

**SDG
GOALS**

**NGO-MFIs in Bangladesh:
Local Level Partners of SDGs Implementation**

**Mustafa K Mujeri
Executive Director, InM**



Institute for Inclusive Finance and Development (InM)

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1. Introduction

On 25 September 2015, the Member States of the United Nations agreed on the Post-2015 Development Agenda. The agenda contains 17 Sustainable Development Goals (SDGs) and 169 associated targets. The SDGs focus on five themes--people, planet, prosperity, peace, and partnership. The goals combine all three dimensions of sustainable development--economic, social and environmental aspects.

The SDGs follow and expand on the MDGs. While MDGs provided a focal point for the governments – a framework around which governments could develop policies and utilise overseas aid programmes designed to end poverty and improve the lives of poor people – as well as use MDGs as a rallying point for NGO endeavours, they were too narrow. The eight MDGs (reduce poverty and hunger; achieve universal education; promote gender equality; reduce child and maternal deaths; combat HIV, malaria and other diseases; ensure environmental sustainability; develop global partnerships) largely failed to consider the root causes of poverty and overlooked crosscutting dimensions of gender inequality as well as the holistic nature of development. The goals made no mention of human rights and did not specifically address development challenges. While the MDGs, in theory, applied to all countries, in reality they were considered targets for the poor countries to achieve, with finance from richer states. Conversely, every country is expected to work towards achieving the SDGs.

Unlike the MDGs, which were strongly criticised for dealing only with the problems; the SDGs deal with the causes of the problems. **The MDGs were about development; while the SDGs are about sustainable development.** Finally, the **MDGs used a silo approach to the problems, while the SDGs take into account the inter-linkages.**

However, some people maintain that SDGs suffer from limitations of competing goals (e.g. seeking high levels of GDP growth might undermine ecological objectives), have too many goals, and would require high costs for achieving the targets for which adequate financing mechanisms are absent (about US\$2-\$3 trillion per year for the next 15 years).

The implementation of the SDGs started worldwide in 2016. This process can be called '**localising the SDGs**'. All over the world, people, governments and institutions and organisations work on several goals at the same time. In each country, the government has to translate the goals into national legislation, develop a plan of action, establish budgets and at the same time be open to and actively search for partners.

2. SDGs, Local Contexts and NGO-MFIs

Local Contexts of SDGs

Ultimately, all SDGs are local! The achievement of SDGs requires local action. The SDGs have targets that are directly or indirectly related to the daily work of the local governments and local institutions (e.g. NGO-MFIs). These local governments/institutions should not be seen as mere implementers of the agenda. These are local policy designers, catalysts of change, and are best-placed to link the global goals with local communities. There has to be a new global partnership between international institutions, national governments, civil society, private sector and, of course, local governments and NGO-MFIs. For implementing the SDGs, one important element is to utilise the potential of local action to drive development and create appropriate legal and financial frameworks to support all local partners in playing their part in the achievement of the integrated and universal SDG agenda.



The integrated and transformative nature of the SDGs require policies that systematically consider **sectoral inter-linkages (synergies and trade-offs) between economic, social and environmental spheres**. This is fundamental to ensure that progress achieved in one goal (e.g. SDG on water) contributes to progress in other goals (e.g. SDG on food security or SDG on health or SDG on sustainable cities). Conversely lack of coherence across policy areas underpinning the SDGs poses the risk that progress achieved in one goal occurs at the expense of that in another goal. For example, an increase in agricultural land use to help end hunger (SDG2) could result in biodiversity loss and undermine progress on SDG target. We need to transform the SDGs into policies and concrete actions at local level.

The SDGs show some of the diverse types of interactions that may occur between targets related to, for example, water-energy-food:

- **Some targets reinforce each other** highlighting potential synergies, for example, target 6.4 (increase water-use efficiency across all sectors) can ensure that more of the irrigation water actually reaches plants, thereby helping to achieve target 2.3 (agricultural productivity).
- **Conflicts and trade-offs may also occur**. For example between the targets 2.1 (end hunger) and 7.2 (increase substantially the share of renewable energy) by producing biofuels, if food crops and biofuel crops are competing for the same land and/or irrigation water.
- **Some targets can be considered as enablers**. For example target 6.1 (access to safe and affordable drinking water) is essential to achieve health targets (e.g. target 3.2 end preventable deaths of new-borns and children under 5).

