trying to act as a bridge between these two parties, to help develop a more profound relationship. You all need to make the best use of this opportunity and without hesitating ask questions that you believe needs to be clarified. If you do not ask questions, problems will remain so and more importantly, none of you all will get to learn. Later Osman Gony requested all the beneficiaries to ask their desired questions and proceeded to the main question answer round.	
5	Question and Answer round	Question 1, Sharifa, Baniapara "how much money is given away as internal loan and to how many people at a time?"	Answer1, Kamrunnahar, VCO Leader said 103 people were given a loan of TK325000.	
		Question 2, Beauty, Uttar Mowamari "How much money is given away as independent loan and to how many people at a time?	Answer 2, VCO leader Muslima, said that the distribution register needs to be consulted to answer that question. Moreover, it would be better is you contact the *Gram samati* office for further clarification.	
		Question 3, Moj Begum, Baniapara "How much money has been distributed as Independent loan and how much is listed as overdue?"	Answer, Kamrunnahar, VCO Leader informed that TK684600 has been distributed till now and among that about 1 lakh taka is stated as overdue.	
		Question 4, Aklima, Uttar Moymari "What the status of the amount of Service charge preserved in out villages?"	Answer, Shaneenur Begum, VCO said Tk 211121 is reserved as service charge till date.	
		Question 5, Uttar Moyamari "Last month how much money was deposited as installments in the bank?"	Answer, Shahinur Begum, VCO cashier said that TK101400 has been deposited in the bank.	
		Question 6, Sharifa, Baniabari "how many members receive youth loans and	Answer, Nurani, Chairman said a total of 12 people received a loan of about 53 thousand taka.	
		Question-7, Zaheda, Uttar Moyamari "how much profit could be derived from the total savings kept?"	Answer, Mahbuba, *Gram samati*, Chairman said, that 55 thousand taka was the total profit derived from the savings kept.	
		Question 8, Kamrunnahar, VCO leader, Baniapara "When will be the service charge distributed?"	Cluster Officer, SDF replied that the process of distributing the service charge has just started. You all be get the desired amount as soon as possible.	

| | | Question -9, Anawar, JS secretary "One member names Majeda, suddenly passed away after receiving the loan. So clearly she will not be able to repay her loan herself. Therefore what kind of measures are being taken to extract the loan given to her?" | Answer, District Manager, SDF said that if there is any member in the family, capable enough to pay for the debt, he or she will have to do so. If not, then the loan will be recovered from the loan recovery fund. | |

3. Public Hearing Meeting- Charhativanga, Dewangonj, Jamalpur

No	Chronological Activities	Brief Discussions		
1	Introduction	The public hearing was conducted in the presence of the general members, committee members and SDF officials, in the Eid-Ga Field of Charhatibhanga, Melandaha, Jamalpur. District Coordinator Masudul Alam anchored the program and was presided over by Mister Abu Hanif, UP chairman. In this meeting, along with Project Coordinator Nasrin Akhtar, SDF's Regional Director, District officer and Cluster official were present as well.		
2	Inauguration Ceremony	The program was inaugurated in the hands of Mister Abu Hanif. He thanked all the guests and the *Gram samati*'s members for attending this Public Hearing Meeting. At the same time invites everyone to participate actively and proceeds to start the program.		
3	Recitation	A verse from the Holy Quran was recited by Mister Alhaj Ahmad Ali.		
4	Welcome Speech	Masudul Alam, District Coordinator BDPC delivered a welcome speech following with a brief on the dynamics of public hearing. Public hearing is merely a social accountability program that brings both the parties involved in a transaction; service provider and direct beneficiaries, face to face, exchanging views about the service provided. Question regarding the types of service provided, whether the service is being received by the receiver, if not then why, are raised. As a result all previous misunderstanding can be addresses and resolved at the same time. Therefore we (BDPC) are trying to act as a bridge between these two parties, to help develop a more profound relationship. You all need to make the best use of this opportunity and without hesitating ask questions that you believe needs to be clarified. If you do not ask questions, problems will remain so and more importantly, none of you all will get to learn. Later for an effective meeting, he further requested all the beneficiaries to ask their desired questions and proceeded to the main question answer round.		
5	Question and Answer round	Question 1, Sufiya, Chrhatibangga. "Are there any training facility from SDF available for the general members?"	Answer, Nazrul Huda Chowdhury, District Manager, SDF "Recently SDF is creating several trainings for social development and accountability"	
		Question 2, Marjina, Bachedpur "When will the project phase out from the village? Are separate collection sheets maintained for each individual member?	Answer, Nurul Huda Chowdhury, District Manager, SDF "The project will phase out from June. The cluster offices will continue to work as usual. Moreover from SDF two cluster facilitators	

