

# Annual Report

2020-2021



VILLAGE EDUCATION RESOURCE CENTER

# Annual Report

## *2020-2021*



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



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# Chairperson's Statement



The catastrophic situation of the previous year remained almost unchanged also during the year July 2020 – June 2021 with newer dimensions. Covid-19 pandemic though reduced its intensity in one way but the other face of the disaster retained its unruly character exerting pressure on people globally including Bangladesh. We had been waiting for an effective solution to the crisis but we are still to wait for a durable solution.

I am pleased to see the Annual Report of VERC 2020 - 2021 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. 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 more provisions for hygienic hand washing facilities in collaboration with Local Government authorities and civil society organizations. We believe that the interventions targeting the apparels workers were encouraging and timely support to resume livelihood practices. We do recall the tremendous support that we have been receiving from the partners of the NGO sector, thanks to them for their generous support!

Microfinance program has moved further to support the communities reverting to livelihood practices in fighting out the new challenges more efficiently. 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 International Bangladesh, MJF and water.org have been continued and accelerated further in the reporting period. Working for Rohingya refugees have been accelerated further to support them in their survival efforts including concerns around Covid-19.

This year also people lost friends, relatives, colleagues whom we all miss very much in our day to day life. I recall with utmost sorrow that VERC has lost a brilliant and experienced development professional Subash Saha, Director, former Training and Communication Section. He expired in the last week of August, 2020. VERC is highly indebted to him for his contributions to the organization and the NGO Sector. We all pray for peace for his departed soul and express our sympathy to the bereaved family.

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 collectively 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 to do the best possible to the marginalized people in the country.

It would be nice if we all continue extending the best possible support to the people in general moving ahead in the days to come.

A handwritten signature in black ink, appearing to read 'Majeda Shawkat Ali'.

Majeda Shawkat Ali  
Chairman  
Board of Directors  
VERC

December 2021



## Message from the Executive Director

On the occasion of presenting the year's Annual Report 2020-2021, Despite the continuity of global pandemic situation of COVID-19 the process of development interventions in respect of education, WaSH, livelihood, technology promotion, health, local governance promotion, institution building and income generating activities could move ahead in collaboration with WaterAid, unicef, SCi, Practical Action, water.org, Max Foundation, MJF, Plan Bangladesh, GiZ, CPI, TdH Netherlands, IDCOL. Most of the short span projects had to pay special attention to Covid pandemic issues and extended preventive healthcare facility installation support to vulnerable segment of population in industrial and peri-urban locations. Generous support from partners enabled VERC continuing humanitarian response to refugees from Myanmar to save life in Ukhiya camp in and expanding efforts in more Upazilas in Cox's Bazar district.

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. Education program sector suffered most during the period because of repeated lockdown in coping with intensity of the pandemic infection. Reopening of institutions still under a good number crisis issues but VERC is thankful to the partners those have come up with technical and financial support to supplement the GoB initiatives.

We are thankful to PKSF and MRA for their support to restore the strong potential of the program sector in the country. The reporting period has built confidence in VERC and the upcoming trend of growth is expected to get brighter in the upcoming year. Private Banks are also showing interest to work more with NGOs in the post-Covid restoration phase. Government Departments have been extending the required technical support to borrowers on cattle head rearing, fish culture and poultry raising. Microfinance program is now linked with education, climate change adaptation and livelihood development, health and WaSH activities and extending operational support towards sustenance.

It is indeed a matter of great sorrow to inform you that we have lost one of our beloved and hard working colleagues Mr. Subash Chandra Saha, Director, former Training and Communication Section of VERC in the night of 28 August, 2020 while undergoing treatment at a hospital in Savar. VERC is highly indebted to this brilliant training professional of the NGO sector in Bangladesh. Let us beg to Almighty solemn peace for the departed soul.

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 also recall the contributions made by the VERC Board of Directors and the General Council for their generous support. 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, 2021

# 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 been implementing activities of the following six major programs in its working areas across the country.

