GPOBA for OBA Sanitation Microfinance Program in Bangladesh

Small Ethnic Communities and Vulnerable Peoples Development Framework (SECVPDF)

May 2016

Palli Karma-Sahayak Foundation (PKSF)
Government of the People’s Republic of Bangladesh
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A. EXECUTIVE SUMMARY

With the Government of Bangladesh driving its National Sanitation Campaign from 2003-2012, Bangladesh has made significant progress in reducing open defecation, from 34 percent in 1990 to just once percent of the national population in 2015. Despite these achievements, much remains to be done if Bangladesh is to achieve universal improved sanitation coverage by 2030, in accordance with the Sustainable Development Goals (SDGs). Bangladesh’s current rate of improved sanitation is 61 percent, growing at only 1.1 percent annually. To achieve the SDGs, Bangladesh will need to provide almost 50 million rural people with access to improved sanitation, and ensure services are extended to Bangladesh’s rural poor.

Many households in rural Bangladesh do not have sufficient cash on hand to upgrade sanitation systems, but can afford the cost if they are able to spread the cost over time. To address this, the World Bank Water Global Practice’s Water and Sanitation Program (WSP) is working with microfinance institutions (MFIs) in Bangladesh to develop specialized loan products for low-income rural households to finance the purchase of sanitation systems, in addition to extending business loans to small construction firms trained on hygienic latrine construction. Hygienic latrines are considered the next generation of toilets, fully confining waste from both the user and the surrounding environment. The World Bank is proposing to support the WSP intervention by providing a US$ 3 million grant to reach households living below the 40th income percentile (the bottom two quintiles of consumption distribution in Bangladesh). The financial incentive will be paid as an output-based aid (OBA) subsidy to improve affordability of hygienic latrine installation at the household level and scale up the adoption of sanitation microfinance in Bangladesh as a tool for achieving the SDGs.

Through a grant agreement arrangement with the Government of Bangladesh Economic Relations Division (ERD), Bank & Finance Division of Ministry of Finance and Palli Karma-Sahayak Foundation (PKSF, Government of Bangladesh’s wholesale microfinance facility) will implement the project. The nationwide program will offer the OBA subsidy only for low-cost latrine technologies, which meet hygienic sanitation standards. While the cost of latrines under the WSP program range between US$ 45 and 220, the OBA subsidy will only apply to loans up to US$ 128. The subsidy will be approximately US$ 6 - 19 per household, and paid upon independent verification. The partial subsidy both enhances the attractiveness of borrowing by increasing affordability for poor households, and reduces lending risk for the MFI. In addition, it will stimulate the market for further sanitation lending through a demonstration effect to neighboring households. By demonstrating the viability of sanitation lending at scale, the subsidy will also have an impact on the wider microfinance industry in Bangladesh and beyond.

The project will support sanitation access for approximately 170,000 poor households in rural Bangladesh, which will result in access to hygienic sanitation for over 850,000 individuals. Based on the existing customer base of the MFI’s, 90 percent of borrowers are expected to be

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1Progress on Sanitation and Drinking Water – 2015 Update and MDG Assessment. UNICEF and World Health Organization 2015
2 Improved sanitation physically separates feces from the environment, although it does not necessarily block the transmission of pathogens. Unimproved sanitation, in contrast, is characterized by low-quality, basic infrastructure which does not separate feces from the environment
3 Funds are provided through GPOBA by the Australian Department of Foreign Affairs and Trade (DFAT). The Trust Fund will close June 30, 2018, with an end disbursement date of October 31, 2018.
4 Exchange rate: 1 USD = 78 BDT
women. The grant will leverage over US$ 20 million in household sanitation investments, financed by participating local MFIs.
B. Introduction

1. Background and Context
Bangladesh has made admirable progress in recent decades as regards access to basic sanitation. The National Sanitation Campaign from 2003 to 2012 of the Government of Bangladesh served as the key driver in this regard. As per the data from the WHO and UNICEF Joint Monitoring Program (JMP) 2014, 61 percent have access to improved sanitation and only one percent of Bangladesh’s rural population still practice open defecation. However, only 37 percent people have access to hygienic sanitation and thus, despite the overall achievements, Bangladesh remains far behind in terms of realizing the Millennium Development Goal (MDG) for sanitation which requires improved sanitation coverage for at least 69.5 percent of the population.