			will be there to guide and help the members. They will be working under the Notun Jibon Group. Collection sheet is an easier way to keep an account of the money. If individual collection sheets are to be used, then the matter needs to be discussed.	
		Question 3, Rahima Begum, Charhatibbhanga "Can the interest earned through savings, be distributed? Though we are giving an amount as service charge for loans, why are we not getting any profits from it? Do SDF have any plans to expand educational activities ?"	Answer, Nurul Huda Chowdhury, District Manager, SDF "Unless the amount of savings increases, the amount of interest earned will not increase as well. Therefore it is not being possible to distribute the interest. If the amount of savings increases then it will be possible to distribute the interest earned through it. No educational activities are conducted, though in SIPP-3 actions are taken to include these activities."	*Decision* *In the future, the interests earned through internal loans will be distributed and it will be recorded in their individual passbooks.*
		Question 4, Jamila, Basetpur "I repaid all my loans, but did not receive a new loan. Why?"	Asnwer, Nurul Huda Chowdhury, District Manager, SDF "According to the rules, if one of the members of the family does not repay their loans, then no other member receives further loans either. Your son still has debts to be repaid."	Decision: The VCO, *Gram samati* and Cluster official were asked the matter has to be looked into to check whether the member can receive further loans or not.
		Question 5, Rashedul Islam, Mollapara "The banks do not behave appropriately while going to withdraw money. They make us wait unnecessarily and do not give us importance. Will the *Gram samati* Office be renovated anytime soon?"	Answer, the SDF could not answer to the problems faced in the bank. Nurul Huda Chowdhury, District Manager, SDF said in order to renovate the office, the SDF will try to see how it can be done. However SDF do not have any intention or plan of doing so.	Decision: After discussing with the high authority, proper decision will be taken accordingly.
		Question 6, GS secretary Mollapara "I have been paying off my debts properly for the last two months, yet I did not get any further loan."	Answer, VCO leader Laili, said a lot of loan applications have piled up. We could not assess all of them as yet. That is why many did not receive loans as yet.	The District Manager, CF and cluster officer is asked to assess and take necessary steps as soon as possible.
		Question 7, Kamal Hossain, Charhatibangga "When will the registration start at *Gram*	Answer, Nurul Huda Chowdhury, District Manager said the process of integrating the	

		samati again?"	*Gram samati*s in to the Notun Jibon Cluster Societies (NJCS) will be overseen by NJCS. Hence it is not necessary to register each of the *Gram samati*es individually.	
		Question 8, Bahar Ali, Charhatibhangga "I have been paying off my debts for the last 6months, yet I am not receiving any loans. Why?"	Answer, Nurami, VCO leader, Charhatibhanga "We have heard that he does not pay off his debts, which are why we do not take the risk by giving him loans."	Decision: The District Manager and cluster officer were asked to assess the concerned members' portfolio needs and then given loans accordingly.

4. Public Hearing Meeting- Detio Sadipati, Melandah, Jamalpur

No	Chronological Activities	Brief Discussions		
1	Introduction	The public hearing was conducted in the presence of the general members, committee members and SDF officials, in the terrace of Abdul Samad Mondol's residence in Baniabari village, Melandaha, Jamalpur. Field Facilitator Sabina Yeshmine anchored the program and was presided over by Tota Miah, Kuruliya Union, UP member. In this meeting, along with Field Officer Ferdous Ahmed, SDF's District Manager, District officer and Cluster official Raqibul Islam were present as well.		
2	Inauguration Ceremony	The program was inaugurated in the hands of UP member Tota Miah. He thanked all the guests and the *Gram samati*'s members for attending this Public Hearing Meeting. At the same time invites everyone to participate actively and proceeds to start the program		
3	Recitation	A verse from the Holy Quran was recited by Riaz Ahmed, Field Facilitator BDPC		
4	Welcome Speech	Masudul Alam, District Coordinator BDPC delivered a welcome speech following with a brief on the dynamics of public hearing. Public hearing is merely a social accountability program that brings both the parties involved in a transaction; service provider and direct beneficiaries, face to face, exchanging views about the service provided. Question regarding the types of service provided, whether the service is being received by the receiver, if not then why, are raised. As a result all previous misunderstanding can be addresses and resolved at the same time. Therefore we (BDPC) are trying to act as a bridge between these two parties, to help develop a more profound relationship. You all need to make the best use of this opportunity and without hesitating ask questions that you believe needs to be clarified. If you do not ask questions, problems will remain so and more importantly, none of you all will get to learn. Later for an effective meeting, he further requested all the beneficiaries to ask their desired questions and proceeded to the main question answer round.		
5	Question and Answer round	Question 1, Minara, Uttar Bhaluka "After paying off my previous loan, I applied for a further loan of TK20,000 but did not receive any."	Answer, Shefali, VCO cashier said the other 4 members from the concerned members group did not pay their debts yet, hence she did not received the loan as yet."	
		Question 2, Jarina, 2nd Shadipati	Answer Rokeya, GS chairman said she along with	