These types of sectoral interactions need to be considered to take coherent decisions in achieving the SDGs. This means that institutions concerned with a specific goal (education, health, or energy) will have to take into account targets that refer or are relevant to other goals. Analysis can help to understand how the SDGs are interconnected for ensuring informed policy-making.

NGO-MFIs as Facilitators

The NGO-MFIs, could organise multi-stakeholder consultation processes and mapping exercises at the local level to identify sectoral interactions (synergies, trade-offs, complementarities and impacts) critical for achieving the SDGs in a given geographical location (e.g. upazilas/districts in Khulna Division). For analysing policy interactions as well as identifying the roles of diverse sectoral policies in SDG implementation, **NGO-MFIs should address the following four questions:**

- Have economic, social and environmental policy inter-linkages (synergies and trade-offs) been considered?
- How do the planned policy outputs contribute to achieve SDGs?
- How does the actions to attain one SDG (e.g. food security) support or hinder progress in other SDGs (e.g. water or health)?
- Are the local organisations moving from sectoral perspectives (e.g. agriculture, trade, investment, water, energy) towards a more integrated decision-making processes and 'issues-oriented' agenda (e.g. food security)?

In order to reach a common understanding on the challenges and the nature of the SDG agenda, NGO-MFIs should focus on the following:

- First, clarify the concepts of sustainable development, SDGs, and policy/programme coherence for sustainable development to the people, local organisations, community leaders and all stakeholders.
- Second, develop clear, widely accepted and operational objectives and principles for achieving the SDGs.
- Third, create loops for information flow (both horizontal and vertical) for informed policy making/programme formulation and implementation at the local level.
- Fourth, put emphasis on policy/programme coherence in implementing the SDGs.

For ensuring vertical coherence (across different governance levels), NGO-MFIs could emphasise on several aspects:

- Highlight involvement of local stakeholders in the formulation and implementation of policies/programmes.
- Support local authorities to increase or combine resources and capacities to formulate effective policy/programme responses for sustainable development.
- Develop partnerships with local implementers with clearly divided implementation responsibilities taking into account distinct competences and comparative advantage of partners.
- Put into place mechanisms to ensure coordination and joint action of involved partners.

In addition, monitoring mechanisms should be strengthened to ensure that policies/programmes can be adjusted in the light of their potential negative effects on sustainable development, new information, and changing circumstances.

3. How Do SDGs Matter to NGO-MFIs?

SDG1 No Poverty: End poverty in all its forms everywhere

This goal is about raising the incomes of the poorest, but it is also about ensuring access to basic services, and protecting everyone from human-caused and natural disasters.

How does SDG1 matter to NGO-MFIs?



SDG1 takes a multi-dimensional view of poverty and requires multiple, coordinated responses. Local level provides ideal position to identify people living in poverty on the ground, and to target resources and services to help them escape it. NGO-MFIs providing basic services, such as water and sanitation, are key partners in the achievement of SDG1. They also play important roles by developing strategies to create jobs and raise incomes, and by building the resilience of the communities to shocks and disasters.

SDG2 Zero Hunger: End hunger, achieve food security and improved nutrition and promote sustainable agriculture.

This goal is about making sure that everyone can enjoy a safe, nutritious diet, all year round.

How does SDG2 matter to NGO-MFIs?

Management of natural resources in rural areas, particularly land and water, underpins food security. Local level efforts by NGO-MFIs can support agricultural production and local economic growth by strengthening transport infrastructure and markets to promote local food chains. Local efforts can use healthcare services and schools to identify and tackle child malnutrition. They can help manage collective resources and reform land tenure in ways that protect the rights of the poorer groups, including secondary right holders.



