

# ***Annual Report***

***2019-2020***



**VILLAGE EDUCATION RESOURCE CENTER**

# Annual Report

## *2019-2020*



**VILLAGE EDUCATION RESOURCE CENTER**  
B-30, Ekhlash Uddin Khan Road, Anandapur, Savar, Dhaka-1340, Bangladesh



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# Chairperson's Statement



The year July 2019 – June 2020 had been an extra-ordinary one in the memories of all and Covid-19 pandemic had been the prime factor behind this human catastrophe. We pray for the millions globally including our near and dear ones who left us during the crisis. The situation has transformed into an extremely different one with new challenges that humanity has faced in recent decades. Before saying anything about the Annual Report of VERC, I recall with great appreciation the memories of Tarek Muhammad Momtazur Rahman, Secretary of VERC Board of Directors who expired in the last week of June, 2020. VERC is highly indebted to him for his invaluable contributions to the organization. We all pray to Almighty for his eternal peace!!

Despite the hardcore realities of the pandemic at various levels, I am pleased to see the Annual Report of VERC 2019 - 2020 on the progress, achievements and highlights of the future growth. VERC has to make ways learning from the crisis that organizations need to stand beside the communities when there is any challenging situation that people need to undergo and overcome with confidence and innovations. During the spread of the pandemic, we had to undertake innovative and appropriate activities like awareness raising in the masses along with spraying disinfectants so as to keep public spaces safer and creating provisions for hygienic hand washing facilities in collaboration with Local Government authorities and civil society organizations. We believe that the interventions were very much helpful to encourage people to resume livelihood practices. We do recall the tremendous support that we received from the decade old partners of the NGO sector, we remain thankful to them.

With the lessons learnt from the Covid-19 pandemic, the issue of climate change adaptation has gained new depth interpreting in a new frame of meaning and people has started considering the issues more seriously to draw a more realistic line of action. VERC is also happy to play a meaningful role to visualize the things keeping in mind the SDG concerns in this respect. In fact, a total review of livelihood pattern has to be drawn now for the future in collaboration with people living in diverse contexts within the country keeping close contact with the global context.

VERC is happy to note that its Micro finance program had been a strong source of energy to support the communities reverting to livelihood practices. We are very much thankful to PKSf and MRA for extending their generous support to VERC consolidating its support to the people in generating resources and creating scope for employment and income for a better life.

Partnership with WaterAid, unicef, SCi, Plan Bd, MJF, Community Partners International (CPI) and water.org had been continued and accelerated further in the reporting period. We acknowledge the generous and dedicated support of the development partners to keep on implementation of development activities of the projects in the country. Working for Rohingya refugees had been accelerated further to support them in their survival efforts including concerns around Covid-19.

On behalf of the management, I appreciate the General Council Members of VERC, the Executive Director and all levels of VERC staff for the relentless efforts they have made in making VERC efforts prompt, innovative and people-oriented. VERC is highly thankful to the NGO Affairs Bureau, Government of the People's Republic of Bangladesh, for its effective collaboration and generous support extended to us in all its efforts to do the best possible to the marginalized people in the country despite the crisis of COVID-19 pandemic.

It would be highly obliging to see that you all are continuing support to us moving ahead with the cause of the people in general.

Majeda Shawkat Ali  
Chairman  
Board of Directors  
VERC

December 2020



## Message from the Executive Director

On the occasion of presenting the year's Annual Report 2019-2020, it is really a matter of great sorrow to inform you that we have lost one of our well wishers and a hard working guide Tarek Muhammad Momtazur Rahman, Secretary, VERC Board of Directors in the last week of June 2020 due to COVID-19. VERC is highly indebted to this selfless social worker and begs to Almighty solemn peace for the departed soul.

Continuing the process of development interventions in respect of education, WaSH, livelihood, technology promotion, health, local governance promotion, institution building and income generating activities to benefit more and more people had been encouraging during the reporting year despite the global pandemic situation of COVID-19. Strategic emphasis on capacity building of Local Government bodies, service providers continued as focus issues. WaterAid, unicef, SCi, Practical Action, water.org, Max Foundation, MJF, Plan Bangladesh, GiZ, CPI, TdH Netherlands, IDCOL continued to support VERC in continuing partnership with CBOs and local government bodies attaining targeted success in line with commitments made by the government. Generous support from partners enabled VERC continuing humanitarian response to refugees from Myanmar had been of critical importance to save life by undertaking activities in the camps in Ukhiya, Cox's Bazar.

Rights based activities continued to establishing rights of women and children in VERC interventions in the country. Support from TdH Netherlands and MJF to keep on project interventions on child rights issues continued to influence the CSOs and local government bodies allocating resource; VERC remains thankful to them.

VERC micro-finance program has further consolidated its position in the country with moral and financial support from PKSf and financial support from commercial banks with a view to expand further the areas of intervention and finding ways for integrated social development across the country in a sustainable manner. Lessons learnt from a number of innovative projects have been scaled up across Micro finance program areas. VERC itself is encouraged with the outcomes of new interventions and happy to sharing these with others in the sector. Various departments of the government have been extending the required technical support to undertake new schemes by borrowers on cattle head rearing, fish culture and poultry raising. Micro finance program is now linked with education, climate change adaptation and livelihood development, health and WaSH activities and extending operational support towards sustenance.

The ongoing pandemic situation compelled the networks to remain active more on internet meetings. Focus of attention was mainly around environment, coping mechanism, supporting each other in prevention and control of the COVID-19 crisis. Creating enhanced provision for improved WASH facilities had been a priority concern round the year. Sanitation and hygiene materials were distributed among the marginalized working people in industrial, rural as well as in urban areas to support people in the preventing the spread of the disease. Exemplary response was observed in the drive in VERC working areas. VERC has taken part in observation of days/events, campaigns across the country as advocacy initiatives with the government and stakeholders.

VERC is highly indebted to the development partners, government departments and the community people in general for their sincere involvement and support in the development activities. I would recall the contributions made by the Board of Directors and the General Council of VERC for their generous support to our efforts. VERC conveys thanks to the interested friends and professionals from across countries for their interest and encouragement to VERC. Special thanks to the dedicated staff members at all levels for their relentless efforts and contributions in carrying forward the mission of VERC!

Md. Yakub Hossain  
Executive Director  
VERC

December, 2020.

# VERC at a Glance

VERC started its journey as a project of SCF-USA back in 1977 with an aim to provide process consultancy to the internal projects of SCF-USA for ensuring effective participation of community people in implementing the projects effectively and efficiently. The organization has performed the assigned role by maintaining high level quality in delivering its services to achieve the goal of SCF-USA projects. VERC became a separate local organization and continued almost similar role up to 1989 not only for SCF-USA but also for the whole of NGO sector in Bangladesh.

The historical evolution of VERC shows different shifts in its approaches and role with a range of providing high technical consultancy role but no implementation role to very high project implementation role but very low technical support role. Currently, VERC is focusing more on implementing different development projects and providing comparatively less technical support to other NGOs. It might be noted that VERC has been acknowledged as a pioneering organization in the field of Non Formal Education (NFE) and Community Led Total Sanitation (CLTS) programs.

In order to be a learning organization as defined by a respected management author Peter Senge (1990 wrote The Fifth Discipline) “organizations where people continually expand their capacity to create the results they truly desire, where new and expansive patterns of thinking are nurtured, where collective aspiration is set free, and where people are continually learning to see the whole together”, VERC has always been focusing on strategies its course of action based on Strategic Planning. The Participatory Strategic Plan (July 2015 – June 2020) also shows the commitment of VERC to chart out its development direction based on well thought Strategic Plan.

VERC’s Vision, Mission, Goal, Core Values and Core Competencies revised and reformulated as follows:

## **Organizational Societal Vision:**

A self-reliant and enlightened society based on justice, equity and sustainability where every human being has equal opportunity to maximize their potentials.

## **Mission Statement:**

Establishing and promoting a dynamic and participatory sustainable process towards human development and providing humanitarian assistance towards empowerment of the people especially the disadvantaged by exploring, generating and mobilizing resources for ensuring wellbeing.

## **Goals:**

- Active involvement and empowerment of the disadvantaged; and
- Develop human capacity.

## **Core Values:**

01. Participation & Ownership
02. Respect
03. Environment Friendliness
04. Sustainability
05. Innovation
06. Good Governance
07. Equality

## The 7 values can be precisely remembered as PRESIGE or PRE- SIGE

### Core competencies:

- Innovativeness
- Professionalism
- Teamwork
- Participatory Management
- Sharing Resources and Services
- Networking and Partnership
- Learning Organization
- Functional Governing Board
- Reaching and Working with Hard to Reach People

### Programmatic Strategic Issues

The programmatic issues were clustered into six thematic areas like: social and legal, economic development, environment, institutional, technological, and youth development. Subsequently, strategic issues, objectives, strategic directions and major activities under each strategic direction are identified as follows:

#### Thematic Areas –

- 1: Social and Legal
- 2: Economic Development
- 3: Environment
- 4: Institutional
- 5: Technological
- 6: Youth Development
- 7: Cross Cutting Issues

### Program Interventions

VERC has implemented activities of the following six major programs in its working areas across the country during 2019 - 2020:

1. Women's literacy and Children's Education especially for the poor and disadvantaged
2. WatSan and Technology
3. Livelihood Development
4. Health
5. Environmental Protection
6. Disaster Preparedness and Mitigation

In addition, VERC Training and Communication section now titled as (Capacity Enhancement and Climate Change) organizes different need-based training program for its beneficiaries, staff members and also for the employees of different government and non-government agencies. Different support

units of VERC for instance Monitoring Evaluation and Documentation formerly known as Research Evaluation & Documentation, Administration and Finance sections provide necessary support for proper implementation of the development programs/projects.

### **Pioneering Contributions**

**Non Formal Education:** VERC is one of the pioneering NGOs in Bangladesh in the field of children's education program which has later been adapted and replicated by many other development organizations both within and outside the country. VERC has also initiated models of community run schools and adult education model including innovative and appropriate education materials suitable for the children and adults.

**Community Led Total Sanitation (CLTS):** VERC has innovated CLTS approach in February 2000 as the pioneering organization in Bangladesh. In the process of working with the community at the grassroots level on WatSan, VERC has learned that community awareness and participation could prevent most of the water and excreta-borne diseases. Keeping this in mind, VERC implemented "People Initiated 100% Sanitation Approach" since early 2000 with financial and technical assistance of WaterAid Bangladesh supported by DFID. The approach is now called as the Community Led Total Sanitation (CLTS) approach in Bangladesh and abroad. VERC experience is also being reflected in the national sanitation program strategy.



CLTS was innovated by VERC in early 2000. It is a participatory answer developed to traditionally subsidized sanitation programmes that have not succeeded in getting people to want, build, pay for, and use latrines. The approach promotes 100% open defecation free communities to minimize the risk of contamination for all, breaking the cycle of faecal-oral contamination. Contrary to most conventional sanitation approaches which aim simply at providing toilets, CLTS aims to promote collective behaviour change as the key to sustainable, improved sanitation.

Facilitators supports communities conduct their own appraisal and analysis of their sanitation situation and take action to become open defecation free. During the process, the facilitators bring attention to sanitation related topics, provides facts (e.g. faecal-oral hazards can only be reduced if open defecation is completely banned from the community as a whole), and provokes a discussion about open defecation and the feelings of disgust and shame associated with it. This triggers change.

Total coverage is not always easy: certain members of the community never reach the target or fall back into practising open defecation. Other issues presenting challenges are scaling up the approach and the issue of exclusion or punishment of community members who do not (or cannot) comply with self imposed restrictions.

# Program Locations



## VERC Programme area districts across the country:

Programme Sectors	Name of Districts	No. of Upazilas/City Corporation	No. of Unions	No. of Villages	Beneficiaries
Life Skill Education	Dhaka, Gazipur, Cumilla, Narayanganj, Manikganj, Chapainwabganj, Rajshahi, Naogaon, Rangpur, Dinajpur, B,Baria, Chattogram, Munshiganj, Narshindi, Nilphamari (15)	36	31	245	12025
WASH and Health	Bhola, Sunamganj, Cox's Bazar, Sylhet, Gazipur, Rajshahi, Naogaon, Chapai Nawabganj, Dinajpur, Nilphamari, Dhaka Rangpur, Manikganj, Narayanganj, Munshiganj, Chottagram, Cumilla, Habiganj, Brahmanbaria, Kurigram, Sirajganj, Narsingdi (22 Districts)	61	405	3216	2490224
Capacity Enhancement and Climate Change	Dhaka, Patuakhali, Sirajganj, Faridpur, Cox's Bazar, (5 districts)	04	10	106	3936
Micro finance	Chapainwabganj, Rajshahi, Naogaon, Rangpur, Kurigram, Dinajpur, Sirajganj, Gazipur, Dhaka, Manikganj, Narayanganj, Cumilla, Noakhali, B,Baria, Chattogram, Munshiganj, Narshindi, Nilphamari, Habiganj (19 districts)	60	340	2497	74532
	<b>Total-</b>	<b>161</b>	<b>786</b>	<b>6064</b>	<b>2580717</b>

\*There is overlapping of program interventions in Union, Upazila and in the districts.

# Highlights of July 2019 to June 2020

## Life Skill Education

Village Education Resource Center (VERC) has been emphasizing education programs since its inception to congregate the purpose to promote and fortify human potentials. The main objective of VERC programs is to develop facilities for the children and to mainstream them in education. Education has been identified as a priority sector in Bangladesh by the government and non-government organizations, not only to exterminate illiteracy, but also for human resource development. Accordingly, VERC has been implementing education programs in innovative ways with support from development partners in the sector. It also allocates funds for education from its own source for childrens education in the country.

### Ongoing projects at a glance:

SL No	Donor	Name of the Project	Duration	Upazila	District
1	TdH Netherlands	Ending Child Labour in Bangladesh Project	January-2015 December 2019	Savar	Dhaka
2	Manusher Jonno Foundation (MJF)	Prevention and Elimination of Hazardous Child Labour Project	January 2019 to December 2021	Savar, Gazipur Sadar	Dhaka, Gazipur
3	PKSF	Pre-Primary and Primary Education Centers under ENRICH component of Micro finance Program	2014 onwards	Monohorgonj	Cumilla
4	VERC-Micro-Credit program	Piloting of integrated program in Kaliakair	2012 onwards	Kaliakair	Gazipur
5		26 ECD Centers under 13 Micro finance program areas in the country	Resumed in January 2020	60	19
6.		Stipend program	July 2019 to June 2020	10	10
7	Community and VERC	Sustainable Education Program	2012 on going	Sonargaon	Narayanganj

## WASH and Health

VERC has been implementing Water, Sanitation & Hygiene (WASH) program since its inception as a component of technology promotion for livelihood status improvement. WASH activities at the initial stage were mostly carried out in terms of production and distribution of latrine ring-slabs, installation of tube wells for safe water use promotion with limited hygiene education for awareness raising. The widely known Community Led Total Sanitation (CLTS) was evolved in early 2000. WaterAid Bangladesh (WAB) has been providing technical and financial support to VERC since

1986. The process also influenced setting national strategies and programs to achieve MDG sectoral goals and has been duly reflected in the Sector Development Plan (2011-2025) of the Government of Bangladesh. Primary and preventive healthcare had been a concern to support communities across the areas since beginning of VERC including running of two hospitals. VERC efforts in the sector addresses about 3 MDG targets which are more clearly linked with the SDG target 6 where Bangladesh government is striving for achieving visible improvement.

### Progress of performance at a glance:

Program features	Achievement of 2018-2019	Achievement of 2019-2020
No. of Projects under implementation	9	9
No. of Donors	6	6
No. of Districts covered	21	22
No. of Upazilas covered	58	61
No. of Unions covered	403	405
No. of CBOs	3,095	3,216
Installation and renovation of safe water facilities	6,637	8,193
Installation and renovation of sanitation facilities	67,400	31,331
Hygiene Promotion events organized	47,454	44,804
Water beneficiaries covered	97,423	56,211
Sanitation beneficiaries covered	346,418	159,715
Hygiene beneficiaries covered	546,049	556,340
Beneficiaries covered by Capacity Development activities	136,322	7,587
Community Mobilization activities	2,278	3,639

### Micro finance

VERC Micro finance Program has experienced a long journey in addressing a comprehensive development need of the disadvantaged and underprivileged poor people living in both rural and urban areas of the country. It is an important program of VERC in addressing the poverty by ensuring a sustainable socio-economic status of livelihood security for the people in need of external support. To this end, efficient management system and tools, linkage with financial institutions, identification of alternative micro-finance schemes, approach to address the poorest of the poor and access to the remotest and hard to reach locations has added an extra dimension to VERC Income Generation Program (IGP) under its Institution Building and Income Generation (IBIG) efforts.

VERC interventions of the program addresses 1,3 and 7 of MDG targets and covers 1,2,5,12, and 13 of SDG targets and supplements national development initiatives.

## Progress of performance at a glance:

Program components	Status of 2018-2019	Status of 2019-2020
No. of Branches	70	70
No. of Districts Covered	19	19
No. of Upazilas Covered	60	60
No. of Unions Covered	336	340
No. of Villages	2,481	2,497
Total No. of Group/Samity	5,836	5,360
Total No. of Members	89,855	74,532
Total No. of Borrowers	60,421	52,842
Disbursement Amount	Tk 3,174.03 Million (Tk 317,40,37,000)	Tk 2,973.83 Million (Tk 279,38,32,000)
Loan Outstanding (Portfolio)	Tk 1,777.82 Million (Tk 177,78,20,110)	Tk 1,964.74 Million (Tk 196,47,47,281)
Savings Balance	Tk 639.71 Million (Tk 63,97,19,209)	Tk 679.15 Million (Tk 67,91,52,728)
Insurance Balance	Tk 80.95 Million (Tk 8,09,51,813)	Tk 88.32 Million (Tk 8,83,23,528)
Recovery rate	99.47%	99.52%

As part of its corporate social responsibility (CSR), VERC supports provision of services like - health, sanitation, education and agriculture related projects with limited financial resources across different program sectors of the organization in the country considering the priority needs. The contribution amounts to Tk 72,27,029.00 for the reporting year and the total of till date contribution stands at Tk.3,00,31,732.00.

## Capacity Enhancement and Climate Change

VERC is one of the pioneering NGOs in social development in Bangladesh. Strengthening of Local Government is a key strategy for sustainable development involving the local government and community people at large. The section not only develops the capacity of VERC program staff, it also plays a key role in capacitating relevant government staff, LGI representatives and other NGO staff in order to contribute to the development sectors, particularly in the fields of Water Supply, Sanitation and Hygiene Promotion; Planning, Monitoring & Evaluation of Programme; Governance; Gender and Equity; Human Rights; Child Protection; Climate Change Adaptations; Disaster Preparedness and Management; Community Management Aspects; Education; Advocacy and Process Promotion; Micro finance and Small & Medium Scale Entrepreneurship Development.

The Section has imparted training support to different VERC projects as part of its regular task. During the period, 14792 participants received training on various program capacity needs. A total of 630117 participants received training since inception of the organization.

## Progress of performance at a glance:

Particulars	Status of 2018-19	Status of 2019-2020
Contract Training	647 participants	573 participants
VERC projects training	16965 participants	14219 participants

## Monitoring, Evaluation and Documentation

Since its very beginning, VERC has been undertaking different types of community development research and related innovative activities. Later on Monitoring, Evaluation and Documentation Section has emerged within VERC for conducting action research and piloting new initiatives which are documented and shared with the partners, stakeholders and donors. The studies are usually carried out by VERC itself and by engaging external program experts in consultation with donor agencies. It also extends support to internee students of graduation and masters level to undertake study on various development issues for academic purposes and sharing the findings with respective program sectors of VERC.

## Interns carried out study on VERC interventions: In all 13 studies conducted by 18 Interns from institutions as listed below :

Sl/No	Name of Institution	Duration	No. of Interns
1	Savar University College Soc. Work -Masters final year	September 2019 – February 2020	1
	Savar University College - Soc. Work; Hons. 4th year	October 2019 – February 2020	9
2	Gano Biswabidyalaya Sociology and Soc Work Hons. Final Year	August 2019 - Dec- 2019	4
3	Muhammadpur Central College Soc. Work – 1st part of Masters	January 2019 – August 2019	3
4	North South University Business Management – BBA final year	June 2019 – September 2019	1



## LIFE SKILL EDUCATION

With the purpose of fostering and strengthening individual potentials, VERC has been laying emphasis on education program since its inception. This is the area of social development where education has been recognized as the most important sector by all the developed and developing nations as well as the government of Bangladesh. Education is not only to eradicate illiteracy but also to form a knowledge based society which will help the country to be a developed one. To this effect, VERC has been piloting and implementing education program in innovative ways with technical and financial support from development partners, GoB and by using its own resources. The strategic dimension has been useful to specifically address the growing education needs of children and women in the country. VERC membership with networks growing at stages and in dimensions has been contributing to mainstreaming the primary education efforts of the Government. VERC supplements the government efforts in addressing 2 MDG Goals and four SDG concerns.

In recent years, the overseas development funding process has been experiencing a recession in the NGO sector; this has caused a significant change in the process of development activities. Due to the scarcity of foreign aid in the sector, many NGOs are no longer able to carry out large-scale projects especially on education. Considering the importance of education in development activities, VERC has continued its pre-primary and NFPE level activities up to March, 2020 as Covid-19 has disrupted the process but linkage with the centers being maintained. A total of 147 ECD and NFPE centers continued till March, 2020. The number of centers till indicates an encouraging volume of activity despite the ongoing crisis of the pandemic.

## Ongoing projects at a glance:

SL No	Donor	Name of the Project	Duration	Upazila	District
1	TdH Netherlands	Ending Child Labour in Bangladesh Project	January-2015 December 2019	Savar	Dhaka
2	Manusher Jonno Foundation (MJF)	Prevention and Elimination of Hazardous Child Labour Project	January 2019 to December 2021	Savar, Gazipur Sadar	Dhaka, Gazipur
3	PKSF	Pre-Primary and Primary Education Centers under ENRICH component of Micro finance Program	2014 onwards	Monohorgonj	Cumilla
4	VERC-Micro-Credit program	Piloting of integrated program in Kaliakair	2012 onwards	Kaliakair	Gazipur
5		26 ECD Centers under 13 areas in the country Micro finance	Resumed in January 2020	13	19
6		Scholarship program	July 2019 to June 2020	10	10
7	Community and VERC	Sustainable Education Program	2012 on going	Sonargaon	Narayanganj

## Ending Child Labour in Bangladesh Project

The 'Ending Child Labour in Bangladesh' project of VERC supported by Terre des Hommes – Netherlands has been implemented in Savar Upazila. Savar is an industrial hub and satellite town of the capital city Dhaka. Due to its geographical location and industrial character, a large number of slum dwellers, poor and marginalized families are living in Savar. The children of these families are vulnerable and deprived of development and protection rights. They are also victims of abuse, exploitation and hazardous child labour. The project is working to protect the children and simultaneously creating a child-friendly environment where they can participate in supportive interventions to develop themselves.

The 'Ending Child Labour in Bangladesh' project is a follow up and extended project of previous 'Protection of Children from Hazardous Labour Project' and 'Protection of Children at Risk from Abuse and Exploitation and ensure their Development Project' which were implemented in Savar during 2012 to 2015. Now, Ending Child Labour project in Bangladesh is being implemented as a consortium where three partners and TDH-Netherlands are working through comprehensive approaches to eliminate child labour from Bangladesh. This project is also working with the children, parents, employers, civil society and government administration to create a social safety net-work for the children in critical situations. VERC alone targeted about 17,939 people (Children–7,715 and adults - 10,224) in the project period from 2016 to 2018 as per plan. The duration was finally extended up to December 2019.

**Vision:** A world free of child exploitation and Impact - Children are protected.

### Outcomes:

1. Children claim their rights when their rights are violated,
2. Families and communities (caregivers) protect children from abuse and exploitation,
3. Government provides access to rights and services to children to protect and respond to reduce their vulnerabilities,

4. Government (law-making institutions) protect children by making and adequately implementing laws and policies and
5. Judiciary and policy prosecute and convict perpetrators of child abuse.

VERC has identified the concentration areas of slums where most of the poor and marginalized families of the child labourers living in Savar which include Bipail, Gypsy Community, Rajfulbaria, Hemayetpur and CRP area, Savar Bazar, Nabinagar, Talbag, Bank Colony and Ananapur. It is mentionable that as per the survey of the project staffs there are about 13,709 children involved in hazardous labour in the areas, of them the project is covering about 600 working children involved in hazardous works each year excluding other groups of children.

### **Significant Activities done during the reporting period July 2019- December 2019:**

#### **Childrens' Access to Education to reduce Child Labour:**

**In this reporting year (July, 2019 to June, 2020)** a total of 40 centers were running in respective communities of Savar Upazila with the purpose to make access to Non-Formal Primary Education (NFPE) and ECD. Altogether 1400 working children (aged below 18 years) and children (aged 5 to 6) vulnerable to hazardous work were taught in the reporting year. Learning materials for the children were provided as per need.

Life skill sessions were conducted in each NFPE center while teachers have taught the classes on monthly basis.

#### **Parents Sensitized on Child Protection through ECD Parenting Sessions:**

Total 700 children are at risk of hazardous child labour have pre-primary education through Early Childhood Development (ECD) programme and their parents, guardians are being motivated through parenting sessions to help continue their study and saved from child labour. The project has conducted monthly parenting sessions with the parents of ECD children on regular basis. Involvement of parents in children's teaching-learning process is very important to make the process a success. In this reporting period, the project has organized 185 meetings as per plan where a total of 4356 parents, caregivers and guardians of ECD groups attended against the target of 4470

#### **Community Leaders are organized and mobilized against Child Labour:**

CPMC is a civil society organization called Child Protection Monitoring Committee the most important component of the project to ensure effective education for working children. CPMC has been emerging to act as a safety-net for children who are involved in hazardous child labour.

