

SFDF-PROFILE

(Facts and Figures on Small Farmers Development Foundation)

Background

Food and Agriculture Organization (FAO) of the United Nations conducted a study titled "Asian Survey on Agrarian Reforms and Rural Development (ASARRD)" in eight countries including Bangladesh to identify the problems of the rural small, marginal and landless poor and to suggest ways for bringing them into the mainstream of development. The study indicated that "the small and landless farmers had no access to formal financial market for their production and self-employment activities" and suggested a framework whereby the small, marginal and landless poor could be organized into a separate 'receiving system' and the 'delivery mechanism' could be so modified as to provide necessary supports and services to them. The Government of Bangladesh undertook an experimental project named 'Small Farmers and Landless Labourers Development Project (SFDP) under Annual Development Plan (ADP) for 1975-76. The main objective of the project was to develop an effective model for socio-economic development of the small farmers and landless families living in the rural areas of the country. Initially, the project was implemented by Bangladesh Academy for Rural Development (BARD), Comilla; Bangladesh Agriculture University (BAU), Mymensingh and Rural Development Academy (RDA), Bogra during 1976-1980. In 1980 Rural Development and Cooperatives Division took the responsibility of implementation of the project and it continued till 1985. In 1986 BARD, Comilla was again entrusted with the responsibility to implement the project. United Nations Development Program (UNDP), Food and Agriculture Organization (FAO) and United Nations Capital Development Fund (UNCDF) provided technical and capital assistance to the project. Nationalized Janata Bank (JB) and Bangladesh Krishi Bank (BKB) provided credit support to the project beneficiaries. The project was gradually expanded to 30 upazilas of 08 districts. On successful completion of 1999-2004 Phase, the project has been transformed into a Foundation named 'Small Farmers Development Foundation (SFDF) in 27 July 2005.

Legal Status

The Small Farmers Development Foundation (SFDF) is a company not-for-profit limited by the guarantee and registered under the Companies Act, 1994 with the Registrar of Joint Stock Companies & Firms Bangladesh. The legal structure of the foundation allows flexibility, authority and power to design and implement programs throughout the country and manage its affairs as an independent organization.

Objectives

The Small Farmers Development Foundation (SFDF) is established for helping the male and female members of the landless, marginal and small farmer families living in rural areas in order to enable them to gain access to resources for their productive self-employment, encourage them in undertaking activities of income generation and poverty alleviation and for enhancing their quality of life.

Target Group

The Small Farmers Development Foundation (SFDF) is the first ever organization in Bangladesh. It aims to address the problems of the tomorrow's poor, the small farmers. The Foundation will target both men and women of the small farmer families living in rural areas using the following criteria of landholdings :

Small Farmer : household having cultivable land of 0.05. to 2.49 acres.

Major Activities

The Major Activities of the Foundation are to ;

1. Establish small farmers service centers at village level;
2. Enroll membership (both men/women) of the small farmers house holds;
3. Provide collateral free micro-credit to the beneficiaries (both men and women) for undertaking production, self-employment and income generating activities;
4. Mobilize savings of the beneficiaries through small deposits for creating their own capital base;
5. Provide training to the beneficiaries on cereal and non-cereal crop production and development of non-crop agriculture (fishery, poultry, livestock) and other income generating activities;
6. Conduct survey, research and evaluation studies on Foundation activities for further improvement and workshops/seminars for dissemination of findings to the policy planners as well as to the government .

Management of the Foundation

General Body

The General Body of the Foundation is consist of 11 members of whom 8 from government ex-officio and 3 from individuals nominated by the government. The composition of the General Body is shown as below :

- Chairperson (ex-officio)** : Secretary, Rural Development & Cooperative Division.
- Members (ex-officio)** : DG, BARD; DG, BRDB; JS (Extension), Ministry of Agriculture; JS (Budget), Finance Division; Joint Chief, Rural Institution Wing and MD, PKSf.
- Members (nominated)** : 3 members nominated by the government from amongst persons associated with the government agency, voluntary organization or private individuals having a record of service in activities of poverty alleviation and income generation and/or interest in such activities.
- Member-Secretary (ex-officio)** : Managing Director of the Foundation.