SDG3 Good Health and Well-Being for people: Ensure healthy lives and promote well-being for all at all ages.

This goal is about helping people to live long and healthy lives.

How does SDG3 matter to NGO-MFIs?

The provision of clean water and sanitation is essential to lowering infant, child and maternal mortality. NGO-MFIs may become more vigilant in several areas such as child mortality which are somewhat stagnating. Similarly, many diseases are increasingly being understood as a local level issue. NGO-MFIs can provide education and information and services to prevent diseases, promote urban planning to reduce air pollution, foster healthy lifestyles and prevent deaths from road traffic accidents. NGO-MFIs can contribute to the reduction of deaths caused by water and soil pollution through effective natural resource management and environmental protection.



SDG4 Quality Education: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

This goal is about enabling everyone to study, learn, and fulfil their full potential

How does SDG4 matter to NGO-MFIs?

NGO-MFIs are well-placed to identify and tackle the barriers to school attendance in our communities. They can help integrate technical and vocational training programmes into their local development strategies, making sure training is valuable to labour market opportunities. NGO-MFIs are particularly well-placed to reach out to vulnerable and marginalised individuals and communities and to ensure they have access to education and training that meet their needs.



SDG 5 Gender Equality: Achieve gender equality and empower all women and girls.

This goal is about ending violence and discrimination against women and girls and making sure they have equal opportunities in all areas of life.

How does SDG5 matter to NGO-MFIs?

NGO-MFIs can act as a model for gender equality and the empowerment of women through non-discriminatory service provision to citizens and fair employment practices. The NGO-MFIs are also on the frontline of identifying and tackling violence and harmful practices against women; and providing services to women affected by violence. NGO-MFIs can identify and tackle barriers to women's equal access to land control and ownership. Getting more women into elected office at the local level is a top priority in terms of empowering women, both as a goal in its own right, and because local politics is often the first step to national office. Female leaders at local level can challenge gender stereotypes and set an example to young girls. NGO-MFIs can



encourage such developments and mainstream gender equality across all areas of their work and in the local society in order to tackle the multiple barriers to women's empowerment.

SDG6 Clean Water and Sanitation: Ensure availability and sustainable management of water and sanitation for all.

This goal is about making sure everyone has access to clean drinking water and toilet facilities.

How does SDG6 matter to NGO-MFIs?

Ensuring access to clean water and sanitation is usually a responsibility of the local government, and relies on effective local governance, natural resource management, and urban planning. The challenges involved can vary hugely at the sub-national level, particularly between urban and rural areas. In urban areas, the main challenge is often a lack of access to basic services in informal settlements, or high prices and a lack of quality control of water from private vendors. In rural areas, water may be free, but it may involve long journeys to and from the source, and may be contaminated. Local government have a role to play in improving water quality through environmental protection measures and sustainable solid waste management. The NGO-MFIs are ideally placed to support integrated water resources and participatory management of water and sanitation by communities, including slum-dwellers.



SDG7 Affordable and Clean Energy: Ensure access to affordable, reliable, sustainable and modern energy for all.

This goal is about making sure everyone has access to green energy.

How does SDG7 matter to NGO-MFIs?



NGO-MFIs are often best placed to identify gaps in access to affordable energy among vulnerable groups in our communities. NGO-MFIs can contribute to energy efficiency directly by encouraging investments in energy efficient buildings and green energy sources in institutions (e.g. offices, schools, etc.) and by popularising sustainability criteria into our procurement practices. Such initiatives can have the added advantage of reducing public spending on energy. In cities, local transport and urban planning policies, as well as new 'smart city' technologies, can have a significant impact on energy efficiency and carbon emissions which the NGO-MFIs can advocate

and popularise.

SDG8 Decent Work and Economic Growth: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.

This goal is about creating decent jobs and economic opportunities for everyone.

How does SDG8 matter to NGO-MFIs?