1. Women's literacy and Children's Education especially for the poor and disadvantaged
2. WatSan and Technology
3. Microfinance
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. Later on, the approach began to be branded 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 (3)	5	19	205	51,560
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)	65	518	3,277	2,177,667
Capacity Enhancement and Climate Change	Dhaka, Patuakhali, Faridpur (3 Districts)	4	8	28	67,252
Microfinance	Chapainwabganj, Rajshahi, Naogaon, Rangpur, Kurigram, Dinajpur, Sirajganj, Gazipur, Dhaka, Manikganj, Narayanganj, Cumilla, Noakhali, B, Baria, Chattogram, Munshiganj, Narshindi, Nilphamari, Habiganj (19 districts)	60	342	2,515	72,438
<b>Total-</b>		<b>134</b>	<b>887</b>	<b>6,025</b>	<b>23,68,917</b>

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

# Highlights of July 2020 to June 2021

## 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 program in innovative ways with support from development partners in the sector. It also allocates funds for education from its own source for children's education in the country. VERC interventions trying to supplement MDG concern - 4.

## Ongoing projects at a glance

SL No	Name of the Project	Duration	Upazila	District
1.	BGD DRESSMANN Education Project 2021	February – December 2021	Savar, Ashulia Kashimpur, Joydevpur, Tongi	Dhaka, Gazipur
2	Learning Never Stops Project	February – December 2021	Gazipur Sadar	Gazipur
3	Prevention and Elimination of Hazardous Child Labour Project	January 2019 to December 2021	Savar, Gazipur Sadar	Dhaka, Gazipur
4	Pre-Primary and Primary Education Centers under ENRICH component of Micro Finance Program	2014 onwards	Manoharganj	Cumilla
5	Piloting of integrated program in Kaliakair	2012 onwards	Kaliakair	Gazipur
7	Scholarship program	July 2009 ongoing	36	15

## 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 Sector 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 later on two hospital services have been added. 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

Particulars	Achievement of 2019-2020	Achievement of 2020-2021
No. of Projects under implementation	9	12
No. of Donors	6	5
No. of Districts covered	22	22
No. of Upazilas covered	61	65
No. of Unions covered	405	518
No. of CBOs	3,216	3277
Installation and renovation of safe water facilities	8,193	8,887
Installation and renovation of sanitation facilities	31, 331	55,933
Hygiene Promotion events organized	44,804	25,819
Water beneficiaries covered	56,211	74,271
Sanitation beneficiaries covered	159,715	285,063
Hygiene beneficiaries covered	556,340	261,384
Beneficiaries covered by Capacity Development activities	7,587	8,146
Community Mobilization activities	3,639	3,953

### Microfinance

VERC Micro Finance Program has performed 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 reducing 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) program.

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:

Particulars	Status of 2019-2020	Status of 2020-2021
No. of Branches	70	70
No. of Districts Covered	19	19
No. of Upazilas Covered	60	60
No. of Unions Covered	340	342
No. of Villages	2,497	2,515
Total No. of Group/Samity	5,360	5,138
Total No. of Members	74,532	72,438
Total No. of Borrowers	52,842	52,984
Disbursement Amount	Tk 2,973.83 Million (Tk 279,38,32,000)	Tk 3,328.03 Million (Tk 332,80,35,000)
Loan Outstanding (Portfolio)	Tk 1,964.74 Million (Tk 196,47,47,281)	Tk 2,354.28 Million (Tk 235,42,89,534)
Savings Balance	Tk 679.15 Million (Tk 67,91,52,728)	Tk 695.90 Million (Tk 69,59,07,815)
Insurance Balance	Tk 88.32 Million (Tk 8,83,23,528)	Tk 105.28 Million (Tk 10,52,85,734)
Recovery rate	99.52%	99.15%

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. 44,86,653.00 for the reporting year and the total of till date contribution stands at Tk.3,45,18,385.00.

## Capacity Enhancement and Climate Change

VERC is one of the pioneering institutions 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, 14472 participants received training on various program capacity needs. A total of 644589 participants received training since inception of the organization.

## Progress of performance at a glance:

Particulars	Status of 2019-2020	Status of 2020-2021
Contract Training	573 participants	This type of training was not possible due to Covid-19
VERC projects training	14219 participants	14472 participants

## Monitoring, Evaluation and Documentation

Since 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 interne students of graduation and masters level to undertake study on development projects under implementation in various program locations of VERC in the country.