Rural households in Bangladesh mainly use basic/improved sanitation (basic); usually direct pit latrines comprised of 3-5 rings for pit lining and a concrete slab with a plastic pan to channel the waste to the pit. Most are without water seals and some are usually connected to a water trap between the toilet and pit which typically breaks shortly after installation. This makes the latrine unhygienic as the contents of the pit are exposed in the process. Slabs, which generally rest on top of the pit, are generally of poor quality and can break after a few years of use. In fact, it is not completely uncommon for people to fall into their latrine pits because of broken or dislodged slabs. More important in this regard is the fact that most of the plastic pans currently available in the market do not have design elements that allow ‘gripping’ to the cement, resulting in pans that sometimes separate from the slabs. This results in environment pollution along with contamination during the pit emptying process which can also occur.

Considering the above, the government has taken the strategy to transition the poor from basic to hygienic quality sanitation, moving them up the “sanitation ladder,” as depicted in Box 1. Hygienic latrines are structurally sound and, most importantly, fully confine waste from the user and the surrounding environment. Use of a twin pit allows for a longer period of time for waste to stabilize although it still needs care in emptying, treatment and disposal or reuse.

Box 1: The Sanitation Quality Ladder

A. Open defecation – characterized by the lack of fixed point sanitary facilities.
B. Basic sanitation – characterized by low quality, basic infrastructure, which does not necessary isolate human excreta from contact.
C. Improved sanitation (Minimum standard: pit latrine with slab): can only physically separate human feces from the environment, but cannot block the transmission of germs.
D. Hygienic sanitation (Minimum standard: pit latrine with slab and water seal/lid or flap) - physically separates human feces from the environment and blocks the transmission of germs.
E. Desirable enhancements (Offset latrine) – separation of toilet and pit via extended pipe with quality construction, Washable cement floor and Toilet house superstructure

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5According to WHO-UNICEF Joint Monitoring Program (JMP), improved latrines ensure hygienic separation of human excreta from human contact. The minimum standard of this type of latrine is a pit-latrine with slab (not only separating human feces from the environment but also blocking the transmission of germs).
6Long-Term Sustainability of Improved Sanitation in Rural Bangladesh; WSP; June 2011
The Government of Bangladesh has also adopted and implemented a number of policies and strategies in the promotion of hygienic sanitation, beginning with the 1998 National Safe Drinking Water Supply and Sanitation Policy (NSDWSSP). It sought to improve the water and sanitation sector in Bangladesh and developed a comprehensive strategy with the objective of extending the necessary services. Further, these policies and strategies also focused on issues such as improving sustainable sanitation systems, linking the sanitation strategy with poverty alleviation, extension of services to the poor, hard-to-reach and vulnerable groups. The provisions anticipated stimulation to the private sector through subsidy and linkages with microfinance in a view to promoting proper hygiene and sanitation management and finally, for safeguarding the environment.

2. The GPOBA Sanitation Microfinance Program

Global Partnership on Output-Based Aid (GPOBA) is a multi-donor trust fund, established in 2003 and administered by the World Bank Group, is designed to test the effectiveness of output-based aid (OBA) approaches to improve the delivery of basic services to the poor and marginalized communities in the developing world. It is defined as a financial mechanism designed to increase access and affordability of basic services for the poor by helping cover the gap between the cost of service and what poor households are able and willing to pay. OBA links the payment of aid to the delivery of specific services, or “outputs,” such as the construction of quality hygienic latrines for poor households. The OBA approach is already being used in Bangladesh by IDCOL and local NGOs to support access to solar home systems, biogas plants, and solar irrigation pumps for low-income households.

GPOBA is providing a US$ 3 million grant to support access to hygienic sanitation for low-income households in rural Bangladesh through a Sanitation Microfinance Program to be implemented by Palli Karma Sahayak Foundation (PKSF). This also includes the Association for Social Advancement (ASA) – one of the largest micro-finance NGOs in Bangladesh – in addition to 20 large, medium, and small scale micro-finance institutions (MFIs) selected by PKSF with experience in the water and sanitation sector.