In this reporting year, 11 CPMCs were active with 181 social elites as pressure, advocacy group with local govt., business people and employers as per plan, of them 10 is Area Based CPMCs and one is Upazila level CPMC. Area Based CPMCs and Upazila level CPMC had half yearly meetings regularly. The CPMC members have decided to improve the working childrens lives. They have met with the employers to improve the children's safety level and to eliminate harsh working situations.

#### **Agrogamee Shishu Parishad (a Child Led Organization - CLO) to raise voice against child labour:**

Large scale children's voices under the banner of **Agrogamee Shishu Parishad** have risen widely against child labour in Savar Upazila. A total of 11 Child led Organizations (CLOs), of them 10 are area based and one is at the Upazila level running with a total of 1025 members where 235

executive members are working to reduce hazardous child labour in the project areas through various activities. In the meantime, they have held regular meetings and had developed a yearly action plan. They have also formed 5 cultural teams to perform dramas to make people aware on child labour issues. Five cultural teams have also performed dramas to make the people aware on child labour issues. In this reporting period, a capacity building orientation on child rights was held to raise voices against child labour effectively where 102 CLO executive members (boys-50 and girls-52) participated. The members of Agrogamee Shishu Parishad have made some visits to the child labour sites to observe the child labour situation as they could make a report and talk to the employers and Labour Inspector to reduce child labour.

### **Dialogue with Upazila Administration and Pouroshava to reduce child labour**

In this connection, the ECLP has arranged dialogues with the Upazila Parishad and with the elected body of Savar Pourashava to create a social safety-net for the children involved in child labour and their families. In these dialogues, the concerned duty bears like Upazila administration, Police, factory Inspector, Journalists, civil society etc participated and they vowed to assist the vulnerable children as they freed from worst forms of child labour and enjoy child rights to flourish their full potentialities as worthy citizens of the country.

### **Provided Vocational training to working children:**

Vocational training was provided to the children engaged in risky\ hazardous labor in Savar. In this reporting period 300 (Girls- 200, Boys- 100) children received this training with the support of Ending Child Labour program. Working children got these training under two different trades like Garments Sewing Machine Operator (SMO), Electrical house wiring from– Grameen Shikkha, Palli Garments and Salman training center.

### **Outcomes of the period:**

- A total of 421 children withdrawn from hazardous labor and admitted into school
- A total of 253 children withdrawn from light labor and admitted into school
- Total of 21 children has been passed PSC exam and admitted into secondary schools
- A total of 276 children employed in the better job through vocational training
- A total of 235 children with illness and injury extended treatment support
- Paralegal aid support extended to 13 children
- Children involved in work have raised their voice for rights and are claiming better environment and increased salary and some have been reduced heavy work through ECLP intervention.
- The project has mobilized people, civil society, local government and administration, concerned people are coming forward to extend their support and the Upazila Nirbahi Officer of Savar continued giving blankets to the children of NFPE centers every year as a mark of patronage to the children.

## **Prevention and Elimination of Hazardous Child Labour Project**

### **Introduction**

Child labour is an old and persistent problem not peculiar to Bangladesh. The issue of child labour remains a major concern in Bangladesh. Bangladesh is a home of around five percent of world's working child population. According to the third national child labour survey conducted by the Bangladesh Bureau of Statistics in 2013, 3.45 million working children are there between the ages

of 5 to 17 years; 1.70 million are between 5 to 11 years of age who cannot have permission to work at all and 1.28 million children are engaged in hazardous child labour.

According to a rapid assessment conducted by the team members of VERC it has been revealed that the growing informal sectors have employed a large number of children and many of them are working in hazardous conditions which include welding, iron and steel recycling, leather industries, automobile, mechanical, lathe machines and hundreds of medium size industries. Recently, ternary industry shifted from Hazaribag to Savar. So there is a huge risk of these areas children to involve with this sector. The overall work environment is very bad. The workers are generally exposed to chemical spray, gas and colour dusts which is very much hazardous. There are also a large number of motor repairing workshops where children are engaged in most hazardous types of activities.

There is no government support for these underprivileged children. Although there are some NGOs working in these areas with health and micro credit programme but covering a very limited number of beneficiaries and none of these NGOs are addressing child labour issues.

The project that has been undertaken by VERC with Manusher Janno Foundation activities will take into consideration the different impacts of child labor for both boys and girls. Boys and girls child labor will be treated equally to release from child labor and ensure education and skill for their proper development. Non discrimination principle will be respected on gender issue during identification of project participants and implementation of project activities. The active participation of boys and girls, women and men will be maintained at various stages of the project. In special cases, priority of skill training for IGA will be given to the female members of the working children's family, separated women living hand to mouth with their children etc.

Child Protection and Child Rights will be a central theme in all the activities implemented by the project. None of the project activities will disregard any human rights rather it will be uphold through promoting participation of children and adults taking into consideration their opinions and observations. Sensitization of govt. agencies and community will be enhanced to promote the rights of children and marginalized slum dwellers. Skill training and income generating initiatives will be taken to alleviate human suffering arising out from poverty. The poorest of the poor families will be identified and their participation will be emphasized all through the implementation cycle. Considering the education rights of the working children the project has designed. There are 15 early childhood development learning center and 15 Non formal education learning center will establish in project areas to create learning opportunities for working children's.

**Project Title** : Prevention and Elimination of Hazardous Child Labour Project  
**Project Duration** : January 2019 to December 2021  
**Project Goal** : To contribute to prevent and eliminate hazardous child labour in selected areas of Bangladesh

**Project Outcome:**

- Children are withdrawn from hazardous works;
- Withdrawal children are enrolled in formal/ non-formal education;
- Employers, government and non-government bodies are responsive to the rights of working children;
- Economic vulnerability of the working children is reduced.

**Project Output:**

- Working children are organized to demand their rights and participating in decision making process.

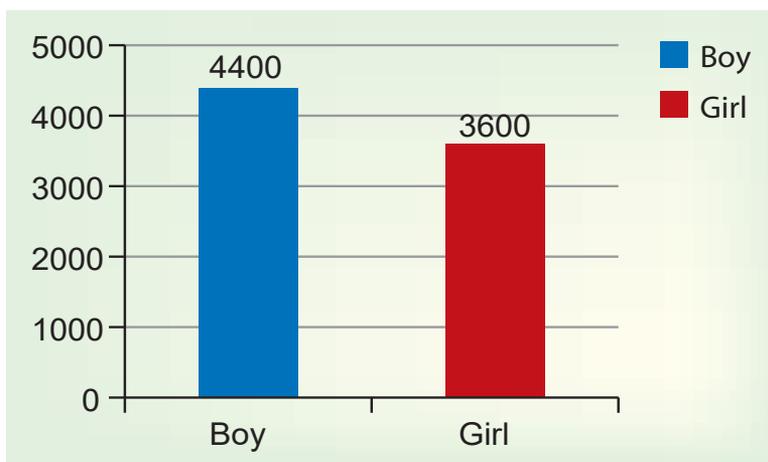
- Capacity development of potential family members;
- Employers are sensitized towards rights of the working children;
- Issue based advocacy initiated with government, employers and other duty bearers for policy influence.
- Basic services (i.e. health, education, water & sanitation) are ensured
- Job replacement from hazardous to non-hazardous sectors is ensured for the hazardous working children.

**Funded by** : Department for International Development (DFID)

**Supported by** : Manusher Jonno Foundation (MJF)

**Implemented by** : Village Education Resource Center (VERC)

**Beneficiary Coverage:**



**Area coverage:**

SL	Name of district	Name Upazilla/city corporation	Name of Union/Ward	Number of Union/Ward
1	Dhaka	Savar	Yearpur, Dhamsona	2
2	Gazipur	City Corporation	Ward no12	1

**Achievements:**

Activities for motivation and mobilization carried out by the project with stakeholders during the reporting period to meet the targets set by the project staff members, activities include dialogue, training and day observation.

**Challenges of the project**

- Working with a large number (8000) of beneficiaries with only 3 field staffs.
- Secretary of Automobile Employers association has threatened not to work with working children.
- Without providing any kind of support like IGA it is very difficult to withdraw children from earning
- UP Chairman and Members select people of their choice and provide support to the permanent residents of their constituency. Most of the project children and their families are treated as migrants. They are not the voters of the areas where they are now. So they are deprived of support from Union Parishad.

- Our project area is industrial area as such there exists very few Vocational training centers. The distance of the training center is much greater. Most of the training center develop residential course. Children don't want to get residential training.
- Vocational training centers around have not enough trade training options to meet up the demand of the children. Industrial sewing is the common trade of most of the training centers but the children's demand is different.

### Risk of the project

- There is inadequate Govt. Primary school in the project area. The schools are far away from children's home. For these reason most of the time we can't enroll withdrawn children in schools. They also have no ability to admit their children in private schools.
- We are working in an urban area where maximum children and their families come from different districts for livelihood. So we are always facing children with migration risk.
- Already we have withdrawn some children from different hazardous sectors. All academic institutes have been closed for a long time due to COVID 19 pandemic. We fear that the children whom we have withdrawn and enrolled in education may return to works again.
- Due to COVID 19 a huge number of children have gone to their native village and may be they won't come back. Also some children gone home on Eid vacation came back. Some children change their residence suddenly and we have to suffer a lot to tracking them.
- Children often change their job/works. They are involved in different works in different places. So we face problem to identify the children and it is very difficult to maintain beneficiary database.
- Children do not want to work in non hazardous jobs due to low wages. So it is very difficult to replace children from hazardous to non hazardous job.
- In our project budget, we have no option to pay conveyance to the trainee for the training period so they are not interested to get training considering their regular job and income.
- We have lost a major time of our project due to COVID 19 pandemic and it is not possible to say exactly when the situation in the country will return to normalcy. In that situation we could not do any project activities and not able to make use of the budget.

## Pre-Primary and Primary Education Centers under ENRICH component of Micro finance Program

VERC is implementing ENRICH program in Laxmanpur union under Monohorgonj upazila of Cumilla district. During the reporting period besides other development components 32 education centers have been set up and 810 learners are continuing education as class-I and Class II learners in pre-primaries. These centers render coaching support to the learners of primary and other schools preparing regular lessons which help them to make smooth progress in studies.

Project Title : Pre-Primary and Primary Education Centers under ENRICH component of Micro finance Program  
 Project Duration : Launched in January 2014 - on going  
 Funded by : PKSF

### Area coverage:

SL	Name of district	Name Upazilla/city corporation	Name of Union/Ward	Type of Learners
1	Cumilla	Monohorgonj	Laxmanpur	Children of Micro finance Program beneficiary house holds

## Piloting of Integrated Program in Kaliakoir

Out of 10 ECD centers of last year 8 had been functioning in Kaliakoir. All the eight teachers were regular and guiding 183 children duly. IBIG program Office in Kaliakoir continued support in procuring learning materials/ books from the Upazila Education office maintaining systemic coordination. In addition, IBIG Kaliakoir office also extended support with materials for the centers. ECD need demand had been increasing for similar initiatives in Kaliakoir but due to COVID-19 pandemic situation two centers are not active now.

Present status: Total No. of learners -183 (Boys-95, Girls-88) community contribution (January-February 2020) Tk.13,250.00, this amount was basically used for making payment of teachers' salary for the months of January and February 2020. Due to lock down, regular sessions remained closed.

Expect that the situation will improve and more community support will be available to strengthen the much needed basic education for the children.

## 26 ECD Centers under 13 Micro finance Program areas in the country

The program has been launched in 13 Micro finance Areas spreading across 19 districts of the country. The initial activities that were done include – recruitment and training of 26 teachers for the 26 centers, selection and signing of agreement for 26 venues for the purpose. Unfortunately, the activities could not be continued after March 2020 due to onset of Covid-19 pandemic in the country. The activities carried out during the induction period were –

- i) Payment of venue rent for retention of contract
- ii) Payment of teacher honorarium for retention of contract
- iii) Procurement of learning materials from GoB sources
- iv) Imparting training to the teachers for the next year
- v) Holding meeting with parents

The activities incurred a total cost of Tk. 5,63,913.00 during the period.

## Scholarship program:

Under the 2019-2020 financial year scholarship programs, a total of 191 poor meritorious students have been awarded scholarship in 3 categories in 2020. Among these, 118 students of 1st year SSC given stipend @ Tk. 6000/ per annum from VERC own source and 9 students of graduation/ Post graduation level medical and Engineering given stipend @Taka 36,000 per annum. Besides, 64 1st year and 2nd year HSC students given stipend for education @ Tk. 12000.00 per annum with PKSf support. This academic stipend support program will be continued in future.

## Sustainable Education Program, Sonargaon

The program is a continuity of a project that came to an end in 2012 in Sonargaon area with TdH NI support. In the previous year also it was making smooth progress towards sustenance with a total of 48 ECD and NFPE centers along with one Model Primary school supported by LGI, Local Administration and elites. Covid-19 pandemic has affected the smooth running program and presently the number of surviving center has come down to 11 only. Expected to see a new start after the health crisis is over.



## WASH AND HEALTH

With a population of 150 million, Bangladesh has made significant progress towards providing water supply and sanitation in the past two decades. According to the Joint Monitoring Program (JMP) report 85% people have access to safe water and 57% people use hygienic sanitation facilities. However, still there remains significant challenge if Bangladesh wants to ensure safe, affordable, reliable and sustainable services for all that calls for a multi-pronged population. It also needs to tackle the emerging issues like the negative impact of climate change and meeting the demands for services due to rapid pace of urbanization, as well as strengthening sector governance by building the capacity of institutions to ensure quality, accountability and transparency. Considering the reality, WASH is still one of the focus program areas of VERC. The key objectives of the program is sustainable improvement in WASH and reduction of related risks of the poor and marginalized through effective mobilization and capacity building of community people and local government. Over the reporting year, VERC has implemented ten projects with the support of six donors.

The implemented projects cover 405 unions, 61 upazilas and 28 districts across the country. The key activities under the projects were community mobilization through CLTS process promotion, improving WASH facilities in community, schools and public places, Arsenic mitigation, reducing stunting in children, capacity building, and emergency WASH responses for Rohingya refugees, Improved Cookstoves (ICS) test, technology installation, linkage building, networking etc.

In the reporting year VERC-WASH projects cover 56211 people with improved access to safe drinking water 556,340 people reached through education on hygiene and health, 159715 people gaining access to adequate sanitation and 7587 people including LGI representatives, Teachers and SMC members covered through different capacity building training and orientation.

### Detail of projects under implementation

SL. No.	Donors	Name of the Project	Duration	Upizala	District
1	WaterAid-Bangladesh	South Asia WASH Result Project-II,	April 2017 to March 2021	Ullahpara	Sirajganj
2		South Asia WASH Result Project-II	April 2017 to March 2021	Rajarhat	Kurigram
3		Integrated services for apparel workers in Bangladesh	June 2020 to May 2021	Dhaka and Gazipur	Dhaka and Gazipur
4	Max Foundation	Max Value for Stunting Free Village	October 2016 to September 2019	Chhatak	Sunamganj
5	Plan International Bangladesh	South Asia WASH Result Project (SAWRP)-II	June 2017 to December 2020	Lalmohan and Charfession	Bhola
6	Water.org	Enabling people Towards Sustainable Safe water and Hygiene project, Phase-II	October 2018 to March 2021		18 Districts
7	unicef	Improved WASH Services for Rohingya Refugees in Balukhali camp 8E and 8W in Ukhiya Upazila, Cox's Bazar District	March 2020 to February 2021	Ukhiya	Cox's Bazar
8		Implementation of Cox's Bazar WASH Programme following Community Approaches to Total Sanitation (CATS) and Promotion of Water Safety Plans under GOB-UNICEF	October 2019 to September 2021	Chakaria and Pekua	Cox's Bazar
9		Creating Arsenic Safe union with Sustainable improvement of Water, Sanitation and Hygiene in selected unions of Daudkandi upazila, Comilla	February 2019 to January 2021	Daudkandi	Cumilla
10	Practical Action	Accelerated Sanitation and Water for All (ASWA) -II	February 2019 to January 2022	Gwainghat, Dowarabazar, Baniachong	Sylhet, Sunamganj and Hobiganj

# WASH

## South Asia WASH Result Project-II, Sirajganj

VERC has been implementing South Asia WASH Result project in thirteen unions of Ullaparaupazila in collaboration with WaterAid Bangladesh since May 2017 and will be continued till March 2021. The main objective of the South Asia WASH Results Project (SAWRP II) is to reach people specially with poverty and marginalization who do not have access to improved water sources or sanitation to ensure universal access and helping households to move up their sanitation and water 'ladders' in line with the Sustainable Development Goals (SDGs) so that the benefits last for long.

The main implementation strategy of the project is Payment by Results; 100% key programme deliverables will be achieved by June 2019 and from July 2019 is focused on the achievement of project sustainability. Basically this project has been implemented through CLTS approach with limited subsidy to address the Sustainable Development Goal (SDGs).Ullapara upazila has been selected as the proposed project site because of prevailing high incidence of water-related diseases, poor nutrition indicators, absence of sustainable WASH service provision, and concentration of highly marginalized and environmentally vulnerable population.

**Goal:** The broad goal of this project is to contribute to the improvement of human well-being and dignity through context-specific and scalable water supply, sanitation and hygiene promotion in different low coverage areas in Bangladesh. The goal will contribute to the national goal for Water, Sanitation and Hygiene and WASH-related SDGs.

**Objective:** The objective of the South Asia WASH Results Project (SAWRP II) is to reach people specially with poverty and marginalization who do not have access to improved water sources or sanitation to ensure universal access and helping households to move up the sanitation and water 'ladders' in line with the Sustainable Development Goals (SDGs) so that the benefits last for long.

### Major activities carried out during the reporting period:

**TW installation and platform construction:** The project staff raised awareness through facilitation on water issues which creates demand among the community to use safe water. People of the community are motivated through ignition while CSA conduction and interested to renovate their tube well that were without platform and install the tube who has no safe water source. A total number of 370 tubewells improved or renovated over the year. Among them 177 tube wells were installed and renovated 193 by constructing a platform. In this year a total number of 133 water quality test done on FC and arsenic. The project has been achieved 2229 number of water beneficiaries through these improve water sources.

**Hygienic latrine installation and renovation:** Union Facilitators and Community Volunteers raised awareness on sanitation issues by facilitation which creates demand among the community people to use hygienic latrines and also converted unhygienic latrine into hygienic. During this reporting period a total 1262 latrines have been improved. Of them 549 are new latrines and 713 are renovated. 5679 beneficiaries have been produced from these claiming latrines against the target of 5702. Moreover 2013 poor and hardcore hh have received latrine subsidy (a combination of three rings and one slab latrine set) from the project during the reporting time. Now they are installing these subsidies latrine by their own cost through the technical support from project staffs.

**Handwashing device installation:** UF and CV have visited the project area to see the present situation of hand washing practice with soap and water at community level and also encouraged

households for installing hand washing facility. They motivated the people on handwashing with soap through facilitation during the time of household visit and CWAC meeting conduction. In this year, the project achieved 664 numbers of handwashing facilities against the target of 676 providing improved handwashing to 2989 handwashing beneficiaries against the target of 3042.

**Capacity building activities:** Guidance, coaching, supervision, monitoring, demonstration and on-job training are the continuous process of capacity building in this project. During the reporting period total 33 training, orientation and meetings have been organized to strengthen the capacity of the project staff so that they can perform their role and responsibilities properly and achieve the goals of this project. In order to enhance the presentation skill on hygiene promotion session focusing on hand washing given session feedback and facilitation tips to the CV and UF and discussed the findings in the monthly staff meeting. As a result, they are now playing their roles and responsibilities properly to improve the handwashing situation.

**Observed national sanitation month and global handwashingday:** The Sanitation Month October, 2019 and Global handwashing day is being observed conducting different events through the participation of LGI representatives, community people, students, UNO with Upazila level government officials and school teachers, local resource persons and VERC staff members etc. In all Union and UpazilaWatSan Committee observed the month through organized rally, discussion and handwashing demonstration in association with VERC.

**Behaviour change activities:** South Asia Wash Result Project-II, Ullapara has started new hygiene approach named ABCDE for hygiene promotion. This approach campaign called the Best Family campaign for hygiene promotion. The main objective of this campaign is to transform each family of the working area into the best family. Theater is the entry point and main activity under this campaign in the community. During the reporting time 39 closing dramas, 234 courtyard sessions-3, 585 HH visit-2 & 13 best family campaign award distribution event have been played and conducted in 13 unions under Ullaparaupazila.

**Quarterly Meeting with Stakeholders:** Communication and advocacy with LGIs, upazila administration and other stakeholders is a continuous activity in this project. We are advocating LGIs, Upazila administration and others to address marginalized and excluded peoples, so that they can get support from UP and other stakeholders. So, stakeholder's coordination is very essential to improve the WASH situation. Total 3 stakeholder coordination meetings have been organized and total 59 person participated in these meetings where local MP, Upazila Chairman, UpazilaNirbahee Officer, Upazila Education officer, UP chairman, DPHE Engineer are present with others. All participants give their valuable opinion to achieve the SDGs.

**Participation in local governance related initiatives:** Union WASH standing committee andUnion WATSAN committee meeting are one kind of important activity in this project. WASH Result project would be implemented by the collaboration with local government. Reactivated and capacity building of this committee is the hidden objective. It is badly needed for their engagement in WASH activities to sustain. 139Union WASH standing committee andUnion WATSAN committee meetingwere held in a year.

**CBO Meeting:** 1053 CBO meetings were held where 10073 people participated. They discussed ward level achievements on WASH activities and updated their plan for the next months along with their duty and responsibilities to achieve the plan.

**CWAC Meeting:** 11490 CWAC meetings were held and 79937 members were present. They discussed their present WASH situation in their communities. As per the community action plan they

discussed their achievement along with upcoming target and their responsibilities like monitoring, implementation and evaluation of WASH activities etc. They update their plan on the basis on achievement of every month in the CWAC meeting.

**COVID-19 Response:** The project had to face Covid 19 pandemic challenge at the community level. Many activities have been held at that time. So the project has changed regular activities and carried out Covid 19 response activities like installed hand washing device or repaired HH level & public places during the COVID-19 pandemic peak time. Also emphasized conduction of HH visit and courtyard session maintaining social distance, disinfected TW, Latrine, market place. A total of 216 hand washing devices installed, renovated 568 hand washing devices, 24444 reported hand washing devices have been visited. 7002 hygiene session has been conducted massage on COVID -19 with women & adolescent groups. Beneficiaries covered 61570 and disinfected 2403 tube wells and 2188 latrine and also disinfected 29 market places.

**Visible Outcome:**

- Mass people even poor/ hardcore poor people are showing more interest to install handwashing device after attending in courtyard sessions.
- Community people know how to make a costeffective device by using their existing usable materials. After knowing the process from project staff to make handwashing devices made into a tradition in Ullahpara.
- Community people are eagerly interested to buy and use SaTo after promotion. Most of the LSAs and VSCs are making latrine slab by using SaTo pan in their centers.
- In the HH visit, CWAC meeting and other meetings, there is discussion on latrine neat and clean and keep it hygienic. Through effective facilitation, people come up with a clear understanding regarding the environmental pollution by using unhygienic latrine and as follows they are losing health, money, labour, time and honour.
- Engagement is increasing of community people and LGI representatives by their understanding, which will increase the sustainability of the project. We think that the demonstration sessions related to WASH, theatre play, one to one discussion sessions, regular CWAC meetings and LGI meetings are essential to ensure the environmental, institutional and financial sustainability through continual use of well-maintained hygienic latrines.
- WASH result project has pursued every UP body for utilizing their WASH budget in reported quarter and finally five unions have taken latrine set distribution project among the poor and hardcore poor using the list of the poorest and excluded peoples prepared by WATSAN committee and project staff. Union Facilitator are playing motivational and influential role to take decision and prepare list in favour of pro poor person and for maximum utilization of WASH fund.
- Visual and interactive activity like ABCDE approach is playing a role for change in hygiene promotion in project area.
- Policy-makers, local governments, teachers, local elites, civil societies and service agencies are being sensitized about importance of WASH to maintain healthy lifestyle and committed to respond effectively in promotion of sustainable water supply, sanitation and hygiene.

## Not money, only positive mind is enough for doing wellbeing to the community people

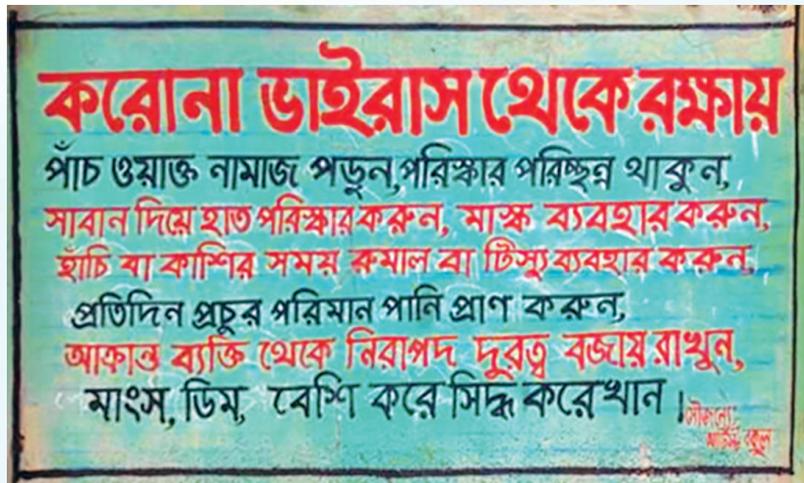
The South Asia WASH Result Project-II is being implemented by Village Education Resource Center (VERC) in Ullapara Upazila of Sirajganj district from April 2017. There are 13 unions under this project. The Koyra Union is one of them.