		Sultana, Sabek VCO leader forged and took money of TK 1 lakh. What necessary steps are being taken in order to recover the money?"	the villagers and cluster office are pressurizing Sultana to pay of the money. She agreed to pay off the money she took.	
		Question 3, Shahnaj Parveen, Detio Shadipati I paid all my debts. Will I know receive a loan of TK30,000?	Answer, Rokeya, GS chairman, if the member has paid off her debts properly on time, then she can get another debt in the near future.	Decision, according to the decision taken, the money has to be given
		Question 4, Samiul, Detio Shadipati One member who took a loan of TK15000 passed away. Now how will that money be recovered?	Answer, Cluster Officer said if there are people in the member's family eligible to pay off the money, will do so. If not, then the money will be recovered from the recovery fund.	
		Question 5, Sabina Yasmine, Detio Shadipati "As a youth member, I did not receive any loan."	Rokeya, GS Chairman "She took a capacity building loan of TK2000, but has not repaid the amount. Therefore she did not get any further loan."	
		Question 6, Mijanur Rahman, Detio Shadipati "I want to take back my savings for some urgent work."	Answer, Rokeya, GS Chairman "If you withdraw all your savings, your membership in the committee will be cancelled. In moments of emergency, after discussing with the matter in the *Gram Parishad* meetings, you can take 80% of your total savings'.	
		Question 7, Rahima, Detio Shadipati "have our savings been deposited in the SSC bank account?"	Answer, Rokeya, GS leader could not provide an appropriate answer to it. However the cluster Officer said "to know more about your savings status please contact your' group leader and cashier.	
		Question 8, Monowara, Uttsar Bhaluka I am a member of the committee. my son lives separately. Can he be a member as well?	If he falls under the poor or hardcore poor criteria then he can be a member.	

5. Public Hearing Meeting- Sabek Tajpur, Gaibandha

Participants: Committee Members and Beneficiaries from Sabek Tajpur, Daudpur and Chikni village

Date: 25.11.14, Venue: Taraf Bajit village.

Mr. Shuvashis Chandra Mahanta is delivering welcoming speech

DPM Mr. Harbilas Mandal is answering the questions of the audiences during Public Hearing Meeting

Project Coordinator Ms. Nasrin Akhtar is delivering the closing speech of the meeting

Mrs. Amiron Begum is expressing her queries during Public Hearing

Sl No.	Chronological Activities	Brief description
1	Introduction	BDPC arranged a Public hearing Meeting at Taraf Bajit village with the beneficiaries and committee members from the villages of Sabek Tajpur, Daudpur and Chikni. District Coordinator of CARTA project Mr. Shekhar Chakraborty anchored the meeting. CARTA project coordinator Ms. Nasrin Akhtar presided over the Public Hearing meeting. Though the chairman of Jamalpur Union Parishad was invited as the Chief Guest, he could not attend it. He sent his representatives to the meeting. District Program Manager of SDF-Gaibandha Mr. Harbilas Mandal was present as Special guest in the meeting. The respective CTL of Cluster-8 and CFs were also present at the meeting. From BDPC part, Mr. Shuvashis Chandra Mahanta, Focal Person, was present. Among others, committee members and beneficiaries from the respective villages were present.
	Ion from Holy Quran	At the very beginning of the program, Mr. Mahmudul Alom Shoeb recited a verse from the Holy Quran.
2	Inauguration	Ms. Nasrin Akhtar, Chair of the program, inaugurated the meeting. She thanked everybody for coming and requested for their kind cooperation. Then she requested Mr. Shuvashis Chandra Mahanta to conduct the program.
4	Welcome Speech	In his welcome speech Mr. Shuvashis Chandra Mahanta first thanked everyone for coming despite of their bustle in daily life. Then he discussed various aspect of the public Hearing meeting. He mentioned it as a tool for ensuring '**Social Accountability**'. He described it as a platform where both the parties, service provider and service receiver,