NGO-MFIs can help generate growth and employment from the bottom up through local economic activities that harness the unique resources and opportunities at their areas of operation. NGO-MFIs can identify children at risk of child labour and work to ensure they attend school. They can also work in partnership with the informal sector to improve their working conditions and social protections, and encourage formalisation where appropriate. NGO-MFIs can act as an example in providing safe and secure working environments, and in guaranteeing equal pay for equal work. They can also include these practices as part of procurement criteria when working with other partners. For example, NGO-MFIs are best placed to work with communities to assess the benefits and costs of tourism in specific locations and help develop strategic plans to ensure activity in this sector is sustainable.



SDG9: Industry, Innovation and Infrastructure: Build resilient infrastructure, promote inclusive and sustainable industrialisation and foster innovation.

This goal is about making sure everyone has the infrastructure they need to connect to the rest of the country and the world.



How does SDG9 matter to NGO-MFIs?

Local governments are particularly important in developing and maintaining infrastructure to serve rural and urban areas and to link them up with cities and business centres. NGO-MFIs can assist in developing local infrastructure and can include the promotion of CMSEs and start-ups in their programmes, taking into account local resources, needs and markets. NGO-MFIs can identify gaps in access to ICT and the internet in communities and assist in taking steps to bridge them e.g. through provision in public spaces such as libraries.

SDG10 Reduced Inequalities: Reduce income inequality within and among countries.

This goal is about reducing the gap between the richest and the poorest.

How does SDG10 matter to NGO-MFIs?

NGO-MFIs are key players to reduction of inequality within the country. It is vital to channel resources to the most deprived areas through the local governments and NGO-MFIs, and use their capacities to identify and tackle poverty and exclusion. NGO-MFIs have a particular role to play in political inclusion at the local level. They can promote the participation of minority and traditionally underrepresented groups in public consultation processes, and in standing for elected offices. NGO-MFIs can implement best practices



in terms of equality and non-discrimination in own institutions and operations, as well as promote these criteria in all areas. NGO-MFIs also have the responsibility to provide public services in a non-discriminatory way. NGO-MFIs can assist local governments to dedicate local budgets to boosting employment opportunities and income of the poorest households in the communities.

SDG11 Sustainable Cities and Communities: Make cities and human settlements inclusive, safe, resilient and sustainable.

This goal is about putting cities at the heart of sustainable development in an urbanising world.

How does SDG11 matter to NGO-MFIs?

The rapid urbanisation in Bangladesh has led to the growth of slums. We must develop strategic urban plans to work with slum-dwellers to improve conditions and provide basic services where slums exist. Access to affordable housing is also an issue; there is also a need to regulate land and housing markets to guarantee the right to housing to the poor residents. City governments have the responsibility for promoting the use of public transport in urban areas in order to improve road safety and reduce emissions. Local governments are also mandated to provide citizens with safe, green public spaces, such as parks, squares and gardens. In the context of rapid urbanisation, participatory urban planning is more important than ever before if we are to prevent urban ‘collapse’, and reduce carbon emissions in cities. Sustainable solid waste management, with an emphasis on reuse and recycling, is also vital to the reduction of cities’ environmental impact. In all these areas, NGO-MFIs can play important roles.



The NGO-MFIs can assist local governments in identifying and protecting tangible and intangible urban cultural heritage for future generations. Coastal areas are already facing the impact of climate change. It is vital that NGO-MFIs take action to mitigate the effects of climate change and protect the most vulnerable in the communities from the effects of natural disasters.

SDG12 Responsible Consumption and Production: Ensure sustainable consumption and production patterns.

This goal is about reducing our impact on the planet by producing and consuming what we need.

How does SDG12 matter to NGO-MFIs?



NGO-MFIs can support short supply chains, thereby reducing transport and carbon emissions, through land management, infrastructure, urban planning, education and training, and public markets. NGO-MFIs have a particular role to play in fostering sustainable consumption and production of energy and water, which can be done using a wide variety of tools, from planning to pricing mechanisms.

As consumers of goods and services, NGO-MFIs can establish procurement criteria that take waste and carbon emissions from potential providers into account. Since NGO-MFIs work closest to the people, they are well-placed to

raise citizens' awareness of the importance of sustainable production and consumption and equip them with the knowledge and tools to reduce their environmental footprint.