A young man named Bakul Hossain lives in Harishpur Uttarpara community of Ward no. 9 of this union. He is about 30 years old. He is unmarried. Educational qualification is only nine passed. After the death of his father, Bakul Hossain was separated from his mother. Their economical status is not so good. He maintains his family from some of his cultivated lands and drawing arts in Koyra bazar. He is also involved in various social works. He is a member of the mosque and school management committee in his village. His acceptability in the area is very good. Ever since VERC did CSA in his community in 2017, he has been involved with WASH activities. At that time, he was selected President of the Harishpur Uttarpara WASH (CWAC) Committee. He attends meetings every month. He also participated in court yard meetings with the VERC worker at that time. He also attended School and tea stall sessions with the VERC staff. In addition to his own community, he cooperates extensively in other community activities. He solves any problem of Latrine & hand washing technology in his community.

But now everything is going digital. So his art shop is not good running. So he gets more time than ever.

But he does not like to spend this lazy time. So he thought he would spend this time writing awareness raising messages. Then he started the wall writings. He writes hand washing messages, religious messages, sending children to school and finally he writes message about Corona virus. He has created some awareness in the area. He is encouraged by the distinguished persons of the area for his exceptional services.



When asked about this, he said, “since the school life I wished to do something for the people, I have not enough money to make some for them. But sometimes, I think about how to do it. I was very pleased to see this awareness raising activity in VERC. At present, I feel proud of my contribution raising awareness. I have a good time now. I am grateful to VERC. Through these activities I have been able to involve myself in the service.”

Finally, he says that there is no need for money or age to serve people. Need is just the interest in mind. So not money, only positive mind is enough for doing wellbeing to the community.

## **South Asia WASH Result Project-II, Kurigram**

The project will have important focus to accelerate present sanitation coverage of the area which is relatively poor compared to the national coverage. Meanwhile, water and hygiene coverage will be enhanced through community effective mobilization. The project will especially focus the ethnic community, disable people, women and children. It will follow the participatory monitoring system with CBO, CAC, LGI, etc. A total of 7722 water beneficiaries will be covered through installation of 16 new water options and renovation of 620. As per project plan 22680 sanitation beneficiaries will be addressed through CLTS approach, 40% of the total sanitation beneficiaries especially, poor and hard core poor will be supported through subsidized provision if needed. Similarly, 22681 hygiene beneficiaries (hand washing with soap) will be addressed through mobilization. The beneficiary will be counted once in each service like water and sanitation.

### **Goal:**

The overall **goal** of the project is to contribute to the improvement of human well being and dignity of poor and excluded population in Rajarhat upazila through context-specific and scalable WaSH access. This will contribute to the achievement of WaSH related national goal and MDG as well.

### **Major activities carried out during the reporting period: (July2019-June2020)**

- UF and Volunteers continued distributing leaflets containing life-saving (hand washing practice and cough etiquette) awareness messages through volunteers of all 63 units of VERC.
- Do's & Dont's and VERC actions.
- Deployed Volunteer teams are in the field to support the initiatives of disinfectant spraying at community level and volunteers who will work in COVID-19 response.
- Approximately 76 staff and volunteers got orientation on COVID-19.
- LGI and DPHE are two key actors and integral part of this process to forward the WASH activities and sustaining its effects.
- During HH visits discussions with the water user; improve their existing latrine, hygiene practices and COVID 19 who is given a message on how to make it safe. By the effective facilitation, people come up with a clear understanding regarding the unsafe water, hygienic latrine and hygiene practices and as a result they are losing health, money, labour, time and honour. Over the period of 51407 numbers of HHs have been visited and 4487 number of CWAC meetings were also held.

- 26 number of sanitation standing committee meetings were held among committee members and planned to increase hygienic latrine, safe water and hygiene practices and to make them understand why they need hygienic latrine, WSP and hygiene knowledge and how they are spoiling environment and spreading various diseases by open defecation or using unhygienic latrine.
- Different capacity building trainings including sweeper training, safeguarding training was also held for smooth implementation of the project.

#### **Visible Outcome:**

- Demo Expo expanded sanitary businesses.
- Built capacity of sweepers, TW mechanics, and sanitation workers and made available their mobile numbers in communities to make services available for project sustainability.
- News covered nationally through print and electronic media.
- People have got access to improved sanitation through community mobilization process in line with CLTS approach in the form of installation and renovation.
- Reduced ratio of shared latrine came down to an acceptable level.
- Increased awareness on the importance of latrine use and maintenance, water safety plan and hygiene practices.
- Increased hand washing practices among rural people on five critical times.
- Developed leadership skills of CBO members through training for motivating people to buy hand washing facilities and practices.
- Local Entrepreneurs are benefited financially through marketing of tapping dram and bucket with tap.
- Capacity has been built among the representative of LGI that enabled them to play their roles and responsibilities on WASH related issues effectively.
- Local Government bodies in all the 7 UPs engaged pro-actively in WASH situation analysis and designed plan of action on WASH situation improvement.

## **Integrated Services for apparel workers in Bangladesh**

Project Duration: 1 June 2020 - November, 2020

#### **Project Goal**

The goal of the project is to improve hygiene practice and awareness on COVID-19 among RMG workers and their household members living in Savar, Ashulia, Gazipur and Narayanganj areas in Bangladesh.

#### **Beneficiary and area coverage**

The project focused on community-based interventions where RMG workers live. Women and men working in the Textile and Apparel industries and their families are the primary target groups of the project.

District	Upazila/ Poursava/ City Corporation	# of Com- munity	No. of Direct Beneficiaries			No. of Indirect Beneficiaries
			Male	Female	Total	
1. Dhaka	1. Savar	28	0	4250	4250	10,00000
	2. Ashulia	26	0	4304	4304	
2. Gazipur	3. Gazipur C/C	26	0	4146	4146	
3. Narayanganj	4. Araihasar	0	0	8300	8300	
Total		80	0	21000	21000	

**Activities done in the first month of the project:** During the 1<sup>st</sup> month of the project, activities like - staff recruitment, making contact with GoB officials and other stakeholders. In addition, beneficiary selection work was also carried out.

### Beneficiary selection criteria

Following are the general criteria for beneficiary selection process:

- Women RMG workers living in the working area (having a job ID card)
- Age over 18 years (according to NID card / birth certificate)
- Interested to participate in the project activities
- One person from one family

### Rapid Assessment

A rapid assessment was done at the beginning of the project to select 19,500 direct beneficiaries, 100 campaign spots, 80 hand-washing points and 2 health centers. This assessment was carried out in the respective areas through transect walk, Key Informant Interview (KII) and secondary data analysis. Project staff interviewed local elected representatives, elderly person, persons relevant to RMG sector, health and public health officials.

The assessment also identified key gaps in supplies and services needed to tackle COVID-19 in the targeted areas. Needs of women RMG workers have also been identified through the assessment.

## Max Value for Stunting Free Village

### Project Goal and objectives

The overall goal of the project is to ensure healthy growth of the children with Max value for stunting free village approach in the selected project area. However, the overall objective of the project is to improve child nutritional status and reduce stunting through the integrated approach of WASH, Nutrition and SRHR. The specific objectives were:

- Improve WASH situation for adult, youth and babies to reduce infection preventing poor nutrition;
- Improve Nutrition for babies, adolescents and mothers by improving complementary feeding and ensuring effective use of food;
- Improve SRHR and safe motherhood to Improve maternal health, increase healthy child births and stop/reduce child marriage.

## Activity progress:

### 1. Awareness building and message dissemination

The major activities includes awareness generation among the target communities through conduction of courtyard session and these sessions were mainly related to safe water management, hygiene, sanitation, reproductive health, safe motherhood, SRHR and stunted growth. A total of 12,386 sessions were conducted against 9,483 sessions planned. The achievement is 131%.

Under school program, a total of 250 classroom sessions were conducted with the students disseminating messages on WASH, nutrition and SRHR. The achievement is 116%.

### 2. Safe Water Management

Under this intervention, 155 new tube wells were installed at subsidy and own cost against the target of 57 and 372 tube wells were repaired against the target of 183. Furthermore 2 mini-piped water schemes were also installed on need basis which was not planned earlier. The project also supported implementation of WSP in 1,335 water points. The total achievement is 118%.

Under school program, 6 new subsidized tube wells were installed and 15 existing tube wells were repaired. The achievement was 102%.

### 3. Sanitation

The project installed 521 subsidized new latrines and converted 180 direct pit unhygienic latrines into hygienic offset pit latrines while promoted installation of 1,825 new latrines and 5,944 converted into hygienic latrines through sanitation market. Furthermore, 200 new latrines were provided by UP as a result of advocacy with local government. The total achievement is 116%.

Under the school program, 4 new subsidized latrines were installed. Through promotional effort 30 new latrines were installed and 4 existing latrines were repaired by the schools at their own cost. The achievement is 121%.

### 4. Hygiene promotion

During the project period, a total of 3,666 Maxi basins (hand washing device) were installed by the target households in their kitchen/ dining space through promotional effort and 3,797 basins were installed inside or close to latrine. The achievement is 38%. The project didn't provide any subsidy for this hand washing device and due to inundation of many households in the flush floods, the hygiene promotional work in the community was severely affected resulting into under achievement of the target.

Under school program, 15 hand washing devices were installed with project subsidy and 15 devices were installed by the schools at their own cost. The achievement is 100%.

### 5. SRHR, Safe motherhood

Under this intervention, 2,072 pregnant mothers received 4 times ANC support while 1,222 lactating women received PNC support from the project. Further, birth registration of 2,537 U2 children (100%) and 3,308 U5 children (100%) were completed during the project period. 30 women bathing chambers (WBC) were installed with project subsidy while installation 399 WBCs was promoted. The total achievement is 117%.

## 6. Reduced stunting in children

The reduction of stunting and to achieve stunting free villages was central in the project. Multi-directional approaches were adopted to make stunting an important health issue and popularize it through developing a social movement. Mothers of U2 and U5 children were made the main target group for addressing the child stunting. These mothers were sensitized through courtyard session about child stunting and its causal relationships with child nutrition and improved WASH behavior including environmental enteropathy. All U2 children were monitored for their growth on a quarterly basis and the growth measurement was recorded in a growth chart provided by the project to all targeted mothers.

Meal chart was distributed among the U5 children family to guide mothers how to prepare food mix for the children for optimizing the nutritional level. Homestead gardening was practiced by the target households as a primary source of vegetables required for hotchpotch preparation for U2 children as a nutritional food. Demonstration sessions were held to prepare this special dish. The school sessions also focused on causes and prevention of child stunting.

## South Asia WASH Results Project-II, Bhola

VERC has implemented South Asia WASH Results Project-II during July 2017 to March 2021. To promote and enable the sustained use of safe water, hygienic Household toilets, and the practice of hand Washing with soap at critical times, by 521,000 men, women and children in poor rural communities through scaling up the CLTS approach and strengthening the government system on WASH in Charfashion (Fifteen Unions) and Lalmohan (Nine Unions) Upazila of Bhola District in Bangladesh. This will contribute to the achievement of WASH related national goal and target 6.1 and 6.2 of SDG 6; clean water and sanitation. Two phases of the project first one is the output phase (July 2017-June 2019) and second phase is the outcome phase (July 2019-March 2021). Hardware related tasks have been completed by end of June 2019 and project have reached 24670 nos of water, 246135 nos of sanitation and 267855 nos of hygiene beneficiaries. The project is to contribute improvement of human wellbeing and dignity of poor and excluded population in Lalmohan and Charfashion upazila through sustainable, coastal resilience and scaling up of access to WASH.

### Major activities carried out during the reporting period:

- A total of 1400 Community Situation Analysis (CSA) (cluster based in 216 words) have been updated by cluster committee.
- A total of 1400 nos of community mobilization activities held through Interactive session, campaign, National & International day observation, meeting and orientations to increase the hygiene promotion practice at different level including school, which enhance the knowledge on WASH both at community and institution level.
- Increase safe water coverage among 24670 peoples through renovation of 277 nos of Deep tube well platform construction and installed 100 nos of new Deep Hand Tube wells at community level.
- Increase sanitation coverage among 246135 people by installation and up gradation of 49076 hygienic latrines through CLTS Process. Household level waste water and solid waste management situation also improved.
- Project Staff (PM, UWC, CDO FE) WASH Facilitators organized practical demonstrations on making HWD technique by using existing water pot like bucket, drum, jerrican etc. in natural leader training and CAT meeting, HH visit etc. Now all natural leaders, CAT members as well as some HH members are trained and they are converting existing water pot as a handwashing device. Installation 53811 nos of different models of Hand-Washing Devices at Households of Sanitation and Water user's beneficiaries. Increase the hygiene promotion practices of hand washing with soap at critical time's covering among 267855 peoples.

- Capacity building on WASH, participatory planning and advocacy training was held in 24 batches for Natural Leaders where 643 participants took part, Organized 13 batches of Training workshop for LGI representatives where 269 participants took part, 2 batches of gender training for project staff and WF where 58 participants took part, 2 batches of Fund management training for UP Chairman & Secretary where 71 took part, 2 batches of BCC training for project staff was held where 58 took part, 2 batches of training for Local Sanitation Entrepreneurs for business plan and water quality test was held where 37 took part; 12 batches of Resource Teachers Training on hygiene promotion at school was held where 250 took part; 12 batches of orientation held for Religious leaders of mosque and temple where 242 took part.
- Organized BCC session at community level such as 216 opening drama with 35339 participants, Courtyard session (Handwashing and Clean Latrine) 1319 held with 25700 participants. Mosque and temple based session (Handwashing and Clean Latrine) 242 have been completed with 41561 participants.

#### **Outcomes:**

Installed 277 DTWs at community level and ensured access of safe water for 24670 people; Installed 49076 hygienic latrine and 246135 beneficiaries covered by improved sanitation and established 53811 nos of hand washing device at household level and practicing hand washing with soap 267855 nos of people in five critical times impacting the health and hygiene status in target areas.

## **Covid-19 couldn't stop Nasreen Akhter working during the epidemic!!**

Nasreen Akhter was born in Mannar Master Bari, Ward-1, Abdullahpur Union, Charfashion Upazila, in Bhola District. Her father was a school teacher. Mother is a housewife. Nasreen passed SSC and HSC from a local school and a college. She got married to Kamal Hossain of the same area in 2006. They have two sons.



Nasreen Akhter started working through Ananda School in 2014 and then she worked in BRAC's nutrition program. She started working in South Asia Wash Results Project in 2017. Since starting work, she has been working with honesty and dedication.

She delivers hygiene messages by visiting households for awareness raising delivered messages on COVID -19 and thought community people how to make a beautiful device using the buckets, jerrycans, paint cans etc. Through all these works she has built a good relationship with community people. Nasreen Akter likes to be happy all the time and stay in the field. Sanitation and hygiene progress has been the highest in the output phase in all the three Wards in Abdullapur Union.

She also keeps all the documents in the office updated and carefully stored. Union Parishad and VERC Project Office also satisfied with her work. Her husband Kamal Hussain assisted and supports her in all the activities, so Nasreen was doing everything right.



## Enabling people towards sustainable safe water and hygiene project, Phase-II with water.org support

VERC has successfully completed the 1st phase of the project and now 2nd phase of the project is continuing. The 2nd phase project is being implemented in 47 Upazilas of 18 districts of the country. The main objective of the project is to empower people with access to Safe water and Sanitation through affordable financing. VERC follows the integrated approach to make the program sustainable. People of all walks of life especially poor and marginalized men, women and children are involved in the program activities. The target beneficiaries are getting financial support to install water and Sanitation facilities at household level according to their need. The project will also be contributing towards achieving SDG- 6 goals relating to water and Sanitation for the un-serve and under serve people. The project has designed to provide financial support to 32000 households reaching 144,000 people ensuring access to safe water and adequate sanitation facilities. The project has been providing hygiene education; so as to enable people make tangible improvements in their households as a result of the education. The project is imparting training for capacity development of staff as well as beneficiaries. The project is giving emphasizes to establish linkage with local administration, representatives of LGIs and related stake holders to involve them in program process and so that they can contribute to sustain the intervention through motivation and monitoring the improvements.

### Project Focus:

- Promote Hygienic latrine facilities and safe water option through financial support in hard to reach areas
- Promote safe personal hygiene practices
- Target disadvantaged and the poor, reduce child mortality
- Contribute to achieving SDG goals and targets

### Goal of the project:

A sustainable development of health conditions in terms of improved access to safe water, Sanitation and Hygiene practice for underserved people living in rural and peri-urban locations of the selected project areas in the country.

### Objective:

- Increased awareness on hygiene practice and promoting personal hygiene habits at community level leading to demand creation for safe water facilities and hygiene latrine installation, use and maintenance on a sustainable basis
- Establish linkage with Micro finance entities for assistance

### Project activities target and achievement from July-2019 to June-2020

Activities	Target	Achievement	Reamrks
Beneficiaries training (Batches)	16	16	400
Hygiene awareness session on beneficiaries (Session)	315	315	4252 Beneficiaries
Training to local entrepreneur (Batches)	8	8	80 Participants
Program campaign (Events)	10	10	1850 Participants
Observe sanitation month (Events)	47	47	47 Upazila
Water facilities installation (House hold level)	7150	7160	32220 Beneficiaries covered
Sanitation facilities installation (Household level)	10730	10740	48330 Beneficiaries covered

## Shammi's insatiable desire has been fulfilled



Shammi Akhter with her husband and children lives in the village Bakshmoil under Mohanpur Upazila of Rajshahi district. She is a house wife aged 28 and her husband is a CNG driver aged 32 years. Their only son and the only daughter studies in the local primary school. Her husband somehow manages the family expenses with the income he earns on daily basis. Since there were no water facilities in her house, she had to collect water from other's houses, for this she often had to accept extra prusure. In 2017, Shammi admitted in the VERC group name Bonna Mohila Samity.

In the mean time she learned from the meeting that VERC would provide loan to the members for installation of water facilities and construction of hygienic latrine. She then decided to take a loan in consultation with other members and complying with all formalities took a total loan of Tk. 40,000 for the installation of submersible pump. Now shammi's life has changed. Due to the use of safe water incidence of illness at home has reduced. Shammi now give advice to others in the neighborhood to use safe water and get the opportunities provided by VERC. Shammi says VERC has lit the light of happiness in her life so, she will remember VERC's cooperation.

## **Improved WASH Services to the Myanmar Refugee Population in Balukhali Makeshift Camp 8E and 8W, Ukhiya Upazila, Cox's Bazar District**

VERC has launched WASH project named "Improved WASH services to the Rohingya Refugees in Balukhali Makeshift camp 8E and Camp 8W with the assistance of donor organization UNICEF. VERC targeted 9731 households to cover 42288 population at camp 8E and camp 8W, respectively. VERC provides hygiene, water and sanitation facilities to the targeted community people. During this tenure, VERC has been maintaining 2327 latrines, 840 bathing facilities, 165 deep tube well, 839 Shallow tube well and 880 hand washing devices to provide significant WASH facilities. Considering COVID-19, VERC installed 100 hand washing device at public places and promoting hand washing practice along with sufficient water and sanitation facilities to prevent coronavirus infection at camp level.

### **Goal:**

Regular, sufficient, equitable and dignified access to WASH facilities for all refugees living in 8E and 8W camps in Ukhiya.

### **Objective:**

The main aim of this project to make sure providing water, sanitation, and hygiene facility as per the need for people living at blocks A, B, d, F (Camp 8E) and A, B, C, E (Camp 8W). To reach this aim, following objectives have been indicated:

- To provide enough chlorinated drinking water from water pipe water network and deep tube wells.
- To provide soaps, aqua tabs, MHM kits, solid waste bins at each household.
- To make sure safe drinking water by conducting water quality test at household level and water sources.
- To regularly maintain activities of latrines including desludging, repair, rehabilitation and decommission.
- To provide solid waste facilities for all households.
- To conduct hygiene promotion sessions, MHM sessions, WSP orientations and regular household visit, hand washing monitoring for improving hygiene promotion.

### **Major activities carried out during the reporting period:**

#### **Output-1 Hygiene promotion:**

Currently VERC is giving more importance to hygiene promotion for COVID-19 messaging through HH visit and some awareness sessions which include children as well. In addition, VERC is engaging Majhi, Imam and community leaders to accelerate hygiene promotion activities in the communities. Beside this, Participatory Monitoring Tool (Hand washing) part of CCC-PLTH is using to follow up HH level hand washing status jointly (Community & CBV) & have been activated Latrine & hand washing user group as part of RANAS intervention at camp 8W. VERC and UNICEF have discussed to find ways in which activities can be adopted to the current situation. Priority has been given to establishment of community engagement as well as to develop community ownership with all WASH activities for sustainable hygiene promotion to the target community.

## **Output – 2 Sanitation:**

VERC is now maintaining 2327 latrines and 840 bathing cubicles at Camp 8E and Camp 8W. To keep all latrines and bathing functional, VERC is doing regular repair/maintenance and tie downs. UNICEF recommends that assessments of toilets for repairs, maintenance or decommissioning must have always routinely done to ensure that 100% of toilets are functional and any non-functional ones are decommissioned or repaired immediately. Presently 100% of the population has access to toilets and all people are getting benefitted from regular desludging and repair/maintenance. Inadequate FSMs and transfer stations in Camp 8E and Camp 8W are still hampering the efficiency of desludging.

## **Output-3 Water:**

Five Pipe water networks are currently running in both the camps and six more will be completed very soon and handed over by DPHE, AAN and BRAC. VERC has been working to find the gap of coverage population and taking necessary steps to cover all the targeted people under pipe water network

## **Visible Outcomes:**

- Improved hygiene promotion to prevent COVID-19 at camp
- Implementing RANAS approach: VERC implemented RANAS approach by forming latrine user group and got a good feedback on maintenance and cleanliness of latrines.
- Install tipitap for better hand washing practice beside latrines.
- Constructing two T-95 water networks at camp 8W.
- Constructing two solid waste separation units at camp 8E.
- Setting up water quality lab for tasting FRC with other parameters.
- Placing gender segregation tags and separation wall at latrines and bathing sites.
- Upgraded latrine and bathing considering gender and inclusion.
- DAP latrine construction with assistive device.

## **Implementation of Cox's Bazar Wash Programme following Community Approaches to Total Sanitation (CATS) and Promotion of Water Safety Plans under GOB-UNICEF**

### **Background of the project**

Influx of refugees not only aggravates the pre-existing protracted crisis of Rohingyas in Bangladesh, but also puts additional pressure on the already fragile social and economic structure of Cox's Bazar district. Cox's Bazar is one of the worst performing districts in almost all child-related indicators and one of the most vulnerable to disasters and climate change in Bangladesh. WASH is a significant underlying concern in Cox's Bazar with access to clean drinking water and improved sanitation below national average. In Cox's Bazar 11.5% of households usually collect surface water for drinking with an additional 1.6% collecting it from other unprotected sources. After Rohinynga, influx, host communities are increasingly concerned over the depletion of water sources. Sanitation is a major concern as coverage is low, with only around 30% of host communities having access to a sanitary latrine as compared to the national average of 61%. Hygiene practice is generally poor with only a third of households reportedly using soap for hand washing.

Considering the above situation and context, UNICEF designed this project in response to the concern of the District Commissioner Office and the Department of Public Health Engineering (DPHE) for declaration and sustaining open defecation free environment, sanitation and hygiene promotion through Community Approaches to Total Sanitation (CATS). VERC has been selected for implementing the project titled- Implementation of Cox's Bazar WASH Program following CATS and Promotion of Water Safety Plan under GoB-UNICEF from 17 October 2019 and this project to be ended in September 2021.

### Overall Objectives:

The overall Objectives of the project is to achieve the expected result of the UNICEF supported project through the elimination of open defecation, use of improved sanitation facilities, adaption of safe hygiene behavior and ensuring safety of drinking water and water safety communities' declaration.

### Project Beneficiaries:

Project is expecting the following number of beneficiaries to be covered in working unions

- **Sanitation: 75000**(children, women and under-served people) people will get access to improved latrines in 05 Unions.
- **Water:** 15000 HH will have improved access to safe drinking water in 05 Unions.
- **Hygiene : 75000 people** (children, women, adolescent girls and under-served people) will receive and practice hygiene messages and 25000 women & girls will receive and practice menstrual hygiene management in 05 Unions

### Key Progress

During this period, VERC build a relation with UPs and Upazilas and collected secondary data from Ward, Union and Upazila level. At the same time, VERC also build effective relation with the respective stakeholders of the project. At the same time, VERC organized Project Inception workshop at Chakaria and Pakua Upazila, and also organized five days long foundation training for the project staffs. Beside this, VERC responded to COVID19 and it has been continuing. The following remarkable interventions have been implemented entering this period which is as follows-



*Project inception workshop at Pekua, Cox's Bazar.*

### **Project Inception Workshop:**

To kick off the project, VERC organized an Inception Workshop at Pekua and Chakaria Upazila engaging relevant GoB and other stakeholders. The program was chaired by the UNO of the respective Upazila where Upazila Chairman was Chief Guest. DPHE of the respective Upazila coordinated the workshop. A total of 90 participants from relevant department of GoB, LGIs, Latrine Producer, entrepreneurs and NGO representatives participated in the workshop. Some recommendations came from the inception workshops.