Question & Answer Session

Question			Answer	Decision
5	Question & Answer Session	Question 1: Rasheda, Sabek Tajpur. During enlistment of my name, they took tk 250 from me. After enlistment, I put my savings here for few months. But after that they did not take my savings and told me that my name is not there. Moreover, they did not give back my savings to me. I want to know whether it is righteous or not. I also want to know how I can get back my savings. She also added that there are 11 of them whose money has been misshaped. The audience supported her.	Answer: Moss. Rasheda, GS president, Sabek Tajpur. They were enlisted when the implementing partner was Bangladesh Extension Education Services (BEES). As one of the BEES employees, Monirul, misshaped the money, they do not know anything about this. Moreover, she added that they did not take any steps regarding this issue.	Decision: If their names are found in the PIP list and till now they feel interest, necessary steps will be taken to enlist them once again.
		Question 2: Jamena, Sabek Tajpur. Tk 250 was taken from me during the time of enlistment of my name. Are there any provisions of taking money for enlistment as per the guideline of SDF? **Roshna from Sabek Tajpur asked the same question in the meeting.	Answer: Md. Nazrul Islam, CTL, Cluster-8. There are no provisions for such deeds. The criteria of selection is being poor or hardcore poor and residential to the respective area.	Decision: Md. Nazrul Islam, CTL, Cluster-8. If this incident found true, steps will be taken from SDF's part.

		Question 3: Belorani, Chikni. I repaid the loan I previously took and then applied for a loan of tk 5000. But I was offered only tk 2500. That is why I do not regularly attend the meetings. Some days earlier I came to know that loan has been disbursed to Maleka, but she did not get the loan. The real scenario is she did not even apply for it.	Answer: Nurunnahar, SAC Convener. She first denied the fact and said that it happened as there are a few people having same names. But, lastly she acknowledged that another person is doing her savings in name of Maleka and she took the loan. But the name is not changed yet.	Decision: CTL Nazrul Islam- we will look into the matter and if she applied for loan, she would get it as per the procedure.
		Question 4: Amiron, Sabek Tajpur. I was enlisted and tk 500 was taken from me. Rasheda (GS President) took the money from me. After continuation of savings for one and a half year, they told me that my name has been enlisted into the vulnerable list. So, I need not to do savings. But, they did not give my savings back. After this, when the vulnerable grants were being distributed I was given tk 1800 instead of 2000/= as they deducted tk 200 as bribe. But I argued with them and refused to give any bribe. As a result, on the next week they told me that I am not a member now.	Answer: GS president of Sabek Tajpur said that despite of not being a member of the village and a beggar she was made a member, but no money was taken from her for this enlistment. The respective CF of the village Ranju Mia told that she was enlisted when BEES were implementing the project here. He also told that the membership of her is still valid and she can continue her savings.	Decision: it is not necessary to be enlisted in the vulnerable list if someone is ultra poor and a vulnerable member can do his/her savings accordingly if s/he can afford it. Now incident with Mos. Amiron is awful and would look into the matter. If she wants her savings back, she can have it. Moreover, whoever took money from her during disbursing vulnerable grant will be questioned. --- DPM Harbilas Mandal.
		Question: Purnima, Daudpur. Our village-based institutions are functioning well. But the problem is the committee members are not regular in their work as they do not get any benefit for their hard work. How this situation can be resolved?	Answer: Dipti Rani, GS President, Daudpur. It is true that the committee members are not willing to spend time anymore without any remuneration. It is also logical for them as they are working for the organization while they can earn their livelihood. So, I would like to request the SDF authority for considering the issue.	**Decisions:** There are no provisions of providing remunerations to the committee leaders for their support in the organization as per the policy. But this issue will be discussed with the higher authority of the SDF.
	Speech of Special Guest	The special guest of the meeting DPM of SDF, Gaibandha Mr. Harbilas Mandal delivered his speech. He appreciated BDPC for arranging such a program. He also added that it would be useful in ensuring transparency and accountability if this type of programs can be arranged in regular intervals. In addition, he added that SDF can introduce Public Hearing programs in other villages of SIPP-II coverage.		

	Speech of Chair	The Chair of the meeting Ms. Nasrin Aktar delivered her closing speech. In her speech she thanked all the members for their active participation. She explained the program as a tool where people, both implementing part and direct beneficiaries, can interact with each other for a better symbiotic relation. She also emphasized on the empowerment of people and active participation in the whole process of decision-making and implementation. Lastly he expressed her gratitude to all have come and declared the closing of the meeting.

6. **Public Hearing Meeting-Fplimari & Mirpur Gaibandha**

Mr. Mahbubur Rahman, UP Chairman of Sahapara Union, is delivering the opening speech in the meeting

CTL Mrs. Rowshan Ara (Cluster-4) is answering the questions of the beneficiaries during the Public Hearing Meeting