The project includes 2 components, as follows;

a. **Component 1 (US$ 2.4 million): OBA subsidies to increase access to household sanitation.** The World Bank will provide a US$ 2.4 million grant to improve access to on-site sanitation for a total of approximately 170,000 low-income households, benefitting 850,000 people in rural areas. The one-off OBA subsidy will be available for low-cost technologies ranging from US$ 45 - 128, which will reduce the total purchase price for households unable to pay the entire amount up front. The OBA subsidy will range from 10 – 12.5 percent of the total value of loan.

b. **Component 2 (US$ 600,000): Implementation support for PKSF and independent verification agent (IVA).** US$ 600,000 will be provided to PKSF for operational and implementation related costs, including project management, subproject monitoring and supervision, administering the OBA subsidy to the POs, hiring designated Environmental, Social, and Financial Management Specialists, and for hiring the IVA.

Under the programme, PKSF will support local microfinance institutions (MFIs), also called Partner Organizations (POs) to provide sanitation loans to poor households through a nation-wide
program in rural Bangladesh. With extensive training and capacity building support from PKSF and ASA under the project, pre-qualified local sanitation entrepreneurs will construct the hygienic latrines for targeted households according to the required standards. In many cases, existing latrine structures will be upgraded to meet hygienic sanitation standards rather than new construction. In this way, the project will support these households to move up the sanitation ladder from basic/improved latrines, which run the risk of environmental pollution, to hygienic latrines which fully confine waste from the user and the surrounding environment.

The programme will support only small scale infrastructure. This is adopted in view of improving the sanitation environment which can be implemented without any major technical complexity. The trained entrepreneurs, in consultation with the community and with support from PKSF through the IVA, will implement the activities. With appropriate planning and skill, the above small-scale activities are not expected to create any long-term and significant environmental impacts. The following physical activities will be supported by the project:

- Site selection for the hygienic latrine at household level
- Pit construction for the latrine
- Platform construction
- Superstructure development

The programme is expected to reach 170,000 poor households in approximately 20 upazillas of 20 districts across Bangladesh (the list of the districts is provided in Annex – 1; however, specific geographic locations still undetermined) with affordable access to hygienic sanitation, through sanitation loans from participating microfinance institutions. Overall, the project is likely to have a positive impact, as the sanitation systems will contribute to a healthy living environment by ensuring the safe disposal of human waste. However, a key concern, besides the risks of polluting of drinking, surface and ground water from poorly built toilets, involves the inclusion of various marginalized groups/communities including the ethnic minorities as programme beneficiaries who inhabit the project areas.

C. Social Impact Assessment

1. Ethnic Minorities/Indigenous Peoples in Bangladesh

The Government of Bangladesh has generally preferred to use the term ‘tribal/tribe’ (upajati in Bengali) or most recently, ‘small ethnic groups’ or ‘ethnic minorities’ rather than officially recognizing the presence of ‘indigenous peoples’ within the national territory. This is despite the growing presence and importance given to the subject in recent public debates.

Bangladesh is by and large religiously, ethnically and linguistically homogeneous. Its population of nearly 160 million (estimated 2010) it is roughly 90 percent Muslim, with about 7% Hindus and others mainly following Buddhism and Christianity. Close to 99 percent speak Bengali. The overwhelming numbers of people are ethnic Bengalis although they are a mixed group containing Aryan, Dravidian, Mongoloid and other racial traits.

However, all across its territory, a large number of minority groups inhabit most of whom continue to keep their distinct ethnic traits, social institutions and organizations, and cultural traditions. In other words, many of them could be taken as ‘indigenous peoples’ as defined in various UN human rights instruments and policies, including the World Bank’s safeguards policy OP 4.10.

Ethnic minorities (or indigenous peoples/adivasi, as they prefer to be called) are a small minority in Bangladesh. However, the precise number of their population is a subject of much debate. The government statistics are sketchy at best; the most recent census figures (2011) do not provide ethnically disaggregated data, so the only useful reference point is the previous census conducted in 1991, which put their total population at 1.2 million. Taking into account the average demographic growth rate of the country, their population at present should be around 1.5 million. However, the representatives of the ethnic minorities and their organizations have expressed disagreement with this figure. The Bangladesh Adivasi Forum, an apex advocacy and networking organization of the ethnic minorities, has given a figure of 3 million as their total population. In any event, indigenous peoples should constitute no more than between 1-2% of the total population of Bangladesh.