### **Foundation training for project staff**

VERC organized a five days Foundation Training for staff on Community Approaches of Total Sanitation (CATS) from 13-17 January 2020 at Alo resort, Teknaf. In this regard, VERC prepared a training module for the training course and the major outcome of this training is-

- Participants are able to implement WASH program smoothly and
- Developed a detail action plan

### **WASH Inventory**

The project conducted WASH Inventory at the household level under working areas. In this regard, a daylong orientation organized on online data collection process by using mobile apps and this orientation was held on 22 January 2020 at Hotel Nets Bay, Cox's Bazar. This orientation provided by technical firm of the project. All staffs received this orientation and later VERC team organized orientation for data collection enumerator for smooth conduction of WASH Inventory (WI) at the field level. During this period a total of 2988 households completed WI and these activities held due to COVID 19 pandemic.



*Orientation for Data Collection Enumerators for smooth conduction of WASH Inventory at the field level.*

### **Community Situation Analysis:**

At the initial stage, VERC collected secondary data from union and upazila levels. Beside this, VERC also build effective relation with the respective stakeholders of the project at Upazila and Union level. After that, CSA was conducted at the community level to collect information on the existing WASH situation, encourage the community to analyze the information and motivate them to take action for improving the situation. A range of PRA tools were used during the process, as the key is to help the community identify and analyze their existing situation. Following table shows those tools that are routinely used during Entry PRA. During this reporting period a total of 66 communities completed in Chakaria and Pekua Upazilas.

### **Response to COVID-19**

Since March 2020, Bangladesh has been struggling with COVID-19 pandemic. To prevent this spread of epidemic, Government declared lock down across the country and lifted the same on 30th May 2020 and till now Govt is continuing the lock down in the highly infected (red zone) areas. At the same time the suspected and confirmed cases of COVID-19 was increasing gradually. The

overall situation in the country of COVID-19 was alarming. During this critical situation, the project team was fully engaged to address COVID-19 preventive activities maintaining safety and security of the team. During this period VERC conducted following activities to respond and reach 1,29,009 beneficiaries (Boy- 22627, Girl- 20,608, Male-48912 and female-36862) under two working Upazilas

Sl no	Activities	Unit name	Quantity	Reached Beneficiaries (individual)
01	Distribution of COVID-19 protection materials and leaflet	Number	3240	3240
02	Miking at community level on awareness message of COVID-19 through Religious Institution	Community	14	6546
03	Miking for mass awareness on COVID-19	Day	21	28327
04	Display of awareness message of COVID-19 on banner	Number	30	4373
05	Conducted Hand washing demonstration at community level	Session	800	36002
06	Disinfection of Water Points	WP	900	27864
07	Installation of Hand Washing Device at Public Places	Number	75	21097
08	Promote Low cost model Hand Washing Device	HH	300	1560

## Creating Arsenic Safe union with Sustainable improvement of Water, Sanitation and Hygiene in selected unions of Daudkandi Upazila, Cumilla

With the support of UNICEF, Village Education Resource Center (VERC) has been working in Selected Eight Unions of Daudkandi Upazila under Cumilla District on the project titled “Strengthening systems for scaling up of drinking water safety in Bangladesh under GoB-UNICEF project (Lot 7). VERC as implementing agency has been engaged for system strengthening, capacity development and scaling up drinking water safety through arsenic safe union concept and development and implementation of Water Safety Plans (WSPs) for improving WASH facilities and increase awareness among the targeted population.

**Goal:** To achieve the desired positive public health impact from zero open defecation, use of improved sanitation facilities, safe hygiene behavior and ensuring safety sustainability of safe water through arsenic-safe union and water safety communities’ declaration.

**Objective:** To facilitate sustainable arsenic and microbiologically safe water provision, sanitation and hygiene promotion through the implementation of the arsenic safe village concept

### Progress against Results/Outputs

**Output-1: about 4,942 people from WASH, health, and education related national and sub-national and community-based institutions have enhanced capacity to implement arsenic safe village concept.**

### Progress:

- Upazila level project inception workshop has been conducted at Upazila Parishad Auditorium. UNO Daudkandi chaired the workshop. Different departmental officers of Daudkandi Upazla, UP Chairman participated in the inception workshop.
- Union planning Workshop at Union level has been conducted at 8 Union Parishads. Union Chairman chaired the workshop. Every Ward Member participated in the Planning workshops.
- Conducted 80 batches of SMC Orientation.
- A three days Foundation Training for Project staff has been organized at VERC head quarter, Savar, Dhaka. The Training was residential and a total of 25 project staffs received the training.
- Three days TOT on Participatory Hygiene Promotion & WSP for Project staff was organized at Talpata Restaurant Auditorium, Daudkandi, Cumilla. A total of 26 project staffs received the training.
- Conducted 72 batches of CLTS Orientation for Ward WATSAN Committee members.
- Conducted 382 batches of Training for CBO Leaders on WASH.
- Eight Batches of LGI Training conducted at four Union Parishads.
- Eight Batches of Training for School Teachers and Health workers conducted at 8 Union Parishads.

### Output:

- A total of 5983 people oriented/ trained on different WASH issues.
- A Total of 26 project staff received training to facilitate the project activities.

**Output-2: Approximately 85,000 poor and vulnerable people in 08 unions in Daudkandi Upazila area facilitated to gain access to and utilize functional arsenic safe water within 150 m of dwelling, all year round as and when DPHE installed the water points.**



WP-Platform and Handle Cleanup by Detergent Liquid

### Progress:

- A total of 200 HHs level pre Assessment has done
- 4933 of Poor and Vulnerable cluster has been identified.
- A total 255 Water Point has Installed at the 7 Union.
- A total of 992 Courtyard meetings on WSP conducted.
- 20 WSP Orientations for Water User Group.
- 02 Repair of existing safe water sources through motivation.
- Arsenic screening/WQ test for 13,243 Tube wells completed.

### Output:

- A total of 130 Water Quality tests conducted at installation stage. Community People confirmed after test the Water has no Arsenic and can be used for drinking and cooking purposes.
- A total of 255 Water Points have been installed, 24,116 people in 07 unions in Daudkandi Upazila gained access to arsenic safe water.
- A total of 15,059 people will be benefited by 992 WSP Courtyard Meetings. Gain lot of knowledge how to keep water and water sources safe.



WSP-Orientation for Water User Group

**Output-3: More than 80% of community people & school age children in 08 unions have improved knowledge and also about one third improved practice of safe water handling, safe excreta disposal, hand washing at critical times and make use of safe water.**

### Progress:

- Conducted 80 School Situation Analysis (SSA)
- A total of 179 HP sessions conducted in schools.
- 2,672 sessions conducted on HP at community level.
- 983 awareness sessions conducted on arsenic.
- 842 sessions conducted on Menstrual Hygiene Management.
- 745 HP Sessions conducted with children.
- 8 Cultural program Organized at the union level.



Practice Hand Washing Device after using Latrine

- Observed Global Hand Washing Day at 8 Unions.
- Observed Sanitation Month at 8 Unions.
- A total of 6,785 house hold level latrine installation and renovation completed through CLTS process promotion.
- A total of 2,975 Hand Washing Devices installed at the household level.

#### **Output:**

- A total of 89,901 (68,847 female and 21,054 male) people received WASH education through different HP activities.
- 80 schools received Hygiene Education (5,992 girls and 5,193 boys).
- A total of 36,939 people (female 17,712 and male 19,227) using hygienic latrine.
- 11,832 Female participated in 842 Menstrual Hygiene Management sessions and maintain the guideline during their Period as discussed in session.
- 16,020 people (female 7,761 and male 8,259) using the hand washing device for cleaning their hands in every critical moments or need basis.

#### **Output-4: Functional (Real time) Monitoring and Evaluation systems are established and utilized to ensure timely and accurate reporting and water and sanitation related data capturing from sub national to national level**

#### **Progress:**

- Organized a total of 374 Ward level WATSAN Committee meeting.
- Organized a total of 34 Union level WATSAN Committee meeting.
- Organized a Upazila level WATSAN Committee meeting.
- Regular Monthly review meeting conducted. In this reporting period 8 Staff meetings held for progress review and planning.

#### **Output:**

- WATSAN committees activated and involved in CLTS process promotion.
- 409 WATSAN Committee Meeting conducted at Ward, Union and Upazila Level.

#### **Output-5: Sub-national and Village level Operation and Maintenance system is established to ensure sustainability of project outputs.**

#### **Progress:**



- A Total of 462 Formation of Water Point Management Committee
- A total of 884 Care Taker selection for Installed WP (2 Female & 2 male)
- 3 Orientation for Water Point Management Committee on O & M
- Conducted 491 Water point Management Committee meetings

#### **Output:**

- Ensured women participation in the water point management committee and caretaker for newly installed water points.
- Ensuring Water source and Water Point maintenance process through Water Point Management Committee Orientation Program.



### **Output-6: Declaration, dissemination of arsenic safe unions and scaling up of project.**

#### **Progress:**

- A total of 157 Communities Declared as Open Defecation Free (ODF)
- A total of 2 arsenic safe villages declared by Ward WatSan Committee

#### **Output:**

- 157 ODF Communities Declared (Total Population 73,639 Female 37,279 and Male 36,360)
- 2 Villages declared Arsenic Safe Village and about 2,645 (Female 1,272 and 1,373) people has ensured arsenic safe water for drinking and cooking purposes.

## **Accelerated Sanitation and Water for All (ASWA) – II**

With the funding support from UNICEF, Practical Action is implementing the Accelerated Sanitation and Water for All-II (ASWA-II) project through VERC in three districts under Sylhet division. Baniachong Upazila of Habiganj District, Gowainghat Upazila of Sylhet District and Dowarabazar Upazila of Sunamganj are the working Upazilas of ASWA-II project. ASWA-II project is being implemented following the CATS approach. ASWA-II is working for the overall development of the WASH scenario of the working Unions through community mobilization.

Bangladesh is continuously facing multiple challenges to achieve 100% ODF country due to poorest of the poor people's, poor awareness on WASH, water quality, hard to reach areas, etc. This project is being implemented along with DPHE, DGHS, and the Department of Education and different NGOs to achieve a sustainable and effective result on WASH.

#### **During the reporting quarter, project team has implemented the following key activities:**

Online WASH inventory update, Post Triggering, Basic Latrine installation / upgradation, of Handwashing device installation / upgradation, Awareness raising campaign, conducted courtyard session on WASH, disseminated health and hygiene message and COVID-19 related message to CBO leaders, data collected from community and report submitted to Practical Action through online form, Assist community people ways to face during and after flash flood and storm, prepared flash flood report and submit to Practical Action, facilitate community people on proper utilization of

SaTo pan and collection box, re-visited and collected necessary update data of Health care facilities (HCF), community facilitate the collection of contribution and deposit to the bank account, ODF declaration at community level, ODF certifications at community level, Union WATSAN committee meeting, provide assistance to DPHE for water point installation & platform construction etc.

As regular activity of this reporting year, a total of 459 pre-triggering, triggering and post triggering activities have been conducted as a Community Situation Analysis (CSA) Through community mobilization, organized and conducted 03 upazila level project inception workshops, conducted plan for ODF in 10 unions, organized 03 District level coordination meetings with DPHE, a total of 10,832 basic latrines and 9,609 handwashing devices have been installed, 116 communities ODF certified and declared, Facilitate seven Union WATSAN committee meetings, organized 30 NSM& Handwashing day observation, conducted four awareness raising campaigns to mobilize the community people on WASH issues, conducted 233 courtyard sessions on WASH issues, community facilitated the collection of contribution and deposit to the bank account 114 tube-wells, Provide assistance to DPHE for a total of 105 water point installation and 30 platform construction.

### **Major Challenges/Constraints:**

- COVID-19 pandemic have been a great challenge to implement field level activities as planned.
- Weak Internet speed in remote areas is a big challenge to submit and verify latrine and handwashing devices report through mobile app in the community as well as maintain online ASWA-II M&R system and data uploading or downloading.
- Faced one-time flood. After flash flood, water logging continued for a long time.
- Communication systems: extremely muddy road and lack of safe transport system.
- Geographical conditions are extremely difficult due to haor area and HHs are scattered.
- Working unions are so dispersed from each other including the project office.
- Lack of awareness on maintaining safe distance among people in this pandemic badly affected the planned movement of project staff.
- Community people's tendency is to keep latrines far away from living rooms.

### **Lessons learned:**

- Good practice/best practice can be replicated in the adjacent community/adjacent HHs through community catalysts/CBO leaders (exposure/exchange visit). Community people can be rapidly benefited by community approaches
- Involvement of Local government representatives with project implementing process increased the effectiveness of project interventions. It assisted project staff to get acceptance of community people easily and timely implementation of project activities.
- Sustainable low cost latrine installation is very difficult in haor area.
- Community people can easily make their own low cost handwashing devices with local resources and technology, just a tap (Lever system) is to be fitted with the bucket or container.
- LGI representatives provided excellent support to implement the project interventions specially TW site selection problems solved rapidly
- An effective and cordial support from Upazila administration, LGI, Health and Education departments especially from DPHE playing a mentionable role in project implementation process.
- Awareness raising from different sectors, print and electronic media, project staff and other NGOs created a good demand for making low cost Hand washing devices. Community people are now asking for assistance from project staff in making their own HWD with local resources

## Great consultation success made by neighboring community

The Community Purbochairgaon Uttor para, community No – 14, Ward No -1 in Norsingpur Union is situated on the bank of Chella river. Most of the community people live below the poverty line. The source of income of this community people is carrying sand and stone by boat and lift sand and stone from the river beds and for selling to others. The community people are aware about hand washing device and its advantage from VERC-ASWA II project through Community based Organization (CBO) meeting, courtyard session, awareness raising campaign and meeting with adolescents. In view of raising awareness, VERC ASWA II Project staffs several times conducted household visit and interpersonal communication to inspire the community people to install handwashing device.

Earlier there was not a single hand washing device in the community. Several kinds of diseases like - diarrhoea, dysentery, worm, cholera and similar other water borne diseases were frequent in almost all the families of the community. Before the ASWA II project started the community people of purbo Chairgaon Uttor Para, Community - code 14, was ignorant about hand washing device, hygiene behaviour and improved latrine use.



To implement the ASWA II project activity VERC staffs facilitated many formal and informal meetings and discussions on hand washing by running water. WASH Facilitator Mst. Bilkis Banu ignited the community people and make them understand that hand wash in running water with soap is a vital factor to prevent water borne diseases. WASH Facilitator and community volunteers organized a demonstration session about process and techniques of hand washing with soap. On the other hand, WASH facilitator facilitated demonstration session how to make hand washing device with local resources such as bucket, drum, tap and pots.

Now, Purbochairgaon Uttorpara community people practicing hand washing with soap. They are aware about hand washing. Children are very eager to wash hands with soap. Community people seek support from WASH facilitator to make handwashing facilities. The community people made hand washing device and wash hands in five critical times. Within a month, 35 households of Purbochairgaon uttorpara community installed 35 hand washing devices as outcome of awareness through demonstration session. It was a remarkable effect for neighbors Purbochairgaon modhyopara community (No – 13), as 42 households of Purbochairgaon modhyopara community people made 42 handwashing facilities by visiting achievements of Purbochairgaon uttorpara - achievement, discussion with them and consultancy support of the community people.

GoB- UNICEF, ASWA II Project pre-triggering, triggering, post – triggering and Community Situation Analysis (CSA) in CLTS approach ignited community people that adopt good practices is beneficial to human in all aspects like - health, economic, social, environmental and spiritual. Community people realize by heart that safe water and hand washing device is essential for hygiene behaviour practice. They have expressed their gratitude to VERC staffs as well as Practical Action of Bangladesh and UNICEF for implementation of water, sanitation and hygiene activities in the area. Community people think that “Handwashing with soap in five critical times” is more essential for a better life.

## Health

VERC has been working on health and environment since long with support from development partners and by mobilising its own resources. The main objective of the program is to ensure access to affordable health services for the poor and marginalised along with prevention of communicable diseases giving priority to mother and child health in working areas. VERC initiatives cover MDG 4, 5, 7 and address 1, 2, 3 and 13 of SDG issues. The people of VERC program areas especially children and mothers are offered health service from two hospitals. The ICS program supports



communities with fuel-efficient cook stoves to improve health and preventing diseases caused by air pollution and ongoing trend of deforestation leading to climate change.

#### Visible outcomes:

During the reporting period the total number of patients in the hospitals was 15,904 which was 13,893 in the previous year, the total income from the hospitals was Tk. 6.70 million (Tk.19,761,700); expenditure was Tk. 21.7 million (Tk. 21,693,499) and net surplus was Tk.1.93 million (Tk. -1,931,800).

To make VERC Micro finance interventions comprehensive / integrated towards development, expansion of community level primary and preventive healthcare program has been initiated in 13 Micro finance program areas in the country since 2018. The program is successfully making way forward. It would be a milestone in making VERC Micro finance program diversified as well as comprehensive to attain sustainability.

Community people are aware of smoke emission related health hazards and benefits of the use of ICS (Improved Cook Stove) in communities showing an upward trend. Attention has also been given to Myanmar refugee camp areas in Cox's bazar district.

#### Ongoing projects at a glance:

Sl. No.	Donors	Name of the project	Duration	Union/ Ward	Upazila/City Corporation	District
1.	VERC Own Fund	VERC Mother and Child Hospital	Ongoing since 2004	-	Savar	Dhaka
2.	VERC Own Fund	VERC Mother and Child Hospital	Started in 2013 closed in June, 2020	-	Mirsarai	Chattagram
3.	VERC Own Fund	Family Health Welfare Program	Ongoing since 2018	-	13	19
4.	IDCOL	Improved Cook stove (ICS) program	Ongoing since December 2013	83 Unions	Savar, Keranigonj, Dhamrai, Kaliakoir, Singair Mohanpur, Durgapur, Bagmara,	Dhaka, Manikganj Gazipur and Rajshahi,

## **1. VERC Mother & Child Hospital, Savar, Dhaka and Mirsarai, Chattagram**

Since early nineties, VERC had been working on mother and child health with overseas donor support and the then BPHC was one of them. The services were aimed at meeting the MCH service needs that the Government health services could not meet adequately. To this effect, VERC had a coalition with the GoB service providers supported by community based trained volunteers across Savar, Singair, Aminbazar etc. The efforts were successful in establishing a reputation of VERC in the area which faced a setback with the phasing out of project focused activities, Later on based on the experience, inspiration of the volunteers and demand for MCH services from the communities, VERC took initiative to organize a mechanism so that the mothers in the noted areas can have access to quality services at affordable cost. To this effect, a Mother and Child Hospital was established in 2004 and continuing till date in rendering services to the poor and marginalized people in Savar, Dhaka. The hospital based curative services are linked with the communities through a pool of volunteers with the experience of working with VERC for long. This network helps ensuring ANC/PNC services, safe delivery and treatment support in general ailments. This program is now running in one area in a sustainable manner.

VERC experience and successes as noted above encouraged VERC to extend similar service delivery mechanism in Mirsarai, Chattagram when an overseas supported health project was phased out in 2013. Following the closure of partnership support of IDRF, VERC wanted to continue the services of Mirsarai hospital with VERC own fund but the effort could not come out successful due to competitive situation prevalent in the area and non-availability of qualified doctors. In addition, the lock down situation due to COVID-19 resulting to lower rate of patients, the income level fell down drastically and that caused serious loss to the financial support to keep on the hospital running for service to the community. In the situation, VERC management decided to close down the hospital with effect from 30 June, 2020.

VERC hospital services available are - ANC/PNC, normal delivery, caesarean section, general treatment, pathology, ultra-sonogram, ECG and all kinds of easy to manage surgery. Health services are provided to VERC beneficiaries from the hospital at a subsidized rate and offering grant support to deserving poor patients. To this effect, VERC staff members make a generous contribution to the subsidy fund on a regular basis.

### **Services available with Savar hospital**

Three MBBS (one consultant and two full time residential medical officers) doctors specially trained on maternal & child health is available to render outdoor services every day. For indoor treatment of patients 10 beds are available with a well equipped operation theatre, a safe delivery room, an observation room and a post operative care room in the hospital. The hospital has also manager, counsellor, lab technicians, diploma nurses and paramedics to provide counselling to pregnant mothers, postnatal mothers and eligible couples for recommending FP methods. Immunization program is carried out in collaboration with Savar Pourasava through Savar Upazila Health Complex. Besides this, free health camps were arranged by the hospital in Savar, Kaliakoir, Singair and Sonargaon upazilas as regular activity. Every health related international and national days are also observed by the hospital.

## Hospital services at a glance

Particulars	July 2018 to June 2019	July 2019 to June 2020
Outdoor	2589	1795
Normal Delivery	65	53
LUCS (Caesarean Operation)	953	793
Other Operation	46	31
M.R.	18	18
D.E & C	21	20
Pathology	3388	3157
USG	2028	1915
Child Patients	331	193
Health Card (ANC)	395	06
EPI	2385	1415
<b>Total</b>	<b>12219</b>	<b>9379</b>

During the reporting period, the total income from the hospital was Tk. 16.82 million (Tk. 16,818,938); expenditure was Tk.16.17 million (Tk. 1,61,72,447) and net surplus was Tk.0.65 million (Tk. 646,490). The total number of patients was 9379 which was 12,219 in the previous year.

## 2. Services rendered up to 30th June 2020 by Mirsarai Hospital:

The hospital provided both indoor and outdoor services to the patients coming from Mirsarai and adjoining areas. One MBBS doctor specially trained on maternal & child health was available to render outdoor services every day. There was also manager, counsellor, lab technicians, diploma nurses and paramedics to provide counselling to pregnant mothers, postnatal mothers and eligible couples for recommending FP methods. It is no more in service since July, 2020.

### Hospital services at a glance:

Particulars	July 2018 to June 2019	July 2019 to June 2020
Outdoor	1555	276
Normal Delivery	65	48
LUCS (Caesarean Operation)	121	48
Other Operation	04	03
Indoor	00	50
Dressing	07	77
Pathology	715	261
USG	747	242
<b>Total</b>	<b>3214</b>	<b>1005</b>

During the reporting period, the total income from the hospital was Tk. 2.95 million (Tk.2,942,762); expenditure was Tk. 5.53 million (Tk.5,521,052 ) and net Loss was Tk.2.58. million (Tk.2,578,290). The total number of patients was 1005 which was 3214 in the previous year.

### 3. Family Health Welfare Program in 13 Micro finance program areas



Preventive healthcare session with group members

#### Introduction

Having access to medical care is one of the fundamental rights of mankind but the majority of poor people are deprived of this services due to lack of awareness and many are at extreme health risk. Village Education Resource Center (VERC) initiated maternal and child health program to reduce maternal and child mortality, prevent various diseases and to provide general health care. Health welfare activities being implemented on trial basis for the beneficiaries of VERC micro credit program since 2018.

#### Goal of the program

**Provide primary health care service to the rural people**

#### Purpose:

1. Provide primary health care services;
2. Increase awareness on women's reproductive and maternal health care;
3. Providing post-natal health care services to the mothers and new born;
4. Providing support to the adolescent on primary health care and hygiene promotion;
5. Awareness raising on primary health care and nutrition;

#### The target population

Group members and their family members involved in the VERC micro credit program.

#### Types of service

Two types of services are provided that are on:

1. Preventive Healthcare Services
2. Curative Healthcare

Under the preventive healthcare services regular health session is being conducted. During the reporting period number of health sessions conducted-2,384 where 38,526 female, 4,708 adolescents, 3,675 male and 2,291 children total number of 49,200 beneficiaries attended.

During the reporting period under the curative health services total number of 33,041 health cards have been issued and a total of Tk.33,04,100 was earned as income. Card holder beneficiaries and their family members are getting treatment from the Senior Program Organiser (health) up to their capacity. Patients for critical diseases are referred to nearby government and private hospitals.

## Improved Cook Stoves (ICS) Program

Village Education Resource Center (VERC) has been working on Improved Cookstoves Program in Bangladesh since 1987. By the time VERC has been disseminating different types of cookstove models which were developed by BCSIR (Government of Bangladesh) and ARTI (India) and BUET. Based on experiences we found that the Improved Cookstove can save 60-75% fuels compared to traditional ones and make the kitchens smoke free. As VERC intends to introduce improved stoves in our proposed working areas, it will reduce a huge amount of CO<sub>2</sub> and this amount of CO<sub>2</sub> can be traded in the carbon market. So the program will actively contribute to reducing poverty and emission of greenhouse gases and where possible achieve other benefits such as improved human health and conservation of biodiversity, in a sustainable manner.

### Goal of ICS program:

Disseminate Improved Cooks Stoves to improve mother and child health.

### Objectives:

- Reduce Indoor air pollution (IAP) for improvement of health especially mother and children
- Protect environment by reducing CO<sub>2</sub> emissions and deforestation
- Mobilize the community for ICS promotion and use
- Develop and apply behavioural change communication techniques on ICS



*Awarding Certificate on completion of Training on ICS.*

## 4. VERC IDCOL- ICS Project

This is a nationwide project of IDCOL to disseminate 4 million ICSs through partner NGOs by 2021. As a partner of IDCOL, VERC has been working in 8 clusters.

### Major activities carried out during the reporting period (July 2019 - June 2020):

- Orientation on ICS for IBIG, WASH and ICS team
- Construction, distribution and installation of 2150 ICSs
- Development of IEC and BCC materials on ICS
- Engagement of local entrepreneurs for ICS production and sale
- Organizing different events for ICS promotion e.g. courtyard meeting, cultural campaign (Gomvira), school session, CBO/UP meeting, miking, cooking competition
- Organizing ICS user Training to orient 1981 ICS users on techniques of use and maintenance of stoves; they are now more efficient in the use of devices.
- Submission of quality data for reimbursement against production, sale, installation and data entry and submission for reimbursement against 2661 ICSs

## In-country VERC staff development training, meeting/seminar/workshop of the reporting period (July 2019–June 2020)

### Meeting and Training

- VERC conducted user training on Improved Cookstoves at Mohanpur upazila auditorium on 5 August 2019 with the financial support of Household Energy Platform in Bangladesh (HEP). 40 Participants were attended the training.
- VERC organized Upazila level Gomvira Asor and Stove Demonstration on clean cooking solutions at Khanpur Bagbazar and Jahanabad union under Mohanpur upazila on 22 and 28 September 2019 with the financial support of Household Energy Platform in Bangladesh (HEP). More than 500 people attended the event.
- VERC organized three school sessions on 23, 25 and 26 September 2019 in Mohanpur upazila under Rajshahi division with the financial support of Household Energy Platform in Bangladesh (HEP). Altogether, 600 students attended the sessions.