A beneficiary is asking question during the public hearing meeting

A beneficiary is asking question during the public hearing meeting

Date: 30.12.2014

Sl No.	Chronological Activities	Brief Description		
	Question & Answer Session	Question	Answer	Decision
		Question: Hasina Begum, Mirpur. I have taken loans for three times. Now I want to get loan again, but the committee leaders are denying about it. At the same time, people who took loans are not repaying those. So, how the organization is going to be functioning well if they cannot collect the loan installments.	Answer: Shamsunnahar, Cashier- Mirpur Gram Somiti. After taking loans the members are not willing to pay installments. They sometimes think it as a grant and they do not have to repay it. So, we along with CF and CTL are working together for collection of loan installments. In response to the question CTL Mos. Rowshan Ara told that from a fund of 12 lakh, 5 lakh 45 thousand is yet to be paid. She added that they are working on this altogether. To work this out two advocates are assigned to provide legal aid.	Decision: CTL Mos. Rowshan Ara. She could get loan if she apply. And the loan disbursement is stopped for a while as the collection is not up to the mark. It is not anything like that the committee is not going to give her a loan.
		Question: Shirina, Folimari. I want to know whether the profit from our savings is deposited accordingly and how we could get it.	Answer: The savings of the beneficiaries' along with the benefit is deposited in the bank accounts of the respective SSCs. But the balance is not disclosed everybody. If somebody specially wants to know, then they show them	Decision: CTL Rowshan Ara. If anybody regarding the profit distribution, the can resolve it. And if the profit is not noted in the

			the balance. She also added that there is no direction so far from the SDF to distribute the profit to the beneficiaries, though it is stated in the COM booklets. CTL Rowshan Ara added that the profits earned from the savings are not given directly to the hands of the beneficiaries; rather it is being noted in their individual passbooks. At the same time, she admitted that though the profits are supposed to be distributed to the beneficiaries by 31st December of each year, in reality it just started being distributed in only a few villages since the last year.	passbook of any members, then they can contact the committee members and CF as well.
		Question: Kohinur, Mirpur. I want to know why the organization is non-functional in our village. As there are conflicts among the committee members, the VCO cashier encouraged the beneficiaries not to give installments. Some other people present on the meeting admitted the fact.	Answer: Shamsunnahar, VCO Cashier. She denied anything like this. She mentioned it as blame against her. But this created heated arguments between the complaints and her.	Decision: CTL Rowshan Ara told that she was not aware of anything like this. as she is acknowledged now, she will look into the matter and take prompt action regarding this if necessary.
		Question: Hasna, Mirpur. Lipi took a loan of tk 5000 by using my name. But she did not take any signatures or consent of mine. After taking the loan she did not pay the installments. Some days ago SDF officials came to my place and asked me to pay the installments. I want to know how come she took loan using my name? Ayesha from Mirpur asked the same question. The same thing happened with her.	Answer: Roksana, GS President, Mirpur. We were not aware of this incident. Last time we went to Hasna's place for installment collection. Then she told me that she did not took the loan. But she could not explain how one SSC leader could be able to do such things.	Decision: CTL Rowshan Ara told that on the next collection day, Wednesday, a meeting will be held regarding this issue. And if Lipi is found guilty, administrative actions will be taken against her by the organization.
		Question: Khoteja, Folimari. I applied for a loan to bear the costs of my daughter's marriage. But I was not given any loan as Shamsul (Husband of VCO Cashier), Shapla (GS President) and Shahidul (Husband of GS Cashier). These three are the persons who control all sorts of activities here. My question is how husbands of committee	Answer: Shapla, GS President, Folimari. She was not given loans because she was irregular in repaying the installments. In response to the question whether the husbands of the leader persons are eligible or not, she said that they are taking their help unconditionally and they do not think that the other people can do the same. As they did not have any more money left at hand, they were unable to give all her savings back then. But she can	Decision: CTL Rowshan Ara told that she would get her savings back if she applied for it now. Moreover, she cleared one point that if any beneficiary want his/her savings back for any emergency reason, then the membership will not be cancelled. But if somebody wants to cut his/her name by withdrawing