The total number of indigenous groups is also a matter of much disagreement. The 1991 census mentions 29 groups. The recently adopted Small Ethnic Minority Cultural Institution Act (April 2010) mentions 27 different groups which is at present under revision and proposes 50 different groups. The Bangladesh Adivasi Forum mentions as many as 45 indigenous groups as per one of their publications (Solidarity, 2003). A proposed draft law, called Bangladesh Indigenous Peoples’ Rights Act, by Bangladesh Parliamentary Caucus on Indigenous Peoples – a group of parliamentarians who advocate for the rights of the country’s ethnic minority/indigenous peoples – enlists as many as 59 distinct ethnic minority groups. Yet a further study (2015) commissioned by UNDP for mapping of the different ‘indigenous peoples’ communities’ could not draw a ‘definitive conclusion’ on the exact number. The reason stems partly from a vibrant movement of ethnic minority communities in recent years – particularly since the signing of the CHT Accord in December 1997 - with more marginalized groups increasingly becoming aware and assertive of their identity (The detailed list of the various ethnic minority groups as per the various laws and organizations is provided in Annex - 2).

Notwithstanding the confusion about the exact number of the ethnic minority groups in Bangladesh, the project, for the purpose of its interventions, will adopt the World Bank’s criteria for the identification of the indigenous peoples (i.e. ethnic minorities) which are as follows;

- self-identification as members of a distinct indigenous cultural group and recognition of this identity by others;
- collective attachment to geographically distinct habitats or ancestral territories in the project area and to the natural resources in these habitats and territories;
- customary cultural, economic, social, or political institutions that are separate from those of the dominant society and culture; and
- a distinct language, often different from official language of the country/ region.

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8 The present document, despite the international usage of the terminology ‘indigenous peoples’, retains the nomenclature ethnic minority as usually used by the government of Bangladesh.
For the purpose of the programme’s interventions and following the provisions of the World Bank’s safeguards policy, it is also further specified that the term ‘indigenous peoples’ is often interchangeably used with various other terminologies (such as; ‘ethnic communities’, ‘ethnic, religious and/or linguistic minorities’, “tribal, ‘people(s) of tribal origin’, “disadvantaged, marginalized, and/or backward communities’, etc.) to denote an indigenous people community. This will mean concretely that regardless of plethora of terminologies used by the Government of Bangladesh, the programme (GPOBA) will accept a community as ‘indigenous people’ as long as that particular community fulfills one or all of the above criteria.

Although the ethnic minorities are scattered all over Bangladesh, they are overwhelmingly concentrated in several geographical pockets; namely North-West (Rajshahi & Dinajpur), North-East (Sylhet), Central region (Dhaka and Mymensingh), South (Barishal & Patuakhali), with the most significant concentration in the south-eastern corner – the Chittagong Hill Tracts. The location of the various ethnic minority groups by region is broadly as follows (The map in the next page shows the geographical regions in Bangladesh where most ethnic minorities are concentrated);

(i) North-west region (Rajshahi division - includes Rajshahi, Naogaon, Chapainawabganj, Natore, Sirajganj, Pabna, Joypurhat, Dinajpur, Thakurgaon, Rangpur, Bogra and Gaibandha district): major Adivasi communities are: Santal, Uraon/Oraon, Munda, Mahato, Paharia, Malo, Pahan, Rajbongshi, Rajoor, Karmakar and Teli);

(ii) North-east region (Sylhet division - includes Sylhet, Sunamganj, Habiganj and Moulvibazar district: major Adivasi communities are; Khasi, Patro, Monipuri, Garo, Tripura and tea garden communities)

(iii) Central region (Greater Mymensingh and Dhaka - includes Gazipur, Tangail, Sherpur, Jamalpur, Netrokona, Mymensingh): major adivasi communities are: Garo, Hajong, Koch, Banai, Rajbangshi, Dalu, Barman and Hodi

(iv) Coastal region (Khulna, Chittagong and Barisal division - includes Patuakhali, Barguna, Chandpur, Chittagong, Cox’s bazar, Khulna, Satkhira): major Adivasi communities are- Rakhaine, Tripura, Munda, Buno, Bhagabania