## 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 canters being maintained. A total of 147 ECD and NFPE centres 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.	Save The Children	BGD DRESSMANN Education Project 2021	February – December 2021	Savar, Ashulia Kashimpur, Joydevpur, Tongi	Dhaka, Gazipur
2	Save The Children (CISCO)	Learning Never Stops Project	February – December 2021	Gazipur Sadar	Gazipur
3	Manusher Jonno Foundation (MJF)	Prevention and Elimination of Hazardous Child Labour Project	January 2019 to December 2021 (Actually ended earlier - August 2021)	Savar, Gazipur Sadar	Dhaka, Gazipur
4	PKSF	Pre-Primary and Primary Education Centers under ENRICH component of Micro Finance Program	2014 onwards	Manoharganj	Cumilla
5	VERC-Micro-Credit program	Piloting of integrated program in Kaliakair	2012 onwards	Kaliakair	Gazipur
6		Scholarship program	July 2009 ongoing	36	15
7	Community and VERC	Sustainable Education Program	2012 on going	Sonargaon	Narayanganj

### BGD DRESSMANN Education Project 2021

**Name of the Project** : BGD DRESSMANN Education Project 2021

**Location** : Gazipur (Kashimpur, Joydevpur, Tongi) and Dhaka (Savar, Ashulia)

**Project Duration** : February – December 2021

**Description of the Project:** The global COVID-19 pandemic has led to unprecedented levels of disruption to education, impacting over 90% of the world's student population and over 18 million learners in Bangladesh. The rapid spread of Coronavirus has forced schools to shut down from March 17, 2020; all activities came to a standstill due to the lockdown. The long-term closure of schools will have serious ramifications for the learning and development of children. Poverty among lower-class people is increasing. COVID-19 has put children's education in crisis. Even if the schools reopen, children from more vulnerable families and communities may never return to school- especially girls who were already discouraged from going to school crossed the age of puberty and cultural norms protection concerns. Each day they pass without education, these children grow more vulnerable to hunger, violence, child labour or child marriage.

Recognizing this issue is of utmost importance, VERC has undertaken the DRESSMANN Education Project 2021 in collaboration with the Save the Children; working in 25 government primary schools of Gazipur City Corporation and Savar Upazila areas since April 2021 on minimizing the learner's study gaps created by prolonged school closure and are taking 'Safe Back to School' activities so that the children can safely return to schools while continuing to practice COVID-19 preventative

measures. The project aims to support the children, families, parents, and educational institutions to restart the educational activities so that students can get back to the safest school set-up. Save the children's DRESSMANN Education Project emphasize more on interventions related to children's education continuity like conduct various activities to keep the children studying at home during school closures, to distribute education materials to keep the children mentally happy and to bring them back to school safely.

**Goal:**

Children of garments worker continue learning during COVID-19 school closure and re-enrol when schools re-open in selected areas of Savar Upazila under Dhaka district and Gazipur City Corporation.

**Objective:**

Specific Objective 1: Children are continuing their learning during school closures.

Specific Objective-2: Safe return to school where children are re-enrolled in their schools when schools and learning facilities are re-opened with proper safety and health-hygiene measures.

Specific Objective 3: Children return to learning by minimizing their learning loss and curriculum gap.

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

- Assess the households having TV, Mobile
- Mobile based messages/instructions for children to continue education from home
- Conduct home visit by trained facilitators to support learning at home
- Awareness raising about pandemic and hand washing techniques
- Orientation to selected Teachers & Head Teachers
- Teachers Outreach Call (telephone)

**Visible Outcome:**

- A daylong orientation on project beneficiary selection has been facilitated by the project staff on project beneficiary selection and submitted data in Kobo. A total of 6 Education Field Facilitators and 10 Data Collectors participated in the orientation. Of them 11 are male and 5 are female.
- After providing an orientation from the project a survey has been conducted to explore the households in the targeted community to find out the availability of TV and collect the right mobile # to push the messages. Six Education Field Facilitators and ten Data Collectors collected information from every learner's household physically and submitted it in the Kobo. The EFF and enumerators have collected 6901 learner information during the reporting period.
- All the EFF have sent mobile message and gave mobile call to the surveyed learner's parents and caregivers to share daily learners study plan and raising awareness and follow-up on children's attendance in TV and radio classes at