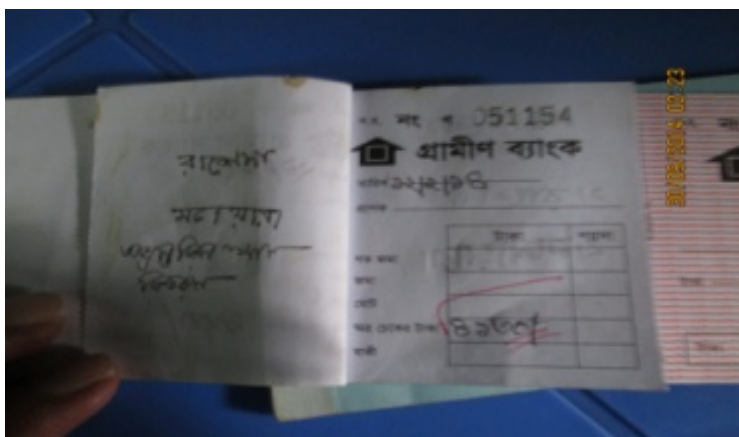|				
		leaders took part in the process of decision-making or collection? And, if they could, why not our husbands? the question of mine is when I wanted my savings back, they gave me only 500/= out of 770/=. Why they did not give my full savings back?	get it if she wants it. She also acknowledged that though it is must to have a resolution regarding returning savings back, they did not have one.	the saving, then he/she will not be a member.
		Question: Amiron, folimari. After taking loan I was given a passbook, but it was entitled to a different person. My husband told them if a new passbook having my name is not provided, no installments will be given. But till than I paid the installments. Some days earlier, I asked the leaders if I can get loan once again after repaying all of my loans. They then agreed with this. But they refused to give me any when I completely repaid all of my installments. I want to know the reasons.	Answer: Shapla, GS President, Folimari. Due to lack in abandon passbooks, she was given a passbook that was issued to another person earlier. But she acknowledged that it does not fulfill the guideline. At the same time, she tried to say that the cluster office failed to provide sufficient passbooks as per their request. Moreover, though Amiron was given a passbook that was entitled to another person and requested to give installments, the committee members disagreed to put their signatures on for installment collectors. She added that the responsibility of collection is given to their spouses and they are supposed to sign. but the beneficiary did not accept it. CTL Rowshan Ara told that it is not true that passbooks are not provided on due time.	Decision: CTL Rowshan Ara told that it is not legal to provide passbooks that were previously enlisted to other person's name. she requested the committee leaders to take prompt action on the very next meeting date to look into the matter and provide her a new passbooks with all her deposits and installments.
		Question: Shahera, Folimari. I have taken loans for three times and I have repaid those accordingly in due time. but now I am not getting any more loans. I want to know why?	Answer: Shapla, GS President, folimari. As we have other works to do, we could not disburse loans earlier. but, it will be disbursed very soon. she also added that the loan application of Shahera has been approved by the appraisal committee and she will get the applied loan within a very short time.	
	Expressions from the audiences	People attended the meeting expressed their feelings in the meeting regarding the process. All of them expressed it as a new experience. Asma, Rashida, Shiuli, Champa Rani- people came from various villages told that they got the maiden chance to ask questions to the committee leaders in an open forum. it was great to be a part of it. CTL Rowshan ara told that if this type of programs can be arranged in regular intervals, then the accountability of the respective persons can be ensured. it will also help in ensuring active participations of all sort of people in the process of decision-making and implementation of activities.		

Challenges:

- Some people from an established political background created some hassles at the staring of the Public Hearing Meeting.
- In some cases and in some responses to the questions asked by the complaint, the officials of service providing agency showed an arrogant attitude

7.13 Case Studies

Money withdrawn from SSC to recover the overdue and for achieving 100% recovery

According to the bank status of SSC-2, on 12.02.14 an amount TK 4130 was withdrawn, but nor any information neither any application form regarding the expenditure of TK4130 was detected. Regarding this matter, when the key person of GS Mrs. Shadia (pseudo name) was question, she said the members do not pay their installments on time but in order to receive funds from SDF, the committee has to show that their rate of collection is up to the mark. Therefore, to portray an effectively collection process, the Chairman herself paid the installments on behalf of the members. Later when the funds poured in, she took that amount from the fund itself.

Signatures taken on blank resolution book- Paschim Khamar Pasgachi (Cluster 11)

Resolution books are maintained for ensuring proper documentation of meeting decisions and validity of the decisions. However, during the Input Tracking process it was evident that the resolution books were not being maintained properly. Most of the resolutions were filled with signatures of the correspondents prior to the meeting held. This incident indicates lack of transparency and accountability maintained in the process of decision-making. For example: A resolution book was found where the signatures of the SSC committee members and Chairperson of the meeting were present, though no written resolution was found. The last complete resolution found was dated on 5th August, 2014 and the Input Tracking took place on 20th August, 2014. As per the guidelines only one meeting should be conducted each month, but later signatures were found on a blank sheet, which most probably was taken during a meeting held on sometime after 5th August, 2014.

Similar scenario was seen in cases of other meetings also.

Misappropriation in loan disbursement process

Misappropriation was noticed in the loan disbursement process as well. As per the application form, cheque register and disbursement register, a loan was noticed to be disbursed on 10th April, 2014 to Rejaul Alom (SSC-3 Leader) . However his name was wiped out with white ink in the disbursement register, even after a signature was taken as a proof. In addition, a photocopy was found attached with the debit voucher. The lower part where Rejaul's name was written in the voucher was torn. Rejaul himself admitted to this fact and further added that the VCO leader and GS committee leaders were also aware of this occurrence.

The images of the application form, disbursement register, debit voucher, cheque register and bank statement is attached here to support the statements made above. A conversation with Rezaul Alom regarding this misappropriation is also attached here, for further verification of the fact.