*Motivational Folk Song (Gomvira Asor)*

### Other activities:

- Representatives from The World Bank, IDCOL , GIZ, CCA, Innovation and GOB Auditor visited our ICS Lab, ICS Production Center and field Activities
- Attended Marketing and Demand Creation Sub-Committee meeting on 12 June 2019 at SREDA (Level-9) IEB, Bhaban, Ramna
- Attended “Knowledge Sharing Workshop on Clean Cooking Solution in Bangladesh” on 24 September 2019 at SREDA (Level-9) IEB, Bhaban, Ramna

- Orientation on ICS for IBIG and Water credit team at Savar, Keranigonj, Singair, Dhamrai, Kaliakor, Mohanpur , Durgapur and Bagmara
- Gender Consultation Call with Jescinta Izevbigie, Program Associate, Gender, CCA
- Attended Stakeholder consultation workshop on Country Action Plan for clean cooking solution at SREDA (Level-9) IEB, Bhaban and Ramna. On 19 June, December 2019
- Six Operation Committee meetings held on Improved Cook Stove (ICS) Program of IDCOL

**Visible outcomes:**

Newly innovated tier - 3 portable ICS has become popular in communities. Campaign, awareness raising activities at user level, schools, UPs has contributed in increasing the number of ICS users. Training of catalysts has been effective in installation and use and providing an income source for the catalysts themselves is also visible in the areas. Mothers and children in user families feel the health benefits of the technology use in terms of reduced complications of indoor air pollution and an overall impact in terms of fuel use efficiency; reduce carbon emission, income generation, conservation of forest resources and environment. Production and installation services are available around and people can find alternate technology options that helps them choose the affordable one for their purpose which contributes to retaining the rate of ICS users.

VERC intervention around ICS promotion has generated employment for earning and ensuring other benefits of increased environmental protection and reducing health hazards among users across other program intervention beneficiaries.



*Awareness raising at user level*



## MICRO FINANCE

VERC is implementing Micro finance Program for the disadvantaged and underprivileged poor people, particularly women, as per the program strategy. VERC is also reaching the poor ethnic minority to fulfil the demographic coverage goal with Micro finance Program in overcoming their helplessness, dependency and deprivation in the society. From the very beginning of initiating Micro finance Program, VERC is expanding the areas and coverage of people gradually in the remote and isolated areas of Bangladesh with a view to outreaching coverage and the sustainability of the organization as well. The program sector is helping VERC in attaining self-financing status in terms of contribution from the surplus. Besides, the area expansion and population coverage, VERC is increasing multidimensional lending service delivery system by opening different wings gradually in keeping with the market demand and ensuring access to comparatively big size of investment amount in the rural and urban micro economy sectors. It has introduced new dimensions of investment in agriculture with a view to contribute in making agriculture a more dynamic sector of development and is emphasizing health service to empower people to demand service from relevant service giving agencies. At the same time, VERC is providing skill development training in agriculture other income generating trades along with leadership development, human rights and awareness raising training to the loan recipients prior to starting income generating activities.

Credit and training support to people in program areas have been enabling communities to maintain environmental hygiene, proper composting in pits, through hygienic disposal of garbage in fixed places so that contamination may be prevented, along with vermicompost skill, chemical free vegetable production by using pheromone trap, the wastes turned into resources contributing to increased crop production and increased income as well as health and nutrition. Large scale extension in the area has made benefits accessible to more and more farmers in the program areas. Insurance coverage is benefiting both the organization itself and beneficiaries in terms of recovery support on sudden death of beneficiaries and their families, also in case of cattlehead morbidity and death.

## Goal

To create a community force capable of planning, operating and managing need based development programs to overcome the socio-economic problems associated with poverty and improve the socio-economic status of the people.

## Objective

To raise the economic status of the poor people by engaging them in income generating activities and consequently make them self-reliant by improving their social status.

VERC believes that without a positive change of the economic status of the poor people all types of development activities will prove to be futile and from this realistic feeling, VERC started Micro finance program in selected locations of the country in 1982. VERC obtained PKSF Partnership in 1996 and Micro-Credit Regulatory Authority (MRA) membership for operating credit program as per rules of the Government in 2006. VERC operates all of its Micro finance programs in 2,497 villages of 340 unions under 60 Upazilas of 19 districts in Bangladesh. The program is managed by 595 staffs working under 70 branches spreading across the country.

## Main activities carried out in each specific program in brief

Sl. No.	Program types
1	Jagoron
2	Agrosor
3	Sufolon
4	Buniad
5	Enhancing Resources and Increasing Capacity of Poor Households Towards Elimination of their Poverty (ENRICH) Program
6	Uplifting the Quality of the Lives of the Elderly People Programme
7	Sanitation Development Loan Program (SDL)
8	Family Health Welfare Program

### 1. Jagoron Program

Jagoron loan provides means for the poor families to take small loans to be engaged in productive activities or to expand their small business, thereby to help the poor to increase income, build viable business and reduce vulnerability to external shocks. It is also a powerful instrument for self-employment by enabling the poor, especially women, to become income earners and agents of change. The clients of Jagoron Program are low-income persons not having access to formal financial institutions. Till June 2020, the number of Members was 54,708 in 5,288 groups; No. of Borrowers was 38,775; Loan Outstanding (portfolio) was Tk. 619.43 million (Tk. 61,94,31,721); Savings Outstanding was - Tk.344.68 million (Tk. 34,46,81,461); and the recovery rate was 99.79%.

- The scope of the project has widened as outcome of training imparted on income generating activities side by side with micro credit support.



Member of a yarn dyeing business

- About 8-10% beneficiaries are enhancing their status through proper use of micro-credit support and implementation of their plans
- Health and Sanitation status improved by 15.75%

## 2. Agrosor Program

VERC observed that there are many small entrepreneurs, small and medium scale market based businessmen and skilled workers in the rural and peri-urban areas in Bangladesh who are struggling to expand their business owing to lack of capital. Based on to meet the demand of a large number of clients. VERC Micro Enterprise lending products also cover the previous borrowers of the mainstream Jagoron program who have been successful in generating income by undertaking different profitable ventures and made their production/ scheme responsive to the market



*Weaving on handloom under Agrosor program*

and gained good track record of successfully passing several loan cycles. The status of members till June 2020 was 18,535; No. of Borrowers was – 14,774; Loan Outstanding (portfolio)- was Tk. 1,295.94 million (Tk.129,59,49,665); Savings Outstanding amounted to Tk. 327.48 million (Tk. 32,74,85,444); and the recovery rate was 99.67%

- Capacity of the use of micro-credit support enhanced
- Job opportunities increased
- The rate of higher education in children rose
- The social status of the beneficiaries went up

## 3. Sufolon Program

Through the implementation of Micro finance activities, VERC has observed that most of the beneficiaries are involved in agriculture based seasonal activities. At particular time of the year they face financial crisis to carry on their production and avail of the opportunity to increase their income. To increase their production and make them financially well off, VERC has initiated to implement the Sufolon program. VERC firmly believes that this is a part of multi-dimensional Micro finance activities assisting the farmers in due time with positive outcome. Till June 2020, No. of



*Kul grower under Sufolon Program*

borrowers was 1,132; Loan Outstanding (portfolio) was Tk.32.21 million (Tk.3,22,12,372) and the recovery rate was 98.31%.

Beef fattening activity is gaining popularity among the borrowers for ensuring income as an outcome of Sufolon program. Eidul-Azha requires supply of a huge number of cattle heads for sacrifice and as a result the price of cattle heads escalates in the market. In the context of seasonal crisis, cattle fattening has become popular across communities and to encourage this VERC offers financial support to interested borrowers to make an income. This is now a popular way of making seasonal income across the program areas and the demand for support is gradually increasing every year.

- Reduction in the use of hazardous pesticides
- Increased awareness, and increased use of de-worming tablets and vaccine
- Dynamism in the involvement of seasonal activities

#### 4. Buniad Program

A promotional program targeting people who cannot fulfil their basic needs, having no permanent address, with little or no education and health support and not having little access to social benefits is known as Buniad. Most of these Buniad members benign floating, it is difficult to organize the as sustainable groups. VERC has been trying to identify these people for group formation, support them for income generating activities and introduce them to social values since October 2005. Under Buniad program, 2,660 Buniad members received training support on various issues. In addition, in order to build their capacity, VERC imparts training to them on various IGA and social issues. Till June 2020, the number of members stood at 781; and borrowers 220 Loan Outstanding (portfolio) amount was Tk. 1.65 million (Tk.16,52,893); Savings Outstanding was Tk. 3.50 million (Tk.35,01,439) and Recovery Rate was 99.90%.



Spinning wheel of a Buniad borrower

- Reduced number of extreme poor households
- Increased opportunities of undertaking more and more small scale projects
- Increased capacity of project implementation as a result of training on IGA.

#### 5. Enhancing Resources and Increasing Capacity of Poor Households towards Elimination of their Poverty (ENRICH) Program

ENRICH is a program under implementation at the grassroots level focusing on overall household development of the poor. The program targets poor families to enhance and maximize the utilization of their resources and skills. ENRICH aims to



Learners in an education support center under ENRICH program

alleviate poverty not only through income generation but through a holistic approach to targeting other crucial aspects of human life including health, education, youth development, community development, etc, the goal being sustainable development driven by the people themselves.

By working with selected households in association with the local government and committed stakeholders, ENRICH catalyses the households' efforts to lift them out of poverty. The overall goal of the program is to ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination at the household and community level in a union.

VERC is implementing ENRICH program in Laxmanpur union under Monohorgonj upazila of Cumilla district. During the reporting period a total of 3 general health camps, a special eye camp, 158 static clinics and 45 satellite clinics also were organised in this period. Beside this 32 education centers have been set up and 810 students are continuing education in pre-primary, class I and II.

Till June 2020 sixty prosperity houses have been constructed and 7 Ward based prosperity centers have been constructed out of 9 Wards of Laxmanpur union and 6 beggars were rehabilitated.

### Outcomes

Out of 426 pregnant women 129 received ANC support, 115 had safe delivery support and 36 received PNC support from the project. Besides, the project organized special eye camps through which 170 patients had been offered treatment support and 20 were given cataract surgery service.

A total of 607 persons have been tested for diabetes. Also 312 health awareness meetings were organized during the period.

## 6. Uplifting the Quality of Life of the Elderly People Program

VERC started the program in August 2018 in Laxmanpur union under Monohorgonj upazila of Cumilla district. Under the project 773 individuals above the age of 60 years have been identified as program beneficiaries to be supported with materials, allowance, treatment support and counselling support for mental peace. Awarding the loyal sons and daughters for taking care of parents in the area to encourage good practice. An amount of Tk. 2000 is given to families for meeting funeral expenditure purpose. Village, Ward and Union level committees have been formed to implement the activities. Key activities of the period upto June 2020 are noted in the table below:



Union coordination meeting of Elderly People

SL No	Activities	Quantity
1	Distribution of Walking stick	50
2	Umbrella	20
3	Wheel Chair	4
4	Blanket	80
5	Wrapper	50
6	Monthly Grant -100 persons	Tk. 500/- per head, total tk = 10,05,000.00
7	Funeral expenditure-13 persons	Tk. 2,000/- per head, total tk. = 26,000.00

The program will cover more and more senior citizens in the area every year.

## 7. Sanitation Development Loan (SDL) Program

Bangladesh has made notable progress in reducing the practice of open defecation from 34 percent in 1990 to just 1 percent of the national population in 2015. However, according to the report of the Joint Monitoring Program (JMP) 2015, the current prevalence of improved sanitation is 61 percent, mounting at only 1.1 percent annually. Good sanitation is vital for good health and for wealth creation as well. Hygienic latrines are considered the next generation of toilets, fully confining waste from both the user and the surrounding environment. Many households in the rural areas of Bangladesh do not have sufficient cash in hand to upgrade their sanitation systems, but can afford the cost if they are able to spread the cost over time. PKSf has come forward to this end with the support of the World Bank.

In the backdrop of prevailing high rate of unhygienic toilet which is about 65%, PKSf has decided to undertake a demand led strategy for promoting the expansion of hygienic toilets by using the lending instrument. However, a grant element may be required for supporting the ultra-poor households in this regard.

### Types of Latrine

Most of the rural households in Bangladesh have access to direct pit latrines. These are improved latrines but not hygienic, because wastes are not kept completely away from users and environment. Under this project, a set of standard latrine models have been promoted to upgrade the existing systems, in order to meet the hygienic standards that could keep wastes fully away both from users and surrounding environment. The project-designed latrines are:

- Aram, Aram Plus and
- Bilash or Bilash Box

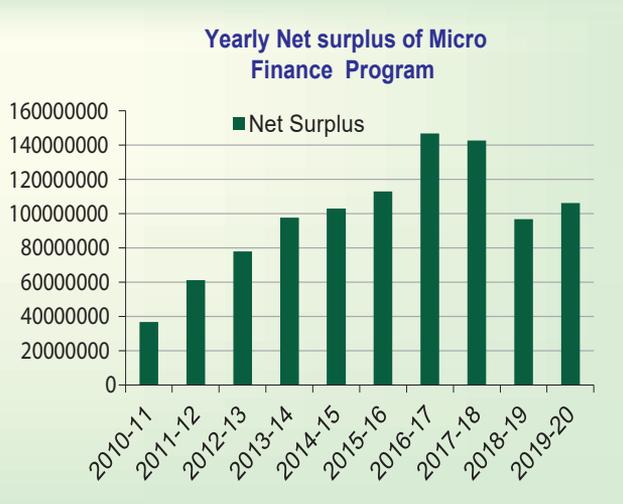
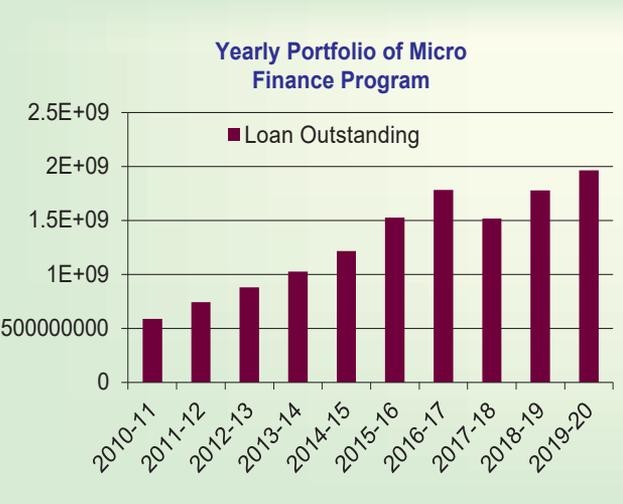
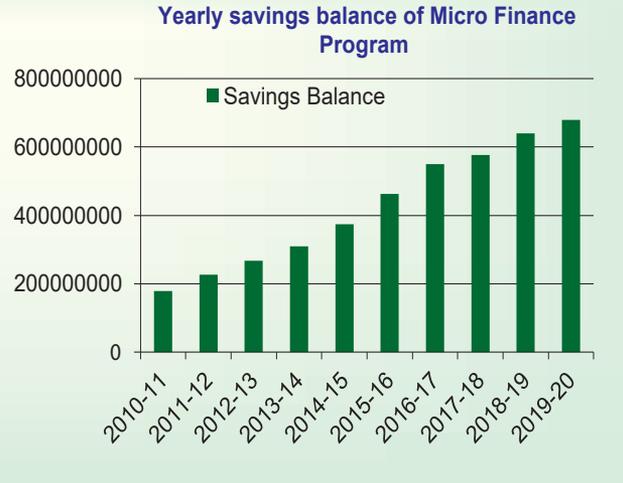
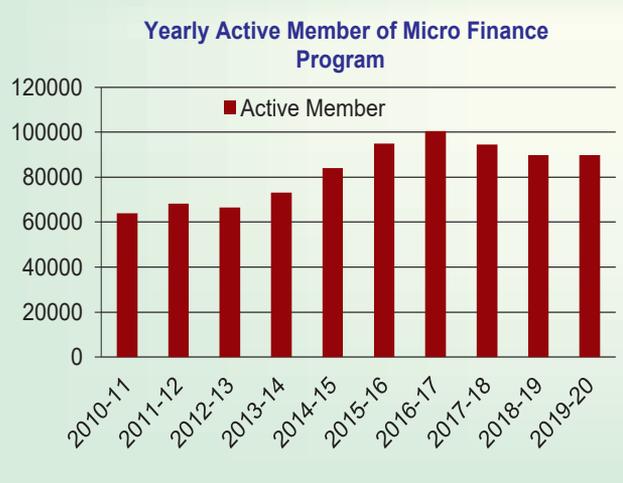


Bilash Box type latrine under SDL program

The project was started in February 2016 in Cumilla and Brahmanbaria districts. Under this project, beneficiaries can take Tk.15000 as loan at a time only for latrine construction. Trained selected local entrepreneurs construct the latrine. Duration of this loan is one year and with 18% service charge it is to be repaid in 46 installments. Till June 2020 borrower balance stood at 25 and Loan Outstanding (portfolio) amount was Tk. 0.18 million (Tk.182939);

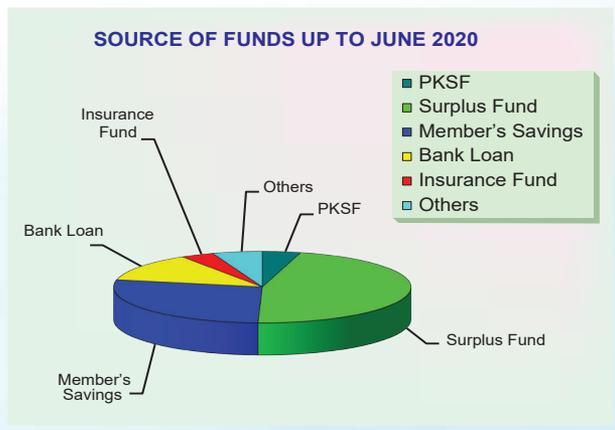
## Total Program Implementation at a glance (Up to June 2020)

Particulars	Status of 2018-19	Status of 2019-20
No. of Branches	70	70
No. of Districts Covered	19	19
No. of Upazilas Covered	60	60
No. of Unions Covered	336	340
No. of Villages	2,481	2,497
No. Staff Involved (Operation)	560	595
Total No. of Group/Samity	5,836	5,360
Total No. of Members	89,855	74,532
Total No. of Borrowers	60,421	52,842
No. of Borrower (Cumulative)	0.77 Million (7,72,161)	0.80 Million (8,08,799)
Disbursement Amount (Yearly)	Tk 3,174.03 Million (Tk 317,40,37,000)	Tk 2,973.83 Million (Tk 279,38,32,000)
Disbursement Amount (Cumulative)	Tk 24,110.84 Million (Tk 2411,08,48,452)	Tk 26,904.67 Million (Tk 2690,46,70,522)
Realizable Amount (Yearly)	Tk 2,956.63 Million (Tk 295,66,38,271)	Tk 2,639.97 Million (Tk 263,99,75,727)
Realized Amount (Yearly)	Tk 2,911.97 Million (Tk 291,19,79,938)	Tk 2,542.72 Million (Tk 254,27,22,186)
Realized Amount (Cumulative)	Tk 22,333.02 Million (Tk 2233,30,28,342)	Tk 24,939.92 Million (Tk 2493,99,23,241)
Loan Outstanding (Portfolio)	Tk 1,777.82 Million (Tk 177,78,20,110)	Tk 1,964.74 Million (Tk 196,47,47,281)
Savings Balance	Tk 639.71 Million (Tk 63,97,19,209)	Tk 679.15 Million (Tk 67,91,52,728)
Insurance Balance	Tk 84.33 Million (Tk 8,43,39,864)	Tk 88.32 Million (Tk 8,83,23,528)
Overdue Amount	Tk 84.55 Million (Tk 8,45,58,406)	Tk 97.25 Million (Tk 9,72,53,541)
Recovery rate	99.47%	99.52%



### Source of funds up to June 2020

Source	Amount (In Tk)	Percentage
PKSF	10,25,00,000	4%
Surplus Fund	113,36,39,270	46%
Member's Savings	67,91,52,728	28%
Bank Loan	31,26,94,037	13%
Insurance Fund	8,83,23,528	4%
Others	13,35,97,595	5%
<b>Total</b>	<b>244,99,07,158</b>	<b>100%</b>



Gradually own fund sources increasing with the available increased surplus fund which is 46%. Member's contribution is 28%.

**Agriculture Advice Center:** VERC operated two Agriculture Advice Centers in Singair upazila under Manikganj district and Dhamrai upazila under Dhaka district to solve farmers' problem instantly by informing farmers on upcoming hazards on time

### **Collaboration and networking done during the reporting period**

VERC has been taking part in PKSF organized workshops/trainings that are useful in enhancing the level of efficiency of staff members and making interventions more output oriented. Participation in the Exhibition that was held at the Bangabandhu International Conference Centre in Dhaka was an opportunity for wider dissemination/exchange of experience of working with the poor and marginalized.

### **Contribution from VERC Micro finance program in terms of CSR**

The Micro-Credit Regulatory Authority of the Government of Bangladesh has been asking the NGOs working on micro-credit in the country to make contribution towards meeting the social development needs of the poor and marginalized people. This is necessary to help the poor and marginalized people secure a better living through increased access to employment, income and livelihood support including WaSH, health and education so that organizational efforts may contribute to the achievement of MDG targets. Micro finance program of VERC is also making contribution from its CSR allocation towards social development in different areas of the country by supporting interventions on education, health, ICS and supporting a pilot initiative of VERC to implement an integrated total development program in a union in Savar. The contribution amounts to Tk. 72,27,029.00 for the reporting year and the total of till date contribution stands at Tk. 3,00,31,732.00.



Health Worker examining the nutritional status of the lactating mother



## CAPACITY ENHANCEMENT AND CLIMATE CHANGE

Since its emergence, VERC has been emphasizing participatory sustainable human development and capacity building of the development actors as facilitators and to institutionalize the lessons learnt from the development process as clearly enumerated in VERC's Mission statement and Strategy. In accordance with that, the Training Program of VERC has been addressing its mission and strategy.

Training Program set the goal to enhance human potential, change the attitude and develop commitment in development actors at different levels to enable them to contribute in the development sectors. Accordingly, transfer the skill and knowledge, enhance human and institutional/ organizational capacity it undertook series of capacity building activities since its inception.

Training Program has not only developed the capacity of VERC program staff, it also plays a key role in capacitating relevant government staff, LGI representatives and other NGO staff in order to contribute to the development sectors, particularly in the fields of Water, Sanitation and Hygiene Promotion; Planning, Monitoring & Evaluation; Governance; Gender awareness; Human Rights; Participatory Rural Appraisal (PRA), Basic ToT, Motivation and Facilitation, Child Rights Programming, Child Protection,; Disaster Preparedness and Management; Community Mobilization, Education; Advocacy and Process Promotion; Early childhood development, Non formal Education, Primary Health Care, Nutrition, Micro finance and Small & Medium scale Entrepreneurship Development. A total of 630117 participants received training since inception of the organization. During 2019–2020 the Program has covered 14792 participants and the participants have turned into efficient contributors in the development process in multiple ways. VERC is also active with specific interventions in building capacity across selected climate change vulnerable area people to combat the challenges in a sustainable manner.

## **Training imparted by the section during the reporting period on contract basis:**

### **Basic training of teachers on primary education**

The basic training on primary education for teachers was supported conducted by VERC Micro finance section was held from March 3, 2020 to March 7, 2020 at VERC Training Center. A total of 25 participants took part in a batch of teachers.

#### **Outcome:**

- Participants in the training realized how to teach the children
- Enhanced confidence of the participants to perform their assignments effectively and efficiently
- Participants in the training learned about different lessons

### **Foundation and follow up Training for Micro finance staff**

Capacity enhancement and climate Change section staff conducted Foundation and follow up training for Micro finance staffs. The training was started on 14 July 2019 and ended on 20 March 2020. A total of 121 Micro finance section staffs received the training.

#### **Outcome:**

- Enhanced confidence of the participants to perform their assignments effectively.
- The participants have internalized Community mobilization and Facilitation issues properly
- Acquired facilitation skills to mobilize beneficiaries effectively.

### **Training on Monitoring and Evaluation**

Capacity Enhancement and Climate Change section staff conducted Monitoring and Evaluation training for Bangladesh NGO Foundation (BNF) partner organization staffs financed by BNF. The training was started on 19 January 2020 and ended on 23 January 2020. A total of 24 participants received the training.

#### **Outcome:**

- Able to distinguish between monitoring, evaluation and supervision
- They could recognize that they have inner power, beauty and unique potentialities they should take care of it and utilize it properly
- Able to analyze the steps of monitoring and evaluation
- They are able to explain the problem analysis process including Project Cycle

### **Training course on CLTS & WSP (UNICEF)**

VERC organized the Training on CLTS and VERC Team facilitated WSP for Unicef PNGO staff in four respective areas with the technical and financial support of UNICEF for the training. The training on CLTS and WSP for Unicef PNGO staff for developing the knowledge and skills about CLTS and its implication and WSP.

This is an exceptional course for promoting the insights of staff in the field of WASH who are involved in WASH activities and use of WSP for effective implementation of the program.

### General Objective:

To ensure active participation in the community people to develop hygiene practice, improve sanitation and safe water supply at the community level and apply effective technique for increasing knowledge and skills for the facilitators for ensuring implementation of CATS project.