Governing Body

The Governing Body of the Foundation is consist of 7 members of whom 5 from government ex-officio and 2 from individuals nominated by the government. The composition of the Governing Body is as below :

- Chairperson (ex-officio)** : Secretary, Rural Development & Cooperatives Division.
- Members (ex-officio)** : DG, BARD; JS (Budget), Finance Division & MD, PKSF.
- Members (nominated)** : 2 members nominated by the government from amongst persons associated with the government agency, voluntary organization or private individuals having a record of service in activities of poverty alleviation and income generation and/or interest in such activities.
- Member-Secretary (ex-officio)** : Managing Director of the Foundation.

Managing Director

The Managing Director shall be appointed by the Governing Body of the Foundation in consultation with the Government. The Managing Director acts as the Chief Executive Officer of the Foundation and shall be responsible for day-to-day management of affairs of the Foundation.

Organogram of the Foundation

The Foundation has it's three-tier organizational structure. The 'Head Office' of the Foundation is located at Dhaka. The day-to-day administrative, financial, planning, implementation monitoring, evaluation and overall management of the Foundation is ensured by the Head Office.

To ensure close supervision and monitoring at local level, there is a provision of 11 Regional Offices at 11 District head quarters.

For implementing the field level activities of the Foundation, there will be 60 'Sub-Regional Office' at 60 upazilas. At present, there are 55 Sub-Regional Offices under the Foundation. The remaining 05 Sub-Regional Offices will be set up later on. The 'Organogram' of the Foundation is attached herewith :

Manpower Provision

The Foundation shall recruit, appoint or on contract any employee, consultant, expert for the Foundation and implementing its programmes and projects or enter into any other agreements in this regard or to discontinue and terminate their services as deem fit and proper by the Foundation. Under the present 'Organogram' of the Foundation, there are provisions of 486 employees of the following categories :

Office/Designation		Approved Posts	Existing Man Power
A.	<u>Head Office</u>		
01.	Managing Director	01	01
02.	General Manager	01	01
03.	Deputy General Manager	02	02
04.	Assistant General Manager	04	04
05.	Manager	04	-
06.	Assistant Manager	06	06
07.	Personal Officer	04	03
08.	Office Assistant-cum-Computer Operator	04	04
09.	Driver	02	02
10.	Office Worker	04	04
11.	Security Guard	01	-
Sub-Total (A)		33	27
B.	<u>Regional Office (11)</u>		
01.	Regional Manager	11	01
02.	Office Assistant-cum-Computer Operator	11	05
03.	Office Worker	11	11
Sub-Total (B)		33	17
C.	<u>Sub Regional Office (60)</u>		
01.	Senior Deputy Regional Manager	15	7
02.	Deputy Regional Manager	45	33
03.	Senior Field Officer	75	24
04.	Field Officer	225	99
05.	Office Worker	60	03
Sub-Total (C)		420	166
Total (A+B+C)		486	210

Sources of Funding

The resources of Foundation shall consist of the following :

- ◆ Grants made by the Government;
- ◆ Loan fund from government, nationalized banks, PKSF and any other financial institutions;
- ◆ Funds and donations, grants, loans or other financial assistance from any private or any other sources, agencies, or institutions in Bangladesh and abroad;
- ◆ Fees and charges imposed by the Foundation for services rendered by it;
- ◆ Income and receipts from investment and other sources;
- ◆ Savings deposit of the beneficiaries of the Foundation; and
- ◆ Funds accrued from Small Farmers and Landless Labourers Development Project (SFDP).