SDG13 Climate Change: Take urgent action to combat climate change and its impacts by regulating emissions and promoting developments in renewable energy.

This goal is about dealing with the effects of global warming.

How does SDG13 matter to NGO-MFIs?

NGO-MFIs are often on the frontline of dealing with the effects of climate change. It is vital that NGO-MFI capacities to deal with climate related hazards and natural disasters are strengthened to protect our communities, particularly the most vulnerable ones in the coastal region.

Local people have a history of leading from the bottom up in combatting climate change and of raising awareness at the local level. It is essential that NGO-MFIs, particularly in the most vulnerable coastal areas, integrate climate change adaptation and mitigation into their planned activities to increase their resilience to environmental shocks.



SDG14 Life below Water: Conserve and sustainably use the oceans, seas and marine resources for sustainable development.

This goal is about protecting our coasts and oceans.

How does SDG14 matter to NGOs?



Almost 80 percent of the pollution in the oceans comes from land-based activities. Usually, coastal cities/towns discharge sewage, industrial effluent and other wastewater directly into their surrounding seas. But, protecting our oceans and coasts is not just the responsibility of coastal locations. Any activity within river basins can affect the oceans, such as the discharge of sewage or industrial wastes into rivers. Most of our sewage is discharged untreated into rivers and coastal waters. Urban sanitation and solid waste management are essential to reducing coastal zone pollution, as is collaboration between local governments and NGO-MFIs.

SDG15 Life on Land: Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss.

This goal is about protecting our natural resources and wildlife.

How does SDG15 matter to NGO-MFIs?

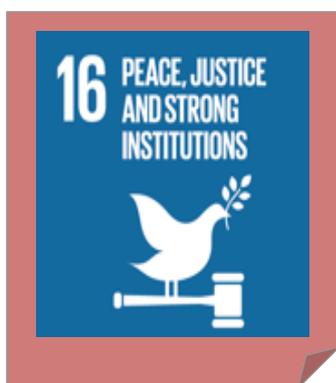
NGO-MFIs can work closely with the local governments especially in areas like water, sanitation, and solid waste management along with their ability to incentivise behavioural change in local communities. All these abilities put NGO-MFIs in a unique position to protect natural resources and habitats. NGO-MFIs have also the ability to coordinate the partnerships with the local governments, private sector and the communities that are necessary at the local level for the complex task of integrated water resources management. NGO-MFIs can ensure that biodiversity conservation is an integral part of local planning and development strategy. NGO-MFIs can also use their local knowledge to help to implement the 'polluter pays' principle on the ground. Community-based participation and management, facilitated by NGO-MFIs, is a powerful tool to halt biodiversity loss and prevent extinction.



SDG16 Peace, Justice and Strong Institutions: Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels.

This goal is about keeping people safe and making sure that government works effectively and fairly.

How does SDG16 matter to NGO-MFIs?



This goal calls on the government to become more effective and accountable to the citizens. This requires NGO-MFIs to fight corruption and increase the public's access to information. For decades, NGO-MFIs have led the way in experimenting with new forms of participatory decision-making, such as participatory decision making and planning. This goal calls on NGO-MFIs to expand these efforts and become even more responsive to the communities, making sure no group is excluded. In an increasingly globalised Bangladesh, reducing violence will be increasingly important in the quest for peace and security.

SDG17 Partnerships for the Goals: Strengthen the means of implementation and revitalise the global partnership for sustainable development.

This goal is about working together at global level to achieve the SDGs and make the Post-2015 Agenda a reality.

How does SDG17 matter to NGO-MFIs?

NGO-MFIs can help develop coherent policies at the local level to address the multiple challenges of poverty reduction and sustainable development. Further, NGO-MFIs are in the ideal position to encourage and facilitate partnerships between public bodies, private sector and civil society in the communities.

NGO-MFIs can also generate reliable local data which are essential tools to monitor sub-national variations in progress and useful in targeting resources to make sure that no-one is left behind.