### Specific Objectives:

- At the end of the training, community organizers understand CLTS and can explain the implementation techniques.
- Explain respective task, and able to make analysis of PRA practice
- Support communities to resolve problem of safe water and sanitation

### Content of the training

- Concept of CLTS
- Pre and Post Triggering
- Ignition through entry PRA
- ODF claim, Certification and declaration
- Scaling up of CLTS process
- Evaluate achievements and prepare action plan
- Reporting
- Concept of WSP
- Prepare water Safety Plan
- Operational Monitoring
- Management and Supporting to Programme
- Field visit

### Batch wise participants:

Date		Participants			# of Batch	Venue
To	From	Female	Male	Total		
15/7/2019	18/07/2019	8	15	23	1	Barishal
22/7/2019	25/07/2019	15	25	40	1	Sylhet
28/7/2019	31/07/2019	10	16	26	1	Jamalpur
4/8/2019	04/08/2019	7	23	30	1	Ava center, Khulna
19/8/2019	22/08/2019	6	16	22	1	Rangamati, Chattogram
<b>Total</b>		<b>46</b>	<b>95</b>	<b>141</b>	<b>5</b>	

### Outcome:

- CLTS approach is very much clearer to the participants as an effective tools for achieving total sanitation
- Participants are internalize process of ODF claiming, Certification and declaration
- The concept and use of WSP easy understandable for the participants.

## **Foundation Training on WATSAN and Hygiene Promotion**

On July 29-31, 2019, VERC organized foundation training on WATSAN and Hygiene Promotion for all the staff of Creating Arsenic Safe Union with Sustainable Improvement of WASH Project at VERC Training Center. 25 staff members took part in the training.

### **Outcome:**

- Well oriented on WASH
- Applying Hygiene Promotion Behaviour
- Project staffs are capable to facilitate HP events at the community level

## **Training on CLTS**

The VERC Mid Level Staff was trained on Community Led Total Sanitation (CLTS) on November 6-9, 2019 at the VERC Training Center. There were 18 participants in total.

### **Objectives:**

- At the end of the training, participants are able to understand about CLTS and explain implementation techniques.
- Explain respective task, and able to analysis through PRA practice
- Support communities to resolve problem of safe water and sanitation

### **Content of the training**

- Concept of CLTS
- Pre and Post Triggering
- Ignition through entry PRA
- ODF claim, Certification and declaration
- Scaling up the CLTS process
- Evaluate achievements and prepare action plan
- Reporting
- Concept of WSP
- Prepare water Safety Plan
- Operational Monitoring
- Management and Supporting Programme
- Field visit

### **Outcome:**

- CLTS approach is very much clearer to the participants as an effective tools for achieving total sanitation
- Participants have internalized process of ODF claiming, Certification and declaration
- The concept and use of WSP easy to understand to the participants.

## **Basic Training on Integrated Development Program**

Capacity enhancement and climate Change section staff conducted Basic Training on Integrated Development Program for Micro finance fresh staffs financed by VERC Micro finance section. The

training was started on 2 October 2019 and ended on 11 October, 2020. A total of 6 Micro finance section staffs received the training.

**Outcome:**

- Participants understood about roles and responsibilities of a Managers
- Increasing confidence of the participants to perform their assignments effectively and efficiently
- The participants have internalized Integrated Development Program
- Acquired facilitation skills to mobilize beneficiary effectively.

**Primary Health, Preventive & Curative Health Care and Effective Communication**

Training on Primary Health, Preventive & Curative Health Care and Effective Communication was conducted at VERC Training Center during 12-14 November 2019. A total of 12 participants were the health workers of VERC.

The RMO of Upazila Health Complex, Savar, Dhaka and the consultant of VERC Maternal and Child Hospital, conducted the training.

**Outcome:**

- Participants became more vocal and responsive
- Participants learned details about Primary Health, Preventive & Curative Health Care and Effective Communication.

**Training support to VERC projects during the reporting period:**

During the reporting year, various VERC projects were supported through the capacity building of 14219 staff and stakeholders in 775 batches of various training courses. On WASH and Health program 667 batches of training imparted where 11725 participants took part. On various Life skill education program issues 19 batches of training imparted and 445 participants took part. Training on Micro finance program imparted 60 batches of training and 1475 participants took part. Health and Environment program imparted 29 batches of training and 574 participants have been covered.

**Outcomes of project training of the reporting period:**

Capacity enhanced in program catalysts like teachers, volunteers, entrepreneurs, students, SMCs, CPMC, CDC, Ward Disaster Management Committee, Women's groups and all types of CBOs active in program sectors in program areas across the country.

## **Climate Change**

Climate change impact on livelihood and development in Bangladesh is a burning issue of recent decades. Capacity building in communities to cope up with the transformation scenario through appropriate climate resilience building interventions is of utmost importance. VERC has been working on climate change adaptation issues since long in the country with overseas partner organisations. During the reporting period, a total of 4 projects have been implemented in climate vulnerable areas of the country.

SL. No	Donors	Name of the project	Duration	Union/ Ward	Upazila/City Corporation	District
1	MJF/Sida	“Strengthen civil society and public institutions to build community resilience to adapt climate change” (SPIBACC)	July 2017 to June 2020	4 Unions	Rangabali	Patuakhali
2	GIZ	Urban Management of Internal Migration Due to Climate Change (UMIMCC) and Urban Management of Migration and Livelihood (UMML)	01 November 2018 to 30 April 2020 (18 months)	1 Unions (6 Wards)	Sirajganj Paurasava	Sirajganj
3	Practical Action (Zurich Foundation)	Zurich Flood Resilience Project	5 Years (July 2018 to June 2023)	4 Unions	Sadar and Sadarpur	Faridpur
4	Community Partners International (CPI)	“Emergency Response through Energy Project Activity for Newly Arrived Rohingya People in Makeshift Settlement, Cox’s Bazar District, Bangladesh Project”	1 March, 2019 to 31 August, 2019	1 Union (In three Rohingya Refugee camps)	Ukhiya	Cox’s Bazar

## “Strengthen civil society and public institutions to build community resilience to adapt climate change” (SPIBACC)

### Introduction:

VERC has been implementing project titled “**Strengthen civil society and public institutions to build community resilience to adapt climate change**” (SPIBACC) since July, 2017 to address building greater community resilience to climate change impacts and natural disaster in climatic and environmentally vulnerable Coastal area in Rangabali Upazila under Patukhali Distract. VERC



*Microcredit support for agricultural activity*

has the adequate experience and expertise to handle climate change and climatic impact related project efficiently. Besides this, VERC has vast experience to work with LGIs and Upazila and district level Govt. department in its different program that will help to achieve the said project's goal. Climate change seriously affects the lives, economic assets and livelihood of poor people, particularly women and those belonging to marginalized groups. In order to help address these issues, SIDA-MJF and its partner VERC have been working to promote climate-resilient community and to deal climate change impact in community, and empower vulnerable community particularly women so that they can adapt to climate change

**Goal:**

Build greater community resilience to climate change impacts and natural disaster in climatic and environmentally vulnerable Coastal area in Rangabali Upazila under Patuakhali Distract

**Specific Objectives:**

- Build capacity of Climate vulnerable communities, especially women to deal with vulnerability of climate change related eco-social impacts
- Facilitate /strengthen the networks of partners and other CSO's and disseminate best practices of community based climate change adaptation models
- Promote context specific, eco-system friendly and climate adaptive agricultural practices for climate vulnerable communities in selected unions of Rangabali Upazila
- Sensitize and make LGIs and public service providers to respond appropriately to climate change vulnerability.

**Major activities carried out during the reporting period**

**1. Village Group Meeting (monthly):** Discussion held on rights, problems and affects of climate change, GBV, composite agriculture and many more in 516 meetings of village women's groups.

**2) Farmer's group meetings**

In all 112 meetings held in 4 unions. Awareness grew in members about their rights and the real problems and effects of climate change. Those meetings are usually facilitated by the respective SAAO from DAE which produced a result of strong linkage and good relation between farmers and department of Agriculture Extension. In the session learning by sharing on different climate smart agricultural practices and seasonal and local context based farming systems was done through participation from both sides.

**3) Periodic meeting with community volunteer:**

In all 16 Volunteer group meetings held as they are interested to work on climate change and adaptation, disaster preparedness initiatives, warning signals, preserving dry foods, miking by CPP in a team, heightening the plinth of houses and developing hanger with the houses etc. We conducted quarterly volunteer meeting with 04 teams where climate change issues, cyclone Amfan, coordination with UDMCs, AIGAs, local service provider creation, response in emergency, Social accountability tools, day celebration, different gender violence issues and its remedies etc.

**4) Day Observation**

Observed days like - International Disaster Risk Reduction Day, National Disaster Preparedness Day, World rural women's day etc. Govt. officials, NGO representatives, and students participated in various events like – rally, Art competition, essay writing, discussion, prize distribution.

### 5) Farmers training on climate resilient/ adaptive agriculture/crop cultivation

This training on climate resilient/ adaptive agriculture/crop cultivation (e.g. homestead gardening, saline/flood tolerant agriculture, aquaculture & livestock rearing etc.) for community farmers group members. During the project cycle, farmers could learn homestead gardening, saline/flood tolerant agriculture, aquaculture & livestock rearing etc. 01 batch with 9 participants. The trained Group members are now implementing their knowledge at field level and the linkage with agriculture office has increased after the training.

### 6) Piloting climate resilient composite agriculture model farm (duck-fish-vegetable)

Climate Resilient livelihood, Composite Agriculture model was introduced in the working Community Group members. Necessary technical and financial support provided to implement the process.



*Duck-fish-vegetable cultivation in an integrated manner*

In all 09 projects implemented model farm in four unions. VERC provided financial support for composite agriculture @ Tk.10000 (ten thousand) for each project.

### 7) Market oriented early winter climate resilient vegetable cultivation.

Provided four kinds of seed for early winter climate resilient vegetable cultivation; 325 farmers got Cauliflower, Brinjal, Cucumber & Tomato seed support from the project.

### 8) Periodic follow-up meeting with UDMC

Several issues recommended for discussion and decision from Union Disaster Management Committee (UDMC) have been discussed in the meeting and incorporated in Union budget committed by the Chairmen. Some decisions came out in meetings like establish sustainable sanitary latrine, saplings distribution to promote resilience etc. UDMC arranged follow up meeting for review and discuss on DRR action plan. In all 16 meetings were held in the period. UDMC members of all union get the pace to conduct UDMC meeting. They become committed to arrange meeting every month following the system properly. They also get the exact idea about cyclone centre, warning system and gender issues.

## 9) Promote ecosystem based plantation at community place

Distributed 10,000/- (ten thousand) saplings in four unions; 80% for group member/house hold level remaining 20% distributed among school, college, madrasha. Masjid, temple as well as for public places.

## 10) Union level Public meeting Organized.

Being present in public meeting, the service recipients and claimers knew what their rights are, and how they can establish their rights. On the other hand, the service providers were able to evaluate their performance through the direct feedbacks from the recipients, and they will be encouraged to provide better service both in terms of quality and quantity. Total 08 public meetings held at 4 union level. Up chairman & Sub-Assistant Agriculture Officer attended this meeting.

## 11) Regional workshop on DRR and CCA:

VERC organized a regional workshop on common advocacy issue findings at SDA training center, Patuakhali district on 15th February 2019, where the vulnerabilities of women due to climate changes and the challenges of women engagement in agriculture, livestock and fisheries were extracted found through group work and open discussions by different levels of stakeholders like DAE, DoL, DoF, NGOs, women UP members, UP members, university students, male and female farmers, BARI and PSTU teacher. The event also created scope to hear the constraints, dreams and demands from women farming communities. Found out issues related to less women engagement in agriculture sectors and their recognition as farmer which are going to be placed to respective authority through a district level dialogue that the service providers can plan properly to address farmers demand in future.

### Advocacy initiatives:

- Appropriate intervention will be implemented for project area specific DRR by LGI leaders, community, farmers and youth groups
- VERC arranged Regional workshop (coastal region / Barisal division) to ensure women engagement in agriculture
- VERC will start data collection from the field and send it to MJF for developing appropriate advocacy, lobbying activities for the national level.
- Activating and responsive to the LGI leaders, UP bodies and Upazila disaster management committee by organizing capacity building training, meeting and workshop.
- Various meetings, Advocacy based workshops, Day observation were the major collaborative initiatives arranged at local level. Community people, several NGO representatives, govt. service providers participated in those programs. Through those programs local problems were identified and supports from service providers were recommended for solving the problems. Representatives of the NGOs, Government service providers and Community agreed to collaborate for providing services.

### Major Challenges

- Less time and effort are put into meeting/other event, particularly by local men. However, there are limits to how much time and effort one person can give.
- Transportation is a key barrier to communicate from one place to other. Only a motor bike or a launch can be used inside the upazila and union. Plain land or other coastal areas, transportation is wastage of time due to the transportation system, which is one of the challenges for the project to be planned. It is very difficult to facilitate and guide different groups as well as maintaining coordination with LGI in a month if he/she (PF) is responsible for two unions.

- Since accommodation facilities not available for official duty bearers in Upazila parishad complex, so they are not regular in their station except a few number of persons which resulted in case of needed coordination/liaison.

### **Lessons Learnt**

- Some farmers are interested to cultivate salinity tolerant crops
- Women are more interested to involve in different event implementation than man in communities.
- Community people are interested in climate change issues

### **Conclusion:**

We have to work with vulnerable communities, local actors, CSOs and the government departments. Civil society and local elites engagement is crucially important for influencing institutions to work for the poorest and most vulnerable groups.

## **Urban Management of Internal Migration Due to Climate Change (UMIMCC) and Urban Management of Migration and Livelihood (UMML)**

### **Introduction:**

The project aims at creating resilient livelihood options in Bangladesh. It is one component within the programme and intends to contribute to the creation of sustained pathways out of poverty in most vulnerable areas through simultaneous investments in livelihoods and social security for long-term resilience. The action *Urban Management of Migration and Livelihood* (UMML) is set within a larger joint program co-financed by EU, BMZ and DFID which aims at creating resilient livelihood options in Bangladesh.

On the other hand, for the improvement of the living conditions of climate migrants in the Sirajganj Municipality, the GIZ-UMIMCC II project operates in the same five areas to replicate the learnings achieved from the previous project “UMIMCC”. In addition, developing the capacities of MoSW to provide better services and reach out to the urban poor will be added as new intervention.

As the project have been started from January 2018, GIZ is planning to organize an exposure visit for the sponsoring agency, implementing agencies, and community leaders from selected hotspots to create an opportunity to get them key information they need to succeed and demonstrate their enthusiasm and understanding of the project.

### **Project Goal:**

Increased Resilience of the most vulnerable households in the selected slums of Sirajganj Paurasava area

### **Objectives of the Project**

“The living conditions of climate migrants and vulnerable poor in urban areas are improved through increased resilient livelihood options”.

### **Expected Outcomes:**

- Resilient livelihood with increased income of the respective household beneficiaries.
- Improve network through entrepreneurship development.

**Major Interventions/Deliverables proposed:**

- Heifer household/beneficiary selection.
- Orientation and Capacity Development.
- Establishment of goat shed for selected farmers
- Distribution of Improved variety goats.
- Group and Courtyard Meeting.
- Exposure visit for advance farmers.
- Regular Vaccination and follow up.
- Feed and feeding regular monitoring.
- Linkage development with local service providers.
- Coordination and collaboration with stakeholders

**Major activities carried out during the reporting period July 2019 – June 2020**

SL No.	Description of activity	Target	Achievement	Participants/Beneficiaries
1	Establishment of goat shed for selected Farmers	7	7	Female=7
2	Training for goat rearing feeding, house management, treatment and business plan (batch)	2	2	Male=4 ,Female=111
3	He - goat Distribution	3	3	Female=3
4	She - goat Distribution	66	66	Male=17 , Female=16
5	Monthly Farmers group Meeting	84	56	Male =65, Female=4000
6	Goats given birth(Number)	155	155	Male Kid= 73, Female Kid=82
7	Fodder entrepreneur Training(Batch)	3	3	Male=19, Female=11
8	Regular monitoring feed and feeding (3times Feed distribution)	3	3	Male =33, female=40
9	Making and hanging beneficiaries Signboard(HHs)	44	44	Male=17, Female=27
10	Preparing Beneficiaries Profile and distribution to beneficiaries (HHs)	44	44	Male=17, Female=27
11	Linkage development with local service providers	2	2	Male=52 , Female=30
12	Vaccinations 6 months, de-worming 4 months, breeding, treatment, feed and fodder as per need monthly	10	10	Vaccinations, de-worming and treatment support to Project goats and kids
13	Organized and conducted exposure visit for advance farmers (batch)	1	1	Male=6, Female=10

## Jalaton Bewa has learnt the ways to change livelihood

Her name is Mst. Jalaton Bewa and she is a inhabitants of Char Malsapara slum 14 no. ward of Sirajganj Municipality under Sirajganj District. Jalaton Bewa is a widow and her family is a female headed HH. She is 52 years old. She is a housewife and a goat farmer of the project. Her family members are 03 and monthly average income is BDT 1000-1200. She is the only income source



in her family. Once she could know about VERC and EU and GIZ supported at urban management of migration and livelihood project she started going to VERC area office to communicate with the Project Manager. VERC has offered her two goats and one goat shed from the project. She has been trained on goat rearing which has enabled her to draw better result in terms of physical growth of the animals.

The goats have reproduced 6 kids this year. Now, the total of goats is 08. She is benefited from the goat rearing in different ways like goat dung used as cooking fuel, earned 200 BDT by selling milk. She has already 01 she-goat to heifer approach, she has sold out two he-goat kids for BDT10, 000 and presently she has two he-goats worth 10 to 12 thousand taka.

For all sorts of cooperation, Jalaton Bewa expressed satisfaction and thanks to the project authorities.

## ZURICH FLOOD RESILIENCE PROJECT

### Background:

Bangladesh is one of the most flood prone countries in the world. Floods have significantly contributed to the 520,000 deaths caused by natural hazards recorded in the past 40 years in Bangladesh. The devastating floods in 1998 and 2004 caused damage costing US\$2.8 billion and \$2.2 billion,

respectively; or about 5 per cent of GDP. Bangladesh consists of many floodplains, and more than two-thirds of the country lies fewer than 5 metres above sea level. Up to 30 per cent of the land faces annual flooding during the monsoon season, while severe flooding occurs every four to five years and covers 60 per cent of the country. Communities can take steps to become more resilient to flooding and prevent loss of life and livelihoods. Flood disaster risk reduction (DRR) investments largely pay off, with an average of five dollars saved through avoided and reduced losses for every dollar spent. Investments in early warning systems, infrastructure, financial protection, communication methods, adaptive agricultural practices, and community capacity building are necessary to better prepare, mitigate, adapt, and respond to flood events. Yet current investments in flood preparedness and prevention at the local level, where people are most affected by flooding, is inadequate.

**Vision:** Floods have no impact on people's ability to thrive.

**Goal:** To increase social, political, and financial investment in community-based flood resilience-building through public, private, and third sector partnerships.

**Objectives:**

1. Enhance flood resilience in a number of 'demonstration' communities across the char (sandbar) and coastal flood contexts;
2. Generate new evidence and learning on how community resilience to flooding across different flood hazard contexts can be improved; in order to
3. Inform and improve governance and funding to build flood resilience from local to international level; and to
4. Influence improved practice of local and national flood resilience entities through knowledge production and uptake.

**Expected Outcome:**

- Early warning systems strengthened with active involvement of the community people and LGI
- Development of capacity and capital for disaster preparedness and response
- Flood mitigation infrastructure exist in the project areas initiated by the community people and LGI
- Community led approach created opportunity for reducing loss of lives and livelihoods
- Execution of national level planning process enhanced through the process of Union level adoption of mitigation plan incorporating indigenous knowledge and practice
- The stakeholders are in supportive role from their levels to the flood victims in times of need
- Local and national level Flood Resilience Entities successfully influenced

**Project Locations:** Many resilience-building actions can be taken at community level, as communities often know best how and where they need to build resilience. Working with communities, we can demonstrate tangible impact on people's lives and learn from best practices which can help to shape policy at a higher level. Project is working with eight treatment communities in Faridpur district, focusing on vulnerable populations in Faridpur Sadar and Sadarpur Upazilas. The communities were chosen because of their economic vulnerability, their proximity to the flood-prone river, and the vulnerability of the area due to water-logging and salinity. Every year floods occur in these areas; in 2016 the flood situation in different parts of the district was particularly severe with the Padma river level rising fast. Some 50,000 people in the two Upazilas where we are working faced devastating flood water.

**Project Focus:** Project has defined resilience as the ability of a system, community, or society to pursue its social, ecological, and economic development and growth objectives, while managing its disaster risk over time in a mutually reinforcing way. Moreover, it has revealed that “Resilience building is cost-effective and helps avoid misery. On an average, 1 USD invested in resilience building and risk mitigation saves 5 USD in future flood losses (but only 13% investments found into pre-event resilience and risk reduction purposes whereas 87% for post-event relief).

**Project Progress:** Being the second year of the project, it has started selecting 863 beneficiaries, formation of 41 groups, develop 30 community based resilience agents, trained on platform system goat and poultry rearing including supporting 89 trained beneficiaries out of 110 for preparing platform system goat and poultry shades, observed both International Day of Disaster Risk Reduction 2019 & National Disaster Preparedness Day 2020 with district and Upazila Administration. Moreover, project has assisted set up digital weather board at two unions, collecting mobile data, organizing union wise FRMC result shearing workshop including develop action plan based on understanding & prioritizing FRMC sources of their own context, FGD with UDMC and KII with UP Chairman for understanding their flood resilience capacity, resources and action plan, organizing various field visits for early warning system and its benefits among targeted community, understanding communities FRMC including action and investment for platform system goat and poultry rearing as preparedness of flood resilience.

### **Group Formation by identifying communities & beneficiaries**

Assessment of community situation done through the observation made on social, natural resource pattern their vulnerabilities of flood through the application of Participatory Rural Appraisal tools and identifying the beneficiaries through household survey in four unions. Considering selection criteria identified communities and selected 863 beneficiaries following prescribed survey form received from Practical Action for 41 groups in four unions. Moreover, donor has oriented regarding group formation guidelines as described on Group size -10-25 (Members age-20-50 years), Group members position (Savapoti-01, Secretary-01 and rest are general members) and Group Responsibilities as well.

- (a) Understanding & discussion Disaster/Flood Resilience/Risk Reduction related messages in the families and disseminate in the community and practice accordingly at Household levels (b) Demonstrate representation in respective Union Committees/CBOs through discharged his/her roles and responsibilities accordingly (c) Supportive to CBOs Disaster/Flood Resilience/Risk Reduction related activities/Programs (d) Ensure participation in the regular meeting of all group members (e) Actively participated in Disaster/Flood Resilience/Risk Reduction related training/ workshop/meeting/ Day Observe/Awareness Session (f) Actively participate in social mobilization, Campaign with full household members (g) Regular visit demonstration Farm and disseminate/update information to respective project staff and solve any issues if arisen of own management and responsibilities.

## **Training and Support for Platform System Goat Rearing**

To enhance flood resilience based on project perspectives, project has developed intervention under demonstration and promotion of context specific livelihood as goat rearing on raised platform system among 50 beneficiaries' households in four unions of two Upazilas in Faridpur district. In this connection, VREC Faridpur team has selected them followed by engaging District Livestock and Upazila livestock department as both training resource person to conduct two Upazila base a-day-long training orientation program & develop training module on December 2nd and 4th, 2019 at CRTC, Faridpur and Dheukhali Union complex respectively.



To deliver clear message about food habit and nutritional importance and practices for motivating goat rearing as best income generation opportunities. To present simple ways for identifying common disease symptom being taken measure for both protective/clinical and preventive aspects include vaccination. To draw special attention regarding action for flood preparedness as goat shade, food preservation and biological control as improving existing flood resilience practices.

Sharing with BHHs through group meeting regarding type of support they need throughout the year including flood resilience aspects. Discuss with respective govt. department regarding training objectives that helpful for flood resilience. Identify and prepare participants profile and informed their role and responsibilities. Prepare detail budget breakdown and take approval from VERC. Follow VERC purchase policies and engage appropriate resource persons.

#### **Key aspects of imparted training:**

- Clarify importance and ratio of food type of both natural/green food and ready dry food
- Understanding importance of deworming and its schedule for betterment of goat
- Simplify disease symptom of major diseases by pictorial presentation and its' treatment and control steps including flood time
- Explain precaution and prevention measures for awareness raising of peoples through increase practices their existing resources especially flood preparedness action
- Shearing field experience especially on different critical situations/diseases of cattle
- Understanding waste management for environmental preservation and composting processes
- Clarify their role during disease incidence of cattle especially goat rearing and why important to communicate with govt. service providers

**Support for Platform System Goat Shade:** With donor concern and guideline, project has developed poultry shade preparation plan including district livestock departmental endorsement. In this year 50 beneficiaries have built goat shade with project cash support along with own contribution base on existing household premises and future plan.

Union	Beneficiaries	No of Goat (Starting)	No of Goat (Ending)
Decreerchar	14	54	62
North Channel	12	44	75
Dheukhali	12	40	35
Char Nasirpur	12	57	71

**Conclusion:** Being first field intervention, VERC team has experienced a lot being selected appropriate beneficiaries based on both project perspective and community context. These trained beneficiaries have rolled out their preparatory work and using training leaning that would be follow up group meeting and HH visit. Whatsoever, we the whole team would draw close connection towards focused those demonstration household as an ideal instance of flood resilience goat rearing as best alternative opportunity.