Working Area

Division	District	Upazila	No. of Upazilas	
1. Dhaka	1. Mymensingh	Mymensingh Sadar	06	
		Muktagacha		
		Trisal		
		Gouripur		
		Iswargonj		
		Fulpur		
2. Rajshahi	2. Bogra	Bogra Sadar	06	
		Shahjahanpur		
		Nandigram		
		Kahalu		
		Dupchachia		
		Shibgonj		
	3. Pabna	3. Pabna	Sujanagar	03
Bera				
Santhia				
3. Rangpur	4. Rangpur	Pirganj	03	
		Mithapukur		
		Gangachara		
	5. Kurigram	5. Kurigram	Chilmari	03
			Rajarhat	
			Ulipur	
4. Barisal	6. Barisal	Barisal Sadar	06	
		Babugonj		
		Bakergonj		
		Gouranadi		
		Muladi		
		Mahendigonj		
	7. Bhola	7. Bhola	Bhola Sadar	06
			Burhanuddin	
			Lalmohan	
			Charfasion	
			Daulatkhan	
			Tajumuddin	
	8. Patuakhali	8. Patuakhali	Patuakhali Sadar	06
			Baufal	
			Dashmina	
			Galachipa	
			Mirjagonj	
			Kalapara	
9. Barguna	9. Barguna	Barguna Sadar	05	
		Amtali		
		Betagi		
		Bamna		
		Patherghata		

Division	District	Upazila	No. of Upazilas
5. Chittagong	10. Comilla	Comilla Sadar	06
		Barura	
		Chandina	
		Debidwar	
		Chouddagram	
		Laksham	
	11. Chandpur	Hazigonj	05
		Kachua	
		Shahrasthi	
		Faridgonj	
		Matlab	
Total : 05	11	-	55

Progress of Activities

Till the fiscal year 2010-2011 Tk.1950.00 lakh was provided by the Government as Revolving Loan Fund (RLF). The activities of the Foundation started in February, 2007. The Progress of activities so far achieved till June, 2011 is as below :

Activities	Achievement up to June, 2011		
	Male	Female	Total
1. Formation of Centres	73	1650	1723
2. Enrolment of Members	2029	49084	51113
3. Mobilization of Savings (TK In Lakh)	36.02	747.87	783.89
4. Disbursement of Loan (TK In Lakh)	445.47	8437.13	8882.60
5. Recovery of Loan (TK In Lakh)	322.36	5921.86	6244.22
6. Loan Outstanding (TK In Lakh)	123.11	2515.27	2638.38
7. Percentage of Loan Recovery	91.01	92.36	92.29

Future Plan of Activities

With a view to expand activities of the Foundation a project titled 'Assistance to Small Farmers Development Foundation (SFDF)' is under implementation for 2009-2014. The year-wise plan of activities of the project is as follows:

Component	Total Provision	Year-wise Break-up of Target				
		2009-2010	2010-2011	2011-2012	2012-2013	2013-2014
1. Formation of Centre (Number)						
Male	528	200	148	115	65	0
Female	2112	800	592	461	259	0
Total	2640	1000	740	576	324	0
2. Enrolment of Member (Number)						
Male	13200	5000	3700	2880	1620	0
Female	52800	20000	14800	11520	6480	0
Total	66000	25000	18500	14400	8100	0
3. Mobilization of Savings (Tk. in lakh)						
Male	177.61	18.20	25.64	37.96	46.39	49.42
Female	710.46	72.81	102.58	151.85	185.54	197.68
Total	888.07	91.01	128.22	189.81	231.93	247.10
4. Disbursement of Credit (Tk. in lakh)						
Male	3745.30	389.51	623.26	784.25	925.10	1023.18
Female	14981.22	1558.05	2493.02	3137.01	3700.42	4092.72
Total	18726.52	1947.56	3116.28	3921.26	4625.52	5115.90
5. Recovery of Credit (Tk. in lakh)						
Male	3476.70	448.46	505.23	699.74	851.58	917.69
Female	13906.81	1793.86	2020.90	2798.97	3406.32	3886.76
Total	17383.51	2242.32	2526.13	3498.71	4257.90	4858.45
6. Training (Number of Participants)						
Beneficiaries	2600	0	800	900	900	0
Staff-Officials	200	0	100	100	0	0
Total	2800	0	900	1000	900	0
7. Quarterly Review Workshop	16	0	4	4	4	4
8. Mid-Term Evaluation	1	0	0	1	0	0

Small Farmers Development Foundation (SFDF)

SFDF PROFILE (Facts and Figures)

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