(v) Chittagong Hill Tracts (Bandarban, Rangamati and Khagrachari): the indigenous communities are; Chakma, Marma, Tripura, Tanchangya, Mro, Lushai, Khyang, Khumi, Chak, Pangkhua, Bawm, Santal, Rakhaine, Asam/Asamese and Gorkha

By all accounts, ethnic minority communities in Bangladesh are some of the poorest and most marginalized in the country. The scenario is particularly grim in the plains region, as illustrated in the box below;

| BOX – 1 |
| Socio-economic facts on the Ethnic Minorities in Bangladesh |
| • Poverty higher than national average (approx. 30%): 65% in CHT and above 80% in the plains |
| • Average income less than national average (84,000 taka): 26% less in CHT, 41% less in the plains |
| • Overwhelming dependence on agricultural sector: (80% in the plains, 72% in CHT) |
| • Salaried jobs/business; 3% in CHT, less than 1% in the plains. |
- On average two-thirds of the ethnic minorities in the plains are functionally landless. For certain groups, this is even higher (Santals, Mahato, Pahan, etc) - as high as 93%.
- Overall, ethnic minorities living in the North (South and West) are more marginalized and poor.
- Access to credit/micro-finance: in CHT (54%), in the plains (62%) including from moneylenders (10%).

(Source: Baseline survey by UNDP/CHTDF (2007) and Oxfam (2009))
2. **Purpose of the Small Ethnic Communities and Vulnerable Peoples Development Framework (SECVPDF)**

The purpose of this Small Ethnic Communities and Vulnerable Peoples Development Framework (SECVPDF) is to ensure that the ethnic minorities in the project areas benefit equally (both in terms of needs and quality) from its various interventions. Specific Action Plan – to be called Small Ethnic Communities and Vulnerable Peoples Development Plan (SECVPDP) – will be prepared for each district/regions, as relevant to the project’s overall objectives and presence of ethnic minority communities in the particular district/region during the implementation. The SECVPDPs will facilitate compliance with the World Bank’s social safeguard policies, and with policies, rules and laws of the Government of Bangladesh.

The overall objectives of the SECVPDF are:

- To enhance the social outcomes of the activities as regards the ethnic minority beneficiaries under the project;
- To prevent and/or mitigate any potential negative social impact that may emerge;
- To outline a framework for social screening procedures and methodologies under the program; and
- To specify appropriate roles and responsibilities to carryout social screening, management (mitigation, monitoring and compensation) and reporting related to the program.

As specific geographic locations of project activities are still to be determined, this Action Plan provides a general framework applicable to all activities under the OBA Sanitation Microfinance Program.

**D. Information Disclosure, Consultation and Participation**

Consultation and communication with the ethnic minority communities in the relevant geographic regions during the preparation stage of the subprojects will be an integral part of the project. The exercises will serve for gathering data for the selection of the potential beneficiaries. The SECVPDP prepared as a result of these exercises will be disclosed to the concerned communities through proper media (notice board in local organizations/market place, office of the NGO, website, etc). The disclosure will take into account the issue of language that is understandable to the concerned ethnic minority communities although it is generally presumed that majority of them are able to read, write and communicate in Bengali.

**E. Beneficial Measures/unintended consequences**

Availing the facilities/services/products under the project is purely on a voluntary basis for all paying customers with priority given to the ethnic minorities in the beneficiary selection. As all beneficiaries will be involved in the selection of construction firms and sanitation products to be installed, the ethnic minorities will also have equal opportunity to select firms and products according to their preferences. Consequently, no negative impacts are anticipated towards the ethnic minorities; rather, activities under the project will ensure their statutory rights and privileges as well as that their customs and norms are complied with rather than being hampered or disturbed.
F. Grievance Redress Mechanism (GRM)
The Grievance Mechanism will be the same for both SECVPDF and ESMF under the project. A specific staff, to be known as Grievance Redress Management Officer (GRMO), will be assigned with each Partner Organization, tasked with receiving of and responding to any grievance from the project customers/beneficiaries and/or other stakeholders. A Grievance Redress Committee (GRC) will be formed at district level comprising of the following:

- Upazilla Chairman/vice Chairman (from the project area) Chairperson
- Representative of the partner organization Member Secretary
- UP Chairmen/Women Ward Member (from the project area) Member
- Project beneficiary representative (male) Member
- Project beneficiary representative (female) Member

The GRC will address all complaints/grievances related to the project and meet as and when necessary. All cases of grievance will be duly recorded by the Member Secretary and will be maintained in the book of records. At least one of the GRC members, where applicable, will be from the ethnic minority communities.