### Support and Training for Platform System Poultry Rearing

To enhance flood resilience based on project perspectives, project has developed intervention under demonstration and promotion of context specific livelihood as goat rearing on raised platform system among 60 beneficiaries' households in four unions of two Upazila in Faridpur district. In this connection, VERC Faridpur team has selected them by engaging District Livestock and Upazila livestock department as both training resource person to conduct two Upazila based day-long training orientation program & developing training module on January 7<sup>th</sup> & 9<sup>th</sup> January, 2020 at Dheukhali Union complex & CRTC, Faridpur respectively.

Sharing with BHHs through group meeting regarding on the type of support they need throughout year including flood resilience, discuss with respective govt. department regarding training objectives that are helpful for flood resilience, Identify and prepare participants profile and informed their role and responsibilities, prepare detail budget breakdown and take approval from VERC and follow VERC purchase policies and engage appropriate resource persons.

### Key aspects of training:

- Clarify importance and ration of food type of both natural/green food and ready dry food
- Understanding importance of deworming and its schedule for betterment of poultry
- Simplify disease symptom of major diseases by pictorial presentation and its' treatment and control steps including flood time
- Explain precaution and prevention measures for awareness raising of people through increase practices their existing resources especially flood preparedness action
- Sharing field experience especially on different critical situations/diseases of different type of ducks and chicken
- Understanding waste management for environmental protection and composting processes
- Clarify their role during disease incidence of poultry especially ducks and chicken rearing and why important to communicate with govt. service providers

**Support for Platform System Poultry Shed:** With donor concern and guideline, the project has developed poultry shed, developed plan including district livestock departmental endorsement. In the year 39 beneficiaries out of 60 have built poultry sheds with project cash support along with own contribution base on existing household premises and future plan. Rest 21 beneficiaries not yet supported due to Covid-19 pandemic situation.

Union	Beneficiaries	No of Poultry (Starting)	No of Poultry (Ending)
Decreerchar	15	150	258
North Channel	15	96	154
Dheukhali	15	126	166
Char Nasirpur	15	76	609

Being the first field intervention, VERC team has experienced a lot being selected appropriate beneficiaries based on both project perspective and community context. These trained beneficiaries have rolled out their preparatory work and using training leaning that would be followed up through group meeting and HH visit.

### Develop Community Based Resilience Agent

To enhance flood resilience based on project perspectives, connecting local peoples with adequate competency is alternative opportunities which will helpful to influence communities through both systemic enquiry & culturally sensitive. In this connection, VERC has organized a 3-day-long training from February 04-06, 2020 for 30 participants (Male-17 & Female-13) of four Union under two Upazila of Faridpur district at Regional Training Center, NGO Forum for Public Health, Faridpur district town with technical assistance of Practical Action. The training content has focused on common issues as both DRR & First Aid along with special issue as Para-Vet for Male participants & as Poultry Vaccinator for Female participants facilitated by respective govt. departments.



To engage community people to increase awareness on flood resilience through delivering their voluntary service collaboration with appropriate channels. To increase basic knowledge and skill on first aid for supporting community people during different accidental and emergency situations and to supporting peoples' existing livestock & poultry field through awareness raising and linkage building with appropriate service providers.

Sharing with BHHs through group meeting on type of support they need throughout year including flood resilience aspects, discuss with respective govt. department regarding criteria of resilience agent (Volunteer) and the areas of knowledge & skill that are helpful for flood resilience Identify and prepare participants profile and informed respective Union Parisad, prepared detail bud, get breakdown and take approval from VERC & follow VERC purchase policies and select training venue and engage appropriate resource persons.

**Panel of Resource Persons:** Md. Saidur Rahman, District Disaster & Relief Officer, Faridpur, Md. Rashedul Kaiyum Bhuiyan, Executive Engineer, South Western Measurement Department, Bangladesh Water Development Board, Faridpur. Kazi Asaduzzaman, Unit Level Officer, Bangladesh Red Crescent Society, Faridpur Unit, Md. Imdadul Hasan, Trainer, Bangladesh Red Crescent Society, Faridpur Unit, Tania Akter, Trainer, Bangladesh Red Crescent Society, Faridpur Unit, Dr. Nurullah Md. Ahsan, District Livestock Officer, Faridpur, Dr. Md. Abdul Ahad, Upazila Livestock Officer, Faridpur Sadar, Faridpur and Dr. Sudeb Kumar Das, Upazila Livestock Officer, Sadarpur, Faridpur

**Expectation of Resilience Agent:** Hand Mike, Treasure, Boat, Trawler, Umbrella, Gum Boot, Torch, Life Jacket, Tripal etc. Training on Agriculture, Plantation etc., Vehicle support for pregnant women and emergency patient & recognition through Certification and enlistment by appropriate govt. officials.

**Conclusion:** It is a good experience for VERC team as being prepared participants list from the field, engagement of appropriate level of govt. department, and organizing the residential training for developing resilience agents. Beyond limited duration of the said training it has opened a door for disseminating message of project goal & objectives and expecting enhanced flood resilience in coming days through these trained people.

### National and International Day Observation

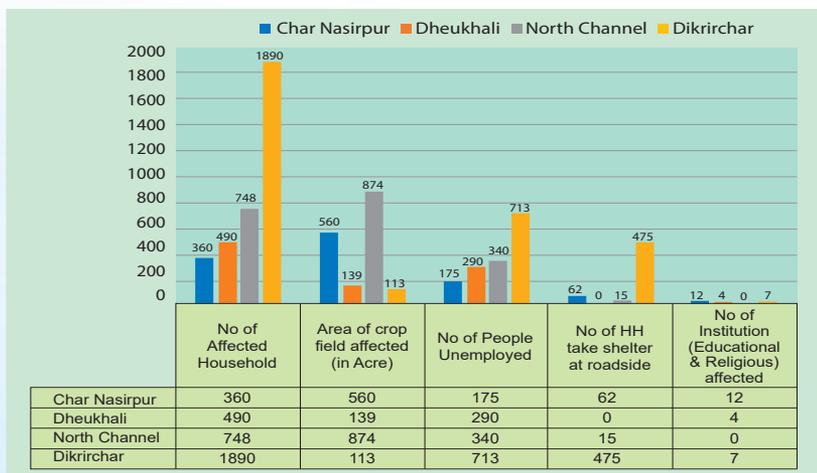
Project has participated in day observation in the rally and discussion meeting led by DC, Faridpur invited by Upazila Administration organized jointly by Faridpur District and Faridpur Sadar Upazila Administration while different NGOs of Faridpur supported to make the event successful. Moreover, Project has contributed to the Sadarpur Upazila Administration with some logistics for rally, discussion, simulation on Extinguishing Fire at Baisrashi High School and drawing competition of school students on the occasion.

### Understanding Community Context through Group Meeting

**Introduction:** Project has formed 41 groups under four unions and operating through monthly meeting led by their president and secretary while project staff has supported them to identify agenda, keeping decision on track for implementing the actions to achieve project goal and objectives. In this reporting period about 369 meetings have been conducted out of 480. Moreover, 63% members have actively participated in the meeting in four unions.

### Understanding Community Flood Situation 2019

Flood is commonly occurred each year as the project locations is situated in between the basin of The Padma and Arial Khan. In 2019 project staff had collected information on communities related to flood that affects these unions. Among the unions, people of Decreechar union are more affected.



## Rehana Pervin is the name of a good change agent

Women participation in community and local organization has increased understanding the livelihood through flood resilience practices. Her engagement with motivational activities influenced project beneficiaries to achieve its objectives.

Rehana Pervin (32) Begum has lived in Moniruddin Fakir Kandi, situated beside the Padma and the Arial Khan river basin of Char Nasirpur Union with two daughters and a son. Thus, she has exposure to flood affect and river erosion each year and becomes weak in economic aspects. Also these hampers with flood preparedness action like safe water and sanitation facilities, good seeds for cultivation, cash to raise poultry shade, etc. In true sense, geographically her families and communities are being lived such a char island surrounding rivers.

Being her an extrovert characteristic and social service mentality, she has played leadership role with different financial and social development activities and organized backward and vulnerable women for their livelihood development. By turns she has become nominated as member of the committee of prevention against women violence and active role into local govt. social safety net program. Since rapport building for project inception, our field organizer has understood her contribution for the community peoples and she becomes a group leader of the community. She has participated in different learning event of the projects and now she has made understood her group members with self-initiatives & contribution none could reduce your flood risk as well as build flood resilience. She has raised poultry shade with her own contribution and project support and technical guidance. She has rearing poultry birds and livestock and swing at home as additional earning. Some group members have also raise their poultry and goat shade of their own effort & contribution including project support for increased flood resilience practices.

Rehana Begum feels more confidence with her group members and communities as there are increased understanding flood risk and practices for flood resilience.

### Emergency Response through Energy Project Activity for Newly Arrived Rohingya People in Makeshift Settlement, Cox's Bazar District, Bangladesh Project Phase-II

VERC has been implementing a project titled Building "Emergency Response through Energy Project Activity for Newly Arrived Rohingya People in Makeshift Settlement, Cox's Bazar District, Bangladesh Project" with technical and financial assistance of Community Partners International (CPI). At the initial stage of the project phase entering into 24 sub blocks under 08 East extended camp, camp 13 and 15 with consideration of community need in terms of cooking practice and vulnerability of darkness and gradually the project was able to change the situation and has created a positive environment. A good rapport building was done by conducting HH survey and got a clear picture about the camp communities in camp. After that staffs of both the organizations were able to build up effective relationship with CIC, Side management, Majhi, community leaders, volunteers and other stakeholders of the project.

#### Objectives of the Project:

- Promote appropriate and user-friendly ICS Technologies and solar lights in Rohingya Refugee camp and host communities
- Reduce health hazards in the camp, especially for mothers and their children

- To conduct behaviour change communication for adopting new technologies
- Protect environment by reducing CO2 emissions
- Prevent deforestation.

### Basic Information of the Project

- **Name of the project** :*Emergency Response through Energy Project Activity for Newly Arrived Rohingya People in Makeshift Settlement, Cox's Bazar District, Bangladesh Project"Phase-II*
- **Financial support**- Community Partners International-CPI
- **Duration of the project**: 6 months (1<sup>st</sup> March, 2019 to 31 August, 2019).
- **Working areas**: 08 East Extended Camp, Camp-13, Camp-15 and Host community Ward No-2 under Palongkhali Union, Ukhiya, and Cox's Bazar.
- **Implementing partner**- Village Education Resource Center (VERC)
- **Beneficiary** : 1000, (Rohingya HH- 800 and Host community HH-200,)
- **Support from the project- Improved Cook Stove (ICS) - 500 and solar light- 500.**

### Major Activities:

1. Conducting a baseline and follow up survey (600 households in Camp 13, 600 in Camp 15, 300 in host community)
2. Formation of Energy Management Committee (3 groups in each Camp 13 and 15)
3. Project orientation with VERC-CPI staff 4 CPI, 4 VERC) + volunteers (9)
4. Inception workshops at camp level (1 per camp)
5. Formation of Adolescent Girls Group (5 groups x 3 camps)
6. Formation of Childrens' Brigade (3 groups x 3 camps)
7. Trainings:
  - a. Energy Training x 2 days for Energy Volunteers (9) and Woman Ambassadors (5) (ICS, solar, facilitation skills for EMC, adolescent girls, children brigade)
  - b. Women Empowerment and Leadership Development Training x 25 ppl (Camp 13 and 15)

### 8. Stoves and Light Distribution

- c. Stoves [IDCOL] (200 for Camp 13, 200 for Camp 15, 100 for host community)
- d. Hand held solar light (SunKing) (200 for Camp 13, 200 for Camp 15, 100 for host community)



## 9. Community Education and Outreach

- e. Monthly EMC Meeting
- f. Court yard sessions
- g. Bi-monthly session for Adolescent Girls Group
- h. Bi-monthly session for Children Brigade
- i. Conduct School Sessions
- j. Cooking competition (one time per camp)
- k. BCC and IEC Material development and printing

## 10. Field Operations Management

- 10. 1. Monthly sharing meeting with CPI-VERC staff and Volunteers + CHV Team Leaders

### Project Implementation process at camp and in host community

#### Energy Training :

Completed two days Energy training for Energy Volunteer and women Ambassadors and 9 Volunteers, 5 Woman Ambassadors (ICS, solar, facilitation skills for EMC, adolescent girls, children brigade) participated in the training.

#### Women Empowerment and Leadership Training:

The purpose of the training is to open their potentiality regarding behavior change, adaptation, etc. Behavior change is a critical step in the adoption of new technologies and women can play a significant role making this happen. The course is intended for Rohingya Refugee women, who would like to strengthen their capacity in effective work for the development of their Family and their behavior change communication. During the reporting period we have completed the 2 batches of women empowerment and leadership development training and 25 Rohingya women from Camp 13 and 15 participated. VERC technical team conducted the training.

#### CS and solar light distribution:

ICS and solar light distribution is a vital activity of the project. During the reporting period we have distributed ICS among the Rohingya community people i.e 200 for Camp 13, 200 for Camp 15. and 100 for host community and also distributed solar lights 200 for Camp 13, 200 for Camp 15 among the Rohingya community people. and 100 for host community people. CIC, Army and site management took part in the distribution program.



### **Inception workshops at camp level (1 per camp):**

Two Learning Sharing Workshops at camp 13 and 15 were organized by VERC.

### **Cooking Competitions:**

During the reporting period we have completed the 2 Cooking Competitions in Camp 13 and 15.



### **Meeting Information**

#### **Adolescent Girls' Groups and meeting information:**

During the reporting period 75 meetings conducted in the communities and 1342 girls participated. Mainly the CVs conducted the meetings to ensure quality.

#### **Meeting information of Energy Management Group (EMG):**

Monthly Energy Management committee EMC meeting (15 EMCs in Camp 8E + 3 EMCs in each Camp 13 and 15) was conducted and during the reporting period 40 meetings were held.

#### **Childrens' Brigade and School session:**

Another critical situation was being faced by the Children of camp communities also considered as a major component of the project. A total of 18 school sessions and 54 Children Brigade sessions were held and played a positive role in the family. For making a change agent, project had to mobilize them as Children Brigade and needed more nursing through dissemination of knowledge on WASH and Energy related issues and also needed to involve them in project activities in the second phase of the project. During the reporting period they have organized 27 meetings in camp communities.

#### **Courtyard Meeting:**

Women Empowerment is another key focus of the project and addresses this issue and gradually capacitated to make the women aware about the process of women empowerment through courtyard meeting. In this period we have completed 28 courtyard sessions

- Monthly coordination meeting with staff and volunteer
- Participated in the NGO Coordination Meeting at Upazila and DC office
- Participated in the Camp Coordination Meeting at Camp-13 & 15
- Communicate wit CIC, Asst. CIC, Side management, Army Commander and UNO



# MONITORING, EVALUATION AND DOCUMENTATION

Since emergence, VERC has been undertaking different types of innovative community development activities and related research work. Later on Monitoring, Evaluation and Documentation (MED) Section has emerged within VERC for conducting action research and piloting new initiatives for documentation and sharing with the partners, stakeholders and donors. The studies are usually carried out by VERC itself and by engaging external program experts in consultation with donor agencies. It also extends support to interne students of graduation and masters level to undertake study on various development issues for academic purposes and sharing the findings with respective program sectors of VERC. Following are the types of studies carried out during the reporting period

**Interns carried out study on VERC interventions: In all 13 studies conducted by 18 Interns as listed below:**

**Savar University College– 4 studies by 9 interns**

- i) Overall situation analysis of micro-enterprise members – 3 studies in 3 areas
- ii) Role of Micro finance in WASH promotion – 3 studies in 3 areas
- iii) Micro finance promotion training - 2 studies in 2 areas
- iv) Role of Micro finance in Development -1 study

**Savar University College – 1study by 1 intern**

- i) VERC Mother and Child Hospital based health service

**Gano Biswabidyalaya, Savar– 4 studies by 4 interns**

- i) Progress review of Micro finance Program – Kolatia Branch, Singair.
- ii) VERC Mother and Child Hospital based health service
- iii) Review of project implementation by Agrasor program component of Micro finance
- iv) Study on Climate Change effect on poor and landless migrants in Sirajgonj Pourasava.

**Muhammadpur Kendrio College – 3 studies by 3 interns**

- i) Role of ECD centers in protection of vulnerable children in VERC

**North South University -1study by 1 intern**

- i) Practical on Budget, Finance, Office Inventory Management at VERC Head Office

**VERC Policy documents revised:**

- VERC Financial Guidelines and Rules -Approved-Jan-2020
- VERC Procurement Policy-Approved-Jan-2020
- VERC Human Resurce Policy-Approved-Jan-2020

**Publications:**

- a) VERC Annual Report 2018 – 2019 published and distributed

# HUMAN RESOURCE MANAGEMENT

VERC Administration and Finance Sections provide human resource management and financial management support services to VERC as a whole. HR and Administration Section provides personnel management, procurement, logistic support, secretarial services, recruitment and placement, supervision and other staff related matters and maintenance of vehicles according to the organizational needs. The section also keeps liaison with government and other non-government organizations regarding the administrative and financial issues.

All of the VERC activities are carried out following the HR policy and Financial Guidelines and other bi-laws of the organization. The Executive Director is responsible for overall administration of the organization. The sectional Directors assist the Executive Director in carrying out the management of VERC for smooth functioning of administrative (works) and financial management.

## **Management of VERC**

**General Council:** The General Council is the highest body in VERC management system. Presently, the General Council consists of 22 members (20 individuals and 2 institutions) from among development workers, university teachers and officials from various types of organizations. The General Council elects the Board of Directors and meets once a year. If necessary it can hold special meetings to meet the requirements.

## **Board of Directors:**

Presently, a 7 member Board of Directors elected by the General Council looks after the governance of the organization and advises the Executive Director in carrying out the organizational responsibilities.

## **The Executive Office:**

The Executive Director is responsible for overall administration and program implementation including keeping contact with government and non-government agencies and donors. To implement the activities smoothly, he is assisted by the section Director and a number of professionals who have considerable experience in the field of development.

The 46<sup>th</sup> AGM could not be held due to COVID-19 crisis in time.

The VERC Board of Directors meets at least once in every quarter. Important policy matters, vital issues and problems related to VERC's current and future programs were discussed. The Board of Directors reviewed VERC's operations, provided guidance and direction to make VERC more effective and dynamic in the future.

## **Coordination Meetings:**

Staff meetings were regularly held at two levels. These were senior staff coordination meetings comprising the Executive Director, Section Directors to review the ongoing program implementation process and take needed decisions that are needed for prompt action at the implementation level while Quarterly Program Coordination meetings were held with the participation of all office/field program-in-charges. These meetings are primarily held to ensure proper communication and

coordination regarding implementation of activities for analysis, decision making and working out the needed solution to critical issues.

## **Physical Facilities/Logistics**

### **Infrastructure:**

VERC has 7-storied own building on use as its head office, training and resource centre. It has three training rooms and one counselling room and accommodation for 35 persons. Three of the training rooms, one counselling room and 8 hostel rooms are air-conditioned. All the meeting rooms are fully equipped with audio-visual appliances.

The library is maintained with computerized cataloguing system for the books. It is a valuable resource unit of the organization that has more than 3447 reference books and 817 journals and various project documents.

### **Vehicles:**

To ensure smooth running of official assignments, VERC maintains a 6-vehicle (with 2 ambulances) transport pool at its headquarters. It also has a fleet of 225 motorbikes for use at the field level.

### **Office equipment:**

One hundred twelve computers and one hundred thirty three laptops are on use in the program management of the organization. An electronic mailing system significantly enhances communication with donors and other organizations.

### **Staff of VERC:**

The organization has a good number of experienced and dedicated staff. In the reported year VERC had a total of 926 staff including 628 regular and 298 project/contract basis staff. A total of 69 staffs are based at VERC head office and the remaining 857 are involved in the programs that work under guidance of project/area offices. There are 86 Branch offices at various locations of the country. During the year, 258 staff was recruited and 170 left. VERC has a system of annual performance appraisal of staff by a committee. During this year 1 staff was promoted to higher grades.

## **Special Activities on Prevention of COVID-19 Pandemic**

### **Introduction**

The pandemic COVID-19 has spread all over the world, Bangladesh is no exception to it. The spread of the virus contamination has made all walks of people much tensed. People are dying in thousands every day. The pandemic has created health and life risk in one side, on the other hand has created extreme sufferings to the poor and marginal class people for lack of all sorts of daily earning scopes. Bangladesh Government has undertaken various measures to prevent the spread and affects of the virus. Since no curative measures have been innovated for treatment; various preventive activities have been launched by non-government organizations and individuals side by side with the government to this effect across the country. As a community development entity, VERC has implemented activities like – awareness raising on preventive measures and undertaking relief distribution activities in its working area communities.

### **Spraying of disinfectants in public places for prevention of viral contamination**

Covid-19 is a fast spreading virus which can affect human bodies and can cause damage to respiratory system and other organs in the human body and public places play an important role in the transmission of the disease. Considering this point VERC has undertaken spraying disinfectants in public places like market places as long term activity to contain the spread across its working areas spending from its own sources on urgent basis. This activity has been undertaken since 12<sup>th</sup> April last. Initially it covered Savar Upazilas' Nama Bazar, Genda Bazar, Bou Bazar and Savar Main Bazar in Dhaka district. In response to community interest and request, the activities have been expanded across the entire Upazila Unions since 16 May, 2020.

### **Campaign programme for prevention of viral contamination**

Awareness raising for prevention of Covid-19 contamination is highly important in an individual, his family members and their relatives. The virus contamination can take place from person to person very fast for which maintenance of personal hygiene, physical distancing, knowledge on immune boosting of the body along with proper practice of all these is important which is conditioned by raising awareness of the public on urgent basis. Considering this, VERC distributed leaflets among the public at the very initial stage of the pandemic in working communities spreading across 22 districts of the country through campaign. Later on with the support of EWP, SWA and Network of Networks, VERC carried out expanded program of distributing leaflets and massive awareness raising on COVID-19 spread and needed actions through the use of loud speaker in 12 rural Unions and Savar Municipal areas.

### **Distribution of sanitation and food item support packets**

All out stagnancy is widely visible in the livelihood situation across the communities because of imposition of lock down in COVID-19 pandemic. Daily wagers are no more able to make any income since industrial enterprises and business concerns are remaining closed for unknown indefinite period in the country. This has resulted in bearing the cost of daily living absolutely difficult. Savar Upazila being an industrial hot spot of Dhaka district, the intensity of the crisis has been beyond imagination among the working people living here. The poor people living on daily earnings in the municipal slums of Savar Municipality are the most vulnerable ones facing the crisis. VERC has considered their pressing demand for food support on priority basis and had to carry out food support package distribution among the needy indigenous schedule caste families of Aarapara slum and poor households living in Majidpur slum. Total coverage of households was 200. These support items were distributed with financial support of EWP, SWA and Network of Networks and each household received items like - good quality rice - 5 Kg., pulse 1 kg., soybean oil - 1 liter, onion 1 kg., the households also received a hygiene package containing hand gloves -2, masks - 4, lifebuoy soap – 3 nos., and a hand sanitizer in each hygiene pack.

This distribution program was attended by the Panel Mayor of Savar Municipality – Nazrul Islam Manik Molla, Woman Councilor Yasmin Akter Sathi, Ward Councilor (of Ward # 8) Haji Abbas Ali, Mr. Tarek Muhammad Mamtajur Rahman, General Secretary of VERC Governing Board along with Advocate Nazrul Islam, Member of VERC General Council and senior staff members of VERC. Local Govt. authorities were in close contact in respect of the activities carried out in the area.

VERC partners are coming forward with support to keep on more and more relevant activities to prevent the pandemic related hazards. WaterAid, Unicef, Save the Children and PKSf already has supported VERC in undertaking a number of activities on emergency basis.

# FINANCIAL MANAGEMENT

To ensure transparency and effective internal control systems, all of VERC transactions are made through bank accounts. VERC receives all of the grants from the donor agencies through its mother bank account of general fund. After receiving the funds, the amounts are transferred to the project bank accounts in respective project areas. The management of the organization has decentralized the signatory authority to the area staff members for smooth implementation of the activities at the field level.

## Financing

The organization mobilizes fund from both external and internal sources to meet up its program implementation costs. The external sources comprise of the contribution from the donors and government while the internal source includes earning from sale of training, sale of facility, services, publication and service charges received from Micro credit, also as voluntary contribution from staff members for staff welfare on special purposes.

## Auditing System

There is an internal audit team which reports directly to the Executive Director time to time on the basis of field findings. The audit team conducts audit in all the areas over financial management related with program implementation process on quarterly basis. External audit firm are appointed by VERC Executive Committee, the audit firms conduct professional audit as per government rules and regulations.

Finance section of VERC keeps control over financial management of VERC as a whole including Micro finance which covers budgeting, accounts keeping, banking, auditing, VAT & Taxes. VERC maintains its accounts with software based accounting system.