Fake loans & disbursement of loan instead of previous due Daudpur (Cluster-8):

Loans were disbursed thrice in a quick interval of two months to Promila (Husband: Sufol Chandra Mohanto). Among all these, only one disbursement made on 7th May, 2014 could be identified by observing her individual passbook during Input Tracking. The earlier two, made on 21st January and 25th March were not noted down in her passbook. Moreover, it was also found that, as per the disbursement register and collection sheet, there were still installments due of the loan taken on 21st January. By the way, Promila is a member of Social Audit Committee (SAC).

Money withdrawn from the Disaster Management Committee for deposition in VCO account to portray the overdue

Village- Char Hatiza, Union- Durmuth, Upazila: Melandah, Zila: Jamalpur (Cluster-8)

According to the findings extracted, on 09-07-14 through the disaster management committee bank account, an amount of TK50, 000 was withdrawn via account no-3179 and cheque no-2051892. As per the resolution of the Disaster management committee, no information was found regarding this money withdrawal issue. Additionally, no bill voucher was found either. On this issue, Chairman Abdul Kalam confessed that the money withdrawn from the Disaster Management Committee on 09-07-14 was deposited in the VCO bank account to portray that these money collected as *Shabolombi* Loan installments. CF Mohammad Shafiqul Islam from cluster no-8, further said that to nullify the gap created in the bank accounts, once the installments are collected from the *Shabolombi* Loan receivers, the money later will be deposited in the Disaster Management Committee's bank account. However during **observation, no such action was yet taken.**
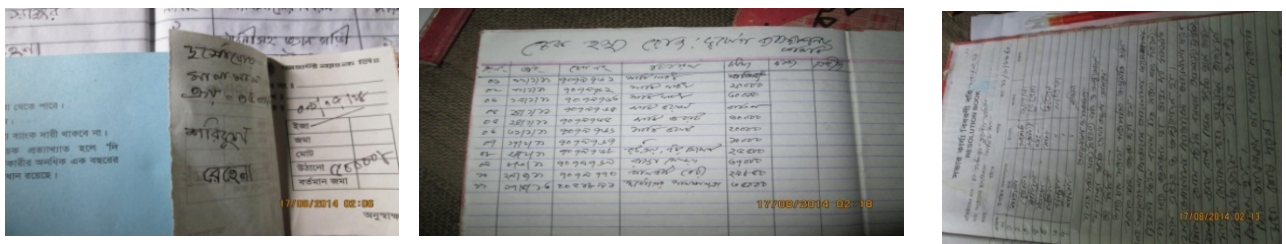
Loan disbursed to the name of dead person

Village: Shuruliya, Union- Durmut, Upazilla- Melandaha, Zilla- Jamalpur, Cluster no-08
According the disbursement Register on 15.05.14 an amount of TK5000 was distributed as loan to
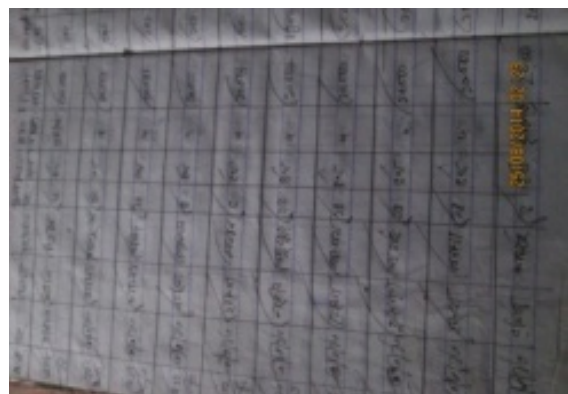
 Ms.

Kayeshori (Husband- Purno, Group no-03).

However the Sacheton Dol leader and other members of the committee, when asked informed that Kayeshori passed away in December 2013. Despite the fact that she expired, her signature was present in the disbursement register. In order to find supporting documents of the loans given out on 15.05.14, the corresponding application forms dated on 12.05.2014 were looked into. A total of 9 people received loans on that very day and none of the applications belonged to Kayeshori. Regarding this mishap when the VCO leader Rehena Begum was questioned, she could not deliver a correct answer to this.