However, a key approach of resolution of grievance will be based on village level mediation and arbitration (shalish and mimangsha) relying on the techniques of alternative dispute resolution. In such cases, and where this is accepted by the aggrieved parties, it will operate through village consultation meetings in presence of all the relevant stakeholders.

G. Monitoring and Reporting
The Project Management Unit of at PKSF will establish a monitoring system involving the GMRO, senior Project Management Team and the project Safeguards Consultant. The safeguards monitoring at field level will be done by the project team and based on that semi-annual safeguards progress report will be prepared. These reports will be submitted to the World Bank and shared with the relevant stakeholders of the project.

H. Institutional Arrangement
The project will have common implementation arrangement both on environmental and ethnic minority related social safeguards. PKSF shall assume the overall coordination, planning, implementation and financing responsibilities. A full time Programme Officer (Social Safeguards) will be recruited who will ensure the necessary technical backstopping to the project management as regards adherence to and implementation of the social and environmental safeguards of World Bank and laws and policies of the Government of Bangladesh.

The Terms of Reference (TOR) of the Programme Officer (Social Safeguards) are attached as Annex – 3 to this document.
## Annex 1: Project area and list of Partner Organizations

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<th>Name of partner MFI of PKSF</th>
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<th>Upazilla</th>
<th>No. of the branches</th>
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<td>Young Power in Social Action (YPSA), Chittagong</td>
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**Ethnic Minority/Indigenous Peoples’ Communities as per various laws and census data**

1. **Bangladesh Adivasi Forum, 2005 (BAF), 2005**

2. **East Bengal State Acquisition and Tenancy Act (EBSATA), 1951**

3. **Small Ethnic Groups’ Cultural Institution Act (SEGCIA), 2010**

The law is currently being revised by the government with advice from an ‘expert’ panel on indigenous peoples in Bangladesh. The proposed draft corrects the errors of the existing law and also includes for consideration additional communities who are excluded in the current version. The proposed communities are:

4. **Bangladesh Indigenous Peoples’ Rights Act (BIPRA),**


At the end of the proposed draft, it includes the following 5 different communities, under the category, “under consideration”:

Annex – 3:
Terms of Reference (TOR) for the Programme Officer (Social Safeguards)

A. Background

Bangladesh has made admirable progress in recent decades as regards access to basic sanitation. The National Sanitation Campaign from 2003 to 2012 of the Government of Bangladesh served as the key driver in this regard. As per the data from the WHO and UNICEF Joint Monitoring Program (JMP) 2014, 61 percent have access to improved sanitation⁹ and only one percent of Bangladesh’s rural population still practice open defecation. However, only 37 percent people have access to hygienic sanitation¹⁰ and thus, despite the overall achievements, Bangladesh remains far behind in terms of realizing the UN Sustainable Development goals (SDGs) for sanitation which requires improved sanitation coverage for at least 69.5 percent of the population.

1. The GPOBA Sanitation Microfinance Program

Global Partnership on Output-Based Aid (GPOBA) is a multi-donor trust fund, established in 2003 and administered by the World Bank Group, designed to test the effectiveness of output-based aid (OBA) approaches to improve the delivery of basic services to the poor and marginalized communities in the developing world. GPOBA is providing a US$ 3 million grant to support access to hygienic sanitation for low-income households in rural Bangladesh through a Sanitation Microfinance Program to be implemented by Palli Karma Sahayak Foundation (PKSF). This also includes the Association for Social Advancement (ASA) – one of the largest micro-finance NGOs in Bangladesh – in addition to 20 large, medium, and small scale micro-finance institutions (MFIs) selected by PKSF with experience in the water and sanitation sector.