## The source of funds during the year based on the audit report shown bellow

Source	Amount [in Taka] 19-20	Percentage [19-20]
Donor Fund	246,737,669.00	5.08
VERC Income	1,113,063,888.00	22.91
Group Savings	422,871,197.00	8.70
Revolved Loan and other	3,075,906,555.00	63.31
<b>Total</b>	<b>4,858,579,309.00</b>	<b>100.00</b>

Source	Amount Taka	Percentage
Institution Building & Income Generation	3,743,536,821.00	92.67
Capacity Building	22,706,402.00	0.56
Assessment, Planning & Evaluation	1,505,953.00	0.04
Water, Sanitation, Health & Environment	193,341,964.00	4.79
Education & Literacy	3,148,939.00	0.08
Material Development	5,53,882.00	0.01
Disaster Management/Livelihood	4,661,656.00	0.12
Management cost	61,674,846.00	1.53
Capital Expenditure	8,714,791.00	0.22
<b>Total</b>	<b>4,039,845,254.00</b>	<b>100.00</b>

**Village Education Resource Center ( VERC )**  
**Consolidated Statement of Financial Position**  
**As at June 30, 2020**

Particulars	FY 2019-2020			FY 2018-2019
	Micro Credit	General Fund	Total	Total
<b>Property and Assets:</b>				
<b>Non-Current Assets:</b>				
Property, Plant & Equipment	82,285,507.00	195,246,501.00	277,532,008.00	281,363,462.00
Investments :	192,152,036.00		192,152,036.00	166,900,000.00
Loan to Beneficiaries :	1,964,747,281.00		1,964,747,281.00	1,777,820,110.00
Current Assets:	182,250,106.00	27,910,045.00	210,160,151.00	123,334,522.00
<b>Total Property and Assets:</b>	<b>2,421,434,930.00</b>	<b>223,156,546.00</b>	<b>2,644,591,476.00</b>	<b>2,349,418,094.00</b>
<b>A. Capital &amp; Reserves:</b>				
Cumulative Surplus	1,007,949,526.00	19,699,665.00	1,027,649,191.00	911,092,111.00
Reserve Fund	113,363,927.00	180,857,565.00	294,221,492.00	102,000,000.00
Revaluation Reserve	12,296,900.00		12,296,900.00	197,000,653.00
			-	-
B. Long Term Liabilities :	90,050,755.00	150,000.00	90,200,755.00	42,266,667.00
			-	-
C. Current Liabilities :	1197773822.00	22449316.00	1,220,223,138.00	1,097,058,663.00
<b>Total Fund &amp; Liabilities</b>	<b>2,421,434,930.00</b>	<b>223,156,546.00</b>	<b>2,644,591,476.00</b>	<b>2,349,418,094.00</b>

The annexed notes from 1.00 to 47 form an integral part of the financial statements.

SD  
Executive Director

SD  
Director, Finance

Signed in terms of our separate report of even date annexed.

Date: December 20, 2020

**Village Education Resource Center ( VERC )**  
**Consolidated Statement of Comprehensive Own Income**  
**For the year ended June 30, 2020**

Particulars	FY 2019-2020			FY 2018-2019
	General Fund	Micro Credit	TOTAL	TOTAL
<b>Income:</b>				
Service Charge Realised	-	393,707,968 .00	393,707,968.00	374,772,362.00
Training Income	2,434,130.00		2,434,130.00	825,000.00
Income from Health Service	-	-	-	-
Donation	175,450.00		175,450.00	188,277.00
Overhead Income	22,789,682.00		22,789,682.00	18,762,261.00
Interest on Bank Account and fixed deposit	102,784.00	13,807,727.00	13,910,511.00	10,485,353.00
Other Incomes	176,012.00	8,746,622.00	8,922,634.00	12,350,623.00
<b>Total</b>	<b>25,678,058.00</b>	<b>416,262,317.00</b>	<b>441,940,375.00</b>	<b>417,383,876.00</b>

Particulars	FY 2019-2020			FY 2018-2019
	General Fund	Micro Credit	TOTAL	TOTAL
<b>Expenditure:</b>				
Service Charge to PKSF		1,992,125.00	1,992,125.00	8,161,938.00
Operational cost	22,831,405.00	200,542,788.00	223,374,193.00	220,494,173.00
Training	10,482.00	3,034,716.00	3,045,198.00	5,739,328.00
Social Development Activities	185,633.00	9,477,037.00	9,662,670.00	8,166,975.00
Bank and other interest	109,588.00	62,834,674.00	62,944,262.00	48,054,740.00
Reserve for LLP, DMF and others	4,875,628.00	32,555,131.00	37,430,759.00	44,450,113.00
<b>Total Expenditures</b>	<b>28,012,736.00</b>	<b>310,436,471.00</b>	<b>338,449,207.00</b>	<b>335,067,267.00</b>
Excess of Income over expenditure	(2,334,678.00)	105,825,846.00	103,491,168.00	82,316,609.00
	<b>25,678,058.00</b>	<b>416,262,317.00</b>	<b>441,940,375.00</b>	<b>417,383,876.00</b>

The annexed notes from 1.00 to 47 form an integral part of the financial statements.

SD  
Executive Director

SD  
Director, Finance

Signed in terms of our separate report of even date annexed.

Date: 20 December, 2020

**Village Education Resource Center ( VERC )**  
**Consolidated Statement of Receipts & Payments**  
**For the year ended June 30, 2020**

Particulars	FY 2019-2020		TOTAL	FY 2018-2019
	General Fund	Micro Credit		TOTAL
<b>A. Receipts :</b>				
Opening Balance	31,883,080 .00	34,301,289.00	66,184,369.00	194,898,161.00
Receipt from Donor	218,098,905.00		218,098,905.00	232,499,562.00
Training Income	2,434,130.00		2,434,130 .00	3,019,806.00
Income from Health Service			-	26,323,978.00
Interest on Bank Account and fixed dep[osit	102,784.00	12,500,000.00	12,602,784.00	39,410,422.00
Loan Received from PKSF :		121,500,000.00	121,500,000.00	
Loan Received from Others:	674,601,146.00	391,025,000.00	1,065,626,146.00	622,283,622.00
Loan Principal Realised :		2,542,722,186.00	2,542,722,186.00	2,872,079,865.00
Member Savings and Other Collection		423,606,371.00	423,606,371.00	550,828,768.00
Service Charge Realised :		384,528,518.00	384,528,518.00	373,302,163 .00
Donation	175,450.00		175,450.00	188,277.00
Receipt from Operating Income	21,100,450.00		21,100,450 .00	68,099,395.00
<b>Total</b>	<b>948,395,945.00</b>	<b>3,910,183,364.00</b>	<b>4,858,579,309.00</b>	<b>4,982,934,019.00</b>
<b>B. Payments</b>				
Loan Refunded to PKSF :		61,116,667.00	61,116,667.00	128,825,000.00
Training Exp		2,918,643.00	2,918,643.00	4,605,739.00
Social Development Activities		11,331,758.00	11,331,758.00	2,044,652.00
Capital Expenditure	5,700.00	6,849,534.00	6,855,234.00	15,502,428.00
Loan Refunded to Others:	589,067,239.00	309,873,199.00	898,940,438.00	277,902,763.00
Loan Disbursement :		2,793,832,103.00	2,793,832,103.00	3,174,037,000.00
Member Savings and Other Refund		341,571,608.00	341,571,608.00	413,934,088.00
Service Charge paid to PKSF:		1,992,125.00	1,992,125.00	8,161,938.00
Investment		23,000,000.00	23,000,000.00	109,500,000.00
Donor Project Exp	235,570,955.00		235,570,955.00	265,338,814.00
Operating Expenses	108,265,768.00	229,087,226.00	337,352,994.00	515,642,062.00
Closing Balance	15,486,283.00	128,610,501.00	144,096,784.00	67,439,535.00
<b>Total</b>	<b>948,395,945.00</b>	<b>3,910,183,364.00</b>	<b>4,858,579,309.00</b>	<b>4,982,934,019.00</b>

The annexed notes from 1.00 to 47 form an integral part of the financial statements.

SD  
Executive Director

SD  
Director, Finance

Signed in terms of our separate report of even date annexed.

Date: December 20, 2020

## LIST OF VERC DONOR AGENCIES

SL No	Donor	Name of the Project
1	TdH Netherlands	<ul style="list-style-type: none"> <li>▪ Ending Child Labour in Bangladesh Project</li> </ul>
2	Manusher Jonno Foundation (MJF)/UKaid	<ul style="list-style-type: none"> <li>▪ Prevention and Elimination of Hazardous Child Labour Project</li> </ul>
3	Manusher Jonno Foundation MJF/Sida	<ul style="list-style-type: none"> <li>▪ “Strengthen civil society and public institutions to build community resilience to adapt climate change” (SPIBACC)</li> </ul>
4	WaterAid- Bangladesh	<ul style="list-style-type: none"> <li>▪ South Asia WASH Result Project-II, Ullapara, Sirajgonj</li> <li>▪ South Asia WASH Result Project-II, Rajarhat, Kurigram</li> <li>▪ Integrated services for apparel workers in Bangladesh</li> </ul>
5	Max Foundation	<ul style="list-style-type: none"> <li>▪ Max Value for Stunting Free Village</li> </ul>
6	Plan International Bangladesh	<ul style="list-style-type: none"> <li>▪ South Asia WASH Result Project (SAWRP)-II</li> </ul>
7	Water.org	<ul style="list-style-type: none"> <li>▪ Enabling people Towards Sustainable Safe water and Hygiene project, Phase-II</li> </ul>
8	unicef	<ul style="list-style-type: none"> <li>▪ Improved WASH Services for Rohingya Refugees in Balukhalicamp 8E and 8W in UkhiyaUpazila, Cox’s Bazar District</li> <li>▪ Implementation of Cox’s Bazar WASH Programme following Community Approaches to Total Sanitation (CATS) and Promotion of Water Safety Plans under GOB-UNICEF</li> <li>▪ Creating Arsenic Safe union with Sustainable improvement of Water, Sanitation and Hygiene in selected unions of Daudkandiupazila, Comilla</li> </ul>
9	Practical Action (Unicef)	<ul style="list-style-type: none"> <li>▪ Accelerated Sanitation and Water for All (ASWA) -II</li> </ul>
10	Practical Action (Zurich Foundation)	<ul style="list-style-type: none"> <li>▪ Zurich Flood Resilience Project</li> </ul>
11	IDCOL	<ul style="list-style-type: none"> <li>▪ Improved Cook stove (ICS) program</li> </ul>
12	GIZ	<ul style="list-style-type: none"> <li>▪ Urban Management of Internal Migration Due to Climate Change (UMIMCC) And</li> <li>▪ Urban Management of Migration and Livelihood (UMML)</li> </ul>
13	Community Partners International (CPI)-	<ul style="list-style-type: none"> <li>▪ “Emergency Response through Energy Project Activity for Newly Arrived Rohingya People in Makeshift Settlement, Cox’s Bazar District, Bangladesh Project”</li> </ul>
14	Palli Karma-Sahayak Foundation (PKSF)	<ul style="list-style-type: none"> <li>▪ Enhancing Resources and Increasing Capacity of Poor Households Towards Elimination of their Poverty (ENRICH) Program</li> <li>▪ Uplifting the Quality of the Lives of the Elderly People Programme</li> <li>▪ Micro finance Program (Jagoron, Agrosor, Sufolon, Buniad, Sanitation Development Loan Program (SDL)</li> </ul>
15	VERC Own Fund	<ul style="list-style-type: none"> <li>▪ VERC Mother and Child Hospital</li> <li>▪ Piloting of integrated program in Kaliakair</li> <li>▪ 26 ECD Centers under 13 areas of Micro finance in the country</li> <li>▪ Scholarship program</li> <li>▪ Family Health Welfare Program</li> </ul>
16	Community and VERC	<ul style="list-style-type: none"> <li>▪ Sustainable Education Program</li> </ul>

## VERC IN NETWORKS

To make program interventions under different sectors more effective and sustainable, VERC believes in advocacy and process promotion and to this effect it maintains membership with various networks/coalitions noted as follows -

Sl. No.	Title or Network/Associations/ Forum	Status	Location
	<b>International</b>		
1	Approtech Asia	Member	Philippines
2	Sanitation and Water for All (SWA)	Country Focal Point	International
3	Asia South Pacific Association for Basic and Adult Education (ASPBAE)	Member	Philippines
4	Fresh water Action Network- South Asia	Country Contact Point	India
5	Nexus Carbon for Development	Executive Board Member	Cambodia
6	Clean Cooking Alliance (CCA)	Member	USA
7	Asian Institute for Rural Development (AIRD)	Member of the Trustee Board	India
8	End Water Poverty (EWP)	Member	International
	<b>National</b>		
9	Association of Development Agencies in Bangladesh (ADAB)	Member	Bangladesh
10	Bangladesh Shishu Adhikar Forum (BASF)	Member	Bangladesh
11	CAMPE	Member	Bangladesh
12	Credit Development Forum (CDF)	Member	Bangladesh
13	NGO Forum for Public Health	Member	Bangladesh
14	NIRAPAD	Member	Bangladesh
15	Governance Advocacy Forum	Member	Bangladesh
16	Water Supply and Sanitation Collaborative Council (WSSCC)	Member	Bangladesh
17	Disaster Risk Reduction (DRR) Network	Member	Bangladesh
18	Rain Forum	Member	Bangladesh
19	Rights to Food	Member	Bangladesh
20	HEP - SREDA (Sustainable and Renewable Energy Development Authority)	Member	Bangladesh
21	Faecal Sludge Management (FSM) Network	Member	Bangladesh
22	National Sanitation Taskforce	Member	Bangladesh
23	Coalition for the Urban Poor (CUP)	Member	Bangladesh
24	Financial Inclusion Network, Bangladesh (FIN-B)	Member	Bangladesh

# BOARD OF DIRECTORS



**Syed Nurul Alam**  
Vice-Chairman



**Majeda Shawkat Ali**  
Chairman



**Mirza Tareq Md. Mamtazur Rahman**  
Secretary



**Abdul Karim**  
Treasurer



**Lt. Col. Muhammad Hussain (Retd)**  
Member



**Khondker Rebaka Sun-Yat**  
Member



**Shebika Sarkar**  
Member

## Professional Profile of General Council Members

Sl. No.	Name, Designation and phone number and email address	Profession	Member or service holder of any other NGO
1	Ms. Majeda Shawkat Ali Chairman, Board of Directors Mobile: 01819510913, 01713314837 Email: nusa_bd@yahoo.com, majeda.shawkat@gmail.com	<ul style="list-style-type: none"> <li>Executive Director, Naria Unnayan Samity (NUSA)</li> </ul>	<ul style="list-style-type: none"> <li>Member, ADAB Central Executive Committee.</li> <li>Member, Coalition for the Urban Poor (CUP) Executive Committee.</li> <li>Vice Chairman, Bangladesh Mahila Samity.</li> <li>Vice Chairman, Jatisangha Samity.</li> </ul>
2	Syed Nurul Alam Vice Chairman, Board of Directors Mobile-01711530990 Phone: 88 02 8118465 nalam8064@gmail.com	<ul style="list-style-type: none"> <li>Former Executive Director, SAP-Bangladesh</li> </ul>	<ul style="list-style-type: none"> <li>Development Activist</li> <li>Former Executive Director SAP-Bangladesh</li> <li>Former Dy. Director, SCF (USA)</li> <li>Founder of Society for Participatory Education &amp; Development (SPED)</li> </ul>
3	Mirza Tareq Md. Mamtazur Rahman Secretary, Board of Directors Mobile: 01721176263, 01942850799 Phone- 7741295, Passed away on 27 <sup>th</sup> June-20	<ul style="list-style-type: none"> <li>Rtd. Deputy Director Department of Social Welfare</li> </ul>	<ul style="list-style-type: none"> <li>Freedom Fighter</li> <li>Member CDD</li> <li>Life member Bangladesh Rtd. Govt. Employees Association.</li> </ul>
4	Mr. Abdul Karim Treasurer, Board of Directors Mobile 01819218117 Phone: 8120037 akarim.dba@gmail.com	<ul style="list-style-type: none"> <li>Rtd. Secretary, Government of Bangladesh</li> <li>Former Managing Director, MIDAS</li> </ul>	<ul style="list-style-type: none"> <li>Treasurer-SAP Board of Directors</li> <li>Board Member, MIDAS</li> </ul>
5	Lt. Col. Muhammad Hussain (Rtd) Member, Board of Directors Mobile: 01819528181 masudmannan1973@gmail.com	<ul style="list-style-type: none"> <li>Rtd. Army Officer</li> <li>Ex- Director, Pathokoli Trust</li> </ul>	-
6	Khondker Rebeka Sun-Yat Member, Board of Directors Mobile: 01819213450, 01716001179 cupbd2010@gmail.com	<ul style="list-style-type: none"> <li>Executive Director Coalition for the Urban Poor (CUP)</li> </ul>	<ul style="list-style-type: none"> <li>Member, BWHC</li> <li>Treasurer, Gram Bikash Samity</li> <li>EC Member Khulna Zella Samity</li> </ul>
7	Ms. Shebika Sarkar Member, Board of Directors Mobile: 01712620268	<ul style="list-style-type: none"> <li>Former Deputy Director</li> <li>Swanirvar Bangladesh</li> </ul>	-
8	Dr. Ahmadullah Mia Member, General Council Mobile: 01746192907 aumia1941@gmail.com	<ul style="list-style-type: none"> <li>Rtd. Prof. Dhaka University</li> <li>Professor and Dean. Faculty of Social Sciences University of Dev. Alternative (UODA)</li> </ul>	<ul style="list-style-type: none"> <li>Chairperson or Member of more than a dozen of professional bodies including Associations, Research Boards, Executive Board of NGOs, Expert Technical Committees at National, Regional and International levels.</li> </ul>
9	Ms. Tahrunnessa Abdullah Member, General Council Mobile : 01713084024 abdullah@bangla.net	<ul style="list-style-type: none"> <li>Rtd. Govt. Officer</li> <li>Freelance Consultant</li> </ul>	<ul style="list-style-type: none"> <li>Ramon Magsaysay Award winner (1978)</li> <li>Chairperson- SAP</li> <li>Vice Chairman NGO Forum</li> <li>Member BRAC Governing Body</li> <li>Member PKSF Governing Body</li> </ul>

Sl. No.	Name, Designation and phone number and email address	Profession	Member or service holder of any other NGO
10	Mr. Md. Emranul Huq Chowdhury Member, General Council Mobile- 01711564826	<ul style="list-style-type: none"> <li>Principal Officer, ANTAR</li> <li>Former Executive Director, UDDIPAN</li> </ul>	<ul style="list-style-type: none"> <li>Convenor ATSEC-BD</li> <li>Executive Board Member CDF</li> <li>Chairman BSAF</li> </ul>
11	Mr. S.M. Al-Husainy Member, General Council Mobile: 01711523410 Phone: 8114338, 8117711 husainy@bol-online.com	<ul style="list-style-type: none"> <li>Rtd. Govt. Officer</li> <li>Ex. Chairman, Public Service Commission</li> </ul>	<ul style="list-style-type: none"> <li>Chairman, Swanirvar Bangladesh</li> <li>Member-MIDAS,</li> <li>Chairman, Governing Council of Independent University etc.</li> <li>Consultant: ADB, World Bank, UNDP, UNICEF, Government of Bangladesh etc.</li> <li>Vice President, National Heart Foundation</li> <li>Member Dhaka Ahsania Mission, National Executive Committee</li> <li>Trustee, Independent University Bangladesh</li> </ul>
12	Advocate Nazrul Islam Member, General Council Mobile: 01715521795 hrdc.orgbd@yahoo.com	<ul style="list-style-type: none"> <li>Lawyer &amp; Human Rights Activist</li> </ul>	<ul style="list-style-type: none"> <li>EC Member CDD</li> <li>Secretary, HRDC</li> </ul>
13	Dr. Mohammad Alauddin Member, General Council Mobile: 01711409393 mohammadalauddin0272@gmail.com	<ul style="list-style-type: none"> <li>Former Country Representative Pathfinder International</li> </ul>	<ul style="list-style-type: none"> <li>Trustee Member, University of Asia Pacific,</li> <li>Founder, Shahatan Nesa-Nayebuddin Academy</li> <li>Member, UCEP, FDSR and Gopalpur Upazila Kalyan Samity, Dhaka.</li> </ul>
14	Mr. Shahid Hossain Talukder Member, General Council Mobile: 01715103677 shahid_talukder@yahoo.com	<ul style="list-style-type: none"> <li>Freelancer</li> </ul>	<ul style="list-style-type: none"> <li>General Member, Uddipon, CODEC, Nijera Kari and ALRD</li> </ul>
15	Dr. Hamidul Huq Member, General Council Adabar R/A, Dhaka Mobile: 01819259969	<ul style="list-style-type: none"> <li>Professor, Department of Environment and Development Studies, United International University (UIU)</li> </ul>	<ul style="list-style-type: none"> <li>Founder and General Council Member, Unnayan Shahojogy Team (UST)</li> </ul>
16	Dr. Muhammad Ashraf Ali Member, General Council Mobile:01713043325, Phone: 9880368	<ul style="list-style-type: none"> <li>Professor of Civil Engineering, BUET</li> </ul>	<ul style="list-style-type: none"> <li>Ex. Director, ITN-BUET</li> </ul>
17	Syeda Akhter Jahan Member, General Council Mob: 01738272937	<ul style="list-style-type: none"> <li>Housewife</li> </ul>	-
18	Mr. Abu Bakr Siddique Member, General Council Mobile: 01715219817, Ph. 7791850, 9130726	<ul style="list-style-type: none"> <li>Registrar (Rtd) Jahangirnagar University</li> </ul>	-
19	Mr. Murshed Alam Sarker Member, General Council Mobile:01711536531, Phone: 9121049 9137769	<ul style="list-style-type: none"> <li>Private Service (Executive Director, POPI)</li> </ul>	<ul style="list-style-type: none"> <li>Member, Society for Social Services (SSS)</li> <li>Member, SKS Foundation</li> </ul>

Sl. No.	Name, Designation and phone number and email address	Profession	Member or service holder of any other NGO
20	Mrs. Rokeya Hoque Member, General Council Mobile: 01720071412	<ul style="list-style-type: none"> <li>Teacher</li> </ul>	<ul style="list-style-type: none"> <li>Vice Chairperson, Nodi-O-Paribesh Unnayan Parishad.</li> <li>Sr. Vice Chairperson, Savar Nagarik Committee.</li> <li>Advisor, Prochesta Project, Caritas Bangladesh.</li> <li>Member, Law &amp; Order Committee, Savar Upazila Parishad.</li> <li>Member, Savar Upazila Krira Sangstha.</li> </ul>
21	Swanirvor Bangladesh Organisational Member Phone-9116808	<ul style="list-style-type: none"> <li>Social Mobilization, Micro Credit and Education</li> </ul>	<ul style="list-style-type: none"> <li>-</li> </ul>
22	Bangladesh Association for Community Education (BACE) Organisational Member Mobile: 01712152467 Phone-9345173, bacbd@gmail.com	<ul style="list-style-type: none"> <li>Non-formal Education, Skill Development &amp; Vocational Training, Social Mobilisation, Health Development, Micro-credit, Scholarship etc.</li> </ul>	<ul style="list-style-type: none"> <li>Council Member, CAMPE</li> <li>Executive Member, CODEC</li> <li>Member Secretary, Informal Sector Industrial Skills Council (IS-ISC)</li> </ul>

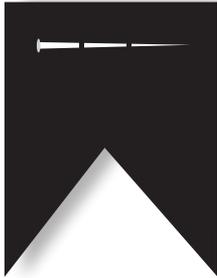
## Senior Staff Members of VERC

Md. Yakub Hossain	Executive Director	01713030885
Subash Chandra Saha	Director, Capacity Enhancement and Climate Change	01711404538
Md. Mainul Islam	Director, Life Skill Education	01715095711
Md. Masud Hassan	Director, WASH and Health	01713017064
Md. Quamrul Islam	Director, Monitoring, Evaluation and Documentation	01716049018
Ranada Prasad Saha	Director, Micro Finance	01778280200
Mustafizur Rashid Mridha	Director, Human Resource and Administration	01711181661
Md. Masud Royhan	Director, Finance	01711404519

## Acronyms

ARI	Acute Respiratory Infection
BSAF	Bangladesh Shishu Adhikar Forum
CLTS	Community Led Total Sanitation
CtC	Child to Child
CAMPE	Campaign for Popular Education
CBO	Community Based Organization
DMC	Disaster Management Committee
DPHE	Department of Public Health Engineering
DAP	Differently Able People/Person
ECD	Early Childhood Development
IGA	Income Generating Activities
IAP	Indoor Air Pollution
LC	Learning Centre
MFMSF	Micro finance for Marginal and Small Farmers
ME	Micro Enterprise
NPA	National Plan of Action
NFE	Non Formal Education
NFPE	Non Formal Primary Education
PVA	Participatory Vulnerability Analysis
PPE	Pre-Primary Education
PTPDI	Preschool Teacher Professional Development Initiative
PTA	Parents Teachers Association
PSTF	Pourashava Sanitation Task Force
RMC	Rural Micro Credit
SMC	School Management Committee
USTF	Union Sanitation Task Force
UP	Ultra Poor
WaSH	Water, Sanitation and Hygiene
WatSan	Water & Sanitation
WSTF	Ward Sanitation Task Force
WPMC	Water Point Management Committee

# CONDOLENCE MESSAGE



We in VERC deeply mourn the sad demise of Mirza Tarek Md. Mamtazur Rahman, Secretary, VERC Board of Directors, and a valiant Freedom Fighter! He has passed away on Saturday, 27 June, 2020 due to a number of old age complications. He served the GoB Department of Social Welfare as a brilliant Deputy Director. During his lifetime, he was associated with VERC for a long time. He was actively associated with a number of reputed national NGOs ; he was Vice-Chairperson of Savar Citizen's Committee and Life Member of the Bangladesh Retired Government Employees Association. As a philanthropist, expert and a humanitarian he has contributed a lot to the community through patronage to institutions to remain ever bright in the humanitarian development sector.

We all are deeply saddened with the loss of such an amiable dynamic and sincere leader. We express our deep respect to the Freedom Fighter, a humanitarian professional and a dedicated soul to the cause of the deprived! May Almighty be pleased with the departed soul and grant him peace in the life after death!!!

On behalf of VERC family,



Majeda Shawkat Ali  
Wednesday, 8 July, 2020  
Chairman  
VERC

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**VILLAGE EDUCATION RESOURCE CENTER (VERC)**

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