4. Conclusions and Way Forward

Given the rich, varied and successful experience of NGO-MFIs of working at the grassroots level, four broad areas for action may be identified for them in the context of SDGs. The breadth of the SDGs means that there are many areas where the NGO-MFIs' work can contribute to the SDGs, drawing on their capacity. The actions should also focus on fine-tuning existing work of each NGO-MFI. Each NGO-MFI should highlight what it could do more of—or do differently—to support the achievement of the SDGs.

Action Area 1: Apply an SDG lens to the NGO-MFI's strategies and policy/programme tools.

The SDGs constitute an important part of the backdrop against which much of the NGO-MFI's work takes place. This should be reflected in the evolution of the programmes of work of NGO-MFIs, identifying opportunities to contribute to SDG implementation. An effort to integrate SDG perspectives across the NGO-MFIs' work may also imply revisiting existing thematic strategies (e.g. innovation strategy, skills strategy, green growth strategy, poverty reduction strategy etc.) to make them 'SDG-aware', ensuring that they support the achievement of the SDGs where relevant.

Action Area 2: Leverage NGO-MFIs' ground-level data and information to help analyse progress in the implementation of the SDGs.

The NGO-MFIs hold vast amounts of information – both quantitative and qualitative – that can contribute to SDG follow-up efforts.

Action Area 3: Upgrade in-house capacity for integrated planning and policy-making at the grassroots level, and provide support to the local government to create a space for sharing mutual experiences on implementing the SDGs.

Consider the role of union parishads, upazila parishads, municipalities and sub-national governments in the implementation of the SDGs; build networks and partnerships to foster cross-sectoral perspective on SDGs at subnational level; and enhance thematic projects on service delivery, which can help foster inter-linkages across several SDGs at local and regional levels.

Action Area 4: Raise awareness on the SDGs among partners and the people.

The aim would be to improve their knowledge of the SDGs, familiarise them with the implications, opportunities and challenges in localising it, and urge stakeholders to fully realise their crucial role. As an advocacy platform, this should also seek to create an enabling environment for the localisation process, to support local ownership and ensure the SDGs integration in sub-national strategies and plans. This could also point out best practices that are reliable and replicable in order to efficiently design, implement and monitor interventions in line with the SDGs.

This process will empower actors within the new development architecture, including the local governments, civil society organisations, private sector and other stakeholders. In particular, the NGO-MFIs can act as important actors in localising development by taking into account subnational contexts in the achievement of the SDGs—from setting of goals and targets, to determining the means of implementation and using indicators to measure and monitor progress. The process helps in putting the locations and their peoples' priorities, needs and resources at the centre of sustainable development.

Localisation does not mean implementation of goals at the local level, by local government and others including the NGO-MFIs. All SDGs have targets directly related to the responsibilities of local government. And the achievement of the SDGs depends, more than ever, on the ability of local government and local development partners (e.g. NGO-MFIs) to promote integrated, inclusive and sustainable local development.

Local government and the NGO-MFIs are the catalysts of change and are best placed to link the SDGs with local communities. **Localising development is thus a process to empower all local stakeholders, aimed at making sustainable development more responsive, and therefore, relevant to local needs and aspirations.** Development goals can be reached only if local actors (e.g. NGO-MFIs) fully participate, not only in the implementation, but also in the agenda-setting and monitoring. Participation requires that all relevant actors must be involved in the decision-making process, through consultative and participative mechanisms, at the local and national levels within the overall SDG framework.

Prepared By



Institute for Inclusive Finance and Development (InM)

PKSF Bhaban, E-4/B, Agargaon, Sher-e-Bangla Nagar, Dhaka- 1207, Bangladesh
InM Training Centre, House#30, Road#03, Block:C, Monsurabad R/A, Adabor, Dhaka- 1207.
PABX: +88-02-8100676-7,+88-02-8100479.
Fax: +88-02-8100481
E-mail: finb@inm.org.bd; info@inm.org.bd, Web: www.inm.org.bd