The project includes 2 components, as follows;

a. Component 1 (US$ 2.4 million): OBA subsidies to increase access to household sanitation. The World Bank will provide a US$ 2.4 million grant to improve access to on-site sanitation for a total of approximately 170,000 low-income households, benefitting 850,000 people in rural areas. The one-off OBA subsidy will be available for low-cost technologies ranging from US$ 45 - 128, which will reduce the total purchase price for households unable to pay the entire amount up front. The OBA subsidy will range from 10 – 12.5 percent of the total value of loan.

b. Component 2 (US$ 600,000): Implementation support for PKSF and independent verification agent (IVA). US$ 600,000 will be provided to PKSF for operational and implementation related costs, including project management, subproject monitoring and

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⁹According to WHO-UNICEF Joint Monitoring Program (JMP), improved latrines ensure hygienic separation of human excreta from human contact. The minimum standard of this type of latrine is a pit-latrine with slab (not only separating human feces from the environment but also blocking the transmission of germs).

¹⁰Long-Term Sustainability of Improved Sanitation in Rural Bangladesh; WSP; June 2011
supervision, administering the OBA subsidy to the POs, hiring designated Environmental, Social, and Financial Management Specialists, and for hiring the IVA.

Under the program, PKSF will support local microfinance institutions (MFIs), also called Partner Organizations (POs) to provide sanitation loans to poor households through a nation-wide program in rural Bangladesh. With extensive training and capacity building support from PKSF and ASA under the project, pre-qualified local sanitation entrepreneurs will construct the hygienic latrines for targeted households according to the required standards. In many cases, existing latrine structures will be upgraded to meet hygienic sanitation standards rather than new construction. In this way, the project will support these households to move up the sanitation ladder from basic/improved latrines, which run the risk of environmental pollution, to hygienic latrines which fully confine waste from the user and the surrounding environment.

B. Objectives and Scope

The programme is expected to reach 170,000 poor households in approximately 23 upazillas of 20 districts across Bangladesh (though specific geographic locations still undetermined) with affordable access to hygienic sanitation, through sanitation loans from participating microfinance institutions. Overall, the project is likely to have a positive impact, as the sanitation systems will contribute to a healthy living environment by ensuring the safe disposal of human waste. However, a key concern, besides the risks of polluting of drinking, surface and ground water from built toilets, involves the inclusion of various marginalized groups/communities including the ethnic minorities as programme beneficiaries who inhabit in the project areas.

The project will extend to geographic locations where indigenous peoples live, consequently World Bank’s OP 4.10 for indigenous peoples is triggered. Since the exact geographic areas are not determined at the moment, the project will adopt a framework approach. An Environmental and Social Management Framework (ESMF) is being prepared along with a standalone Small Ethnic Communities and Vulnerable Peoples Development Framework (SECVPDF). The SECVPDP will ensure that the social mobilization, awareness raising, communication strategies, design and delivery of project benefits are implemented in a culturally sensitive, inclusive and gender sensitized manner, using local languages. Once the sites are determined and screened during implementation to find the presence of IPs, site specific Small Ethnic Communities and Vulnerable Peoples Development Plan (SECVPDP) will be prepared based on the guidance provided by the SECVPDF.

C. Major Responsibilities

Reporting to the Deputy/Executive Director, PKSF, the Social Safeguards Specialist will assume, among others, the following roles and responsibilities;

- Lead the social safeguards related activities of the project
- Develop, organize and deliver trainings and orientation of social safeguards pertinent to the project with the stakeholders which will include, but not limited to; PKSF/Project staff, Partner Organizations, local entrepreneurs, and the independent verification agent
- Carry out social screening and assessment of specific sub-projects to identify the presence of ethnic minority communities in the project areas.
- Based on the data/information of the above screening/assessment, prepare site specific Small Ethnic Communities and Vulnerable Peoples Development Plan (SECVPDP) for the project.
- Carry out regular field visit to assess the quality and adequacy of screening, ESMF, and also supervision of social safeguards related activities.
- Prepare and submit regular social safeguards monitoring and implementation progress reports.
- Any other responsibility/activity asked by the PKSF management.

D. Qualifications

The Social Safeguards Specialist will possess the following qualifications:

- Minimum 4-5 years prior experience in the areas of social safeguards with any reputed national/international organizations.
- Previous experience of work with the ethnic minority communities will be considered an advantage.
- Demonstrated capacity in delivering training/orientation and report writing both in English and Bengali.
- Master degree in any subject of social science.
- Previous experience on social safeguards with any ADB/World Bank funded is highly desirable.