Village: Bethmari, Union: Charbanipakuriya, Upazilla: Mellandaha, Zilla- Jamalpur, Cluster No: 07
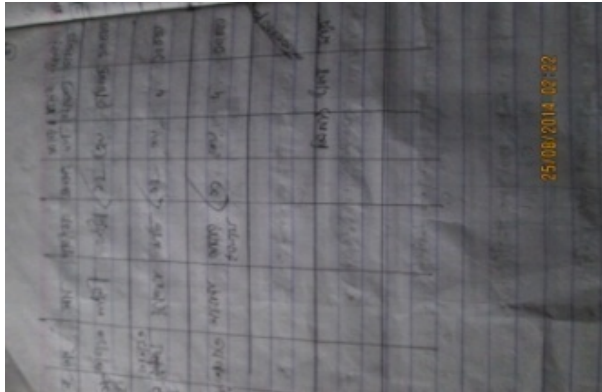

When the list of the loan receivers dated on 03.03.2013 was checked and calculated, it was noticed that 23 people were distributed a total amount of TK 29, 0000.00 as loan, but in the total box below, TK30, 000.00 was wrongly stated. Moreover, an amount of TK30, 0000.00 was withdrawn from the bank as well. There were no records of how the extra TK10, 000 was spent. When questioned regarding this issue, the *Gram samati* leader, VCO leader and the Cashier could not provide any correct answer to this.

<u>Double passbook of same institution</u>
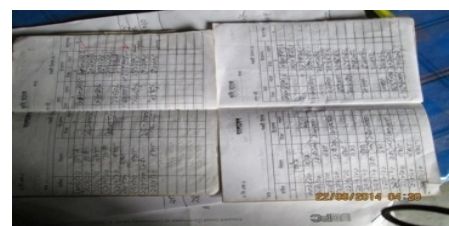
Village- Noyagram, Union- Bahadurabad, Upazilla- Dewanagonj, Zilla- Jamalpur, Cluster no-03
The bank account of the VCO had two passbooks issued on the same very day. The first passbook showed a status of TK53038 dated on 19.08.2013. The second passbook showed a status of TK 26072 and TK39617 dated on 19.08.2013 and 27.02.2014 respectively. When questioned about this issue, the VCO leader and the present CF did not have an appropriate answer to it.

Despite having status of repayment yet a certain amount to be repaid

Village- Purbocharpolisha, Union-Charbanipakuriya, Upazilla-Melandaha, Zilla-Jamalpur, Cluster no-7
According to the passbook of Mukta and Samiul, from group no-11, on 28-08-2013 it showed that her financial status showed of TK5500 but yet on 09-09-2014 she received a loan of TK10, 000. Later on 28-08-2013 it was noticed, that despite having a status of TK5500 still yet to be repaid, her overdue status had a stamp saying "repaid". In the collection sheet, her name was not mentioned.

Advance signature of the signatories in the blank chequebook

Village- Chontiya, Union- Degppiyet, Upazilla-Jamalpur Sadar, Zilla- Jamalpur

Signing in advance on the chequebook is against the guidelines, as it gives scope for financial appropriation to take place. In one of the pages of a chequebook of SSC-1, the signatory's sign was seen there in advance. On this note, the chairman of the GS, Rony Begum said that this signature must have been taken in advance to withdraw money if needed during any urgency.

7.14   People's opinion

A) TPM team observed that Ajema Akter, youth member and member of purchase committee suggested that "As the amount of SSC is insufficient for Internal loan lending, so we can disburse this type of loan from the combined amount of all SSCs (SSC-1, SSC-2, SSC -3) to that person who applied for it. This can ensure sufficient loan amount for internal loan. SDF higher officials should think about this to make SSCs more functional".

B) During Input tracking conduction, Mrs. Sakhina Begum , VCO leader of the village Akandapara under Cluster -10 of Islampur upazila , Jamalpur District told that " We are mostly illiterate or less educated but we have to done our committee related activities with the help of cluster facilitator. Before inception of TPM by BDPC, we did not update our accounts related register, other different register and documents according to Community operational manual (COM). But now we have realized our gaps or lacking's through incentive trainings provided by BDPC. Now we will try to overcome our gaps for ensuring transparency in our own organization".

C) Mr. Karimul Islam, GS leader of Mohishbatan village under cluster-10 of Islampur upazila, Jamalpur District, expressed that "SSC are not actively functioning their activities in our village at present. Committee members, who are holding the vital position of SSC, did not play their role properly. SoSSC is failing to deposit its savings in due time to the bank account. He also added that we are mostly illiterate. So, we are unable to maintain accounts related documents. For this reason, we need to appoint an account assistant in our village. In addition, he also mentioned that we need to receive training on maintaining accounts, leadership development and Social accountability by SDF. SDF should emphasize on this issue and need to prepare separate plan in this regard".

D) Mrs. Sultana Akter, wife of Anis Ahmed, is a member of Sacheton Dol along with the enlisted beneficiary of GS. She is living at the village of Charhatiza under cluster - 08 of Melandah Upazila, Jamalpur District, She gave her expression as such that "after her inclusion in the BDPC formed *Sachetan Dal*, she is being aware about rights, transparency, social accountability and Good governance through extensive training organized by BDPC. She also added that now we are able to conduct our activities. Not only I have become aware but also I try to make aware the other general members of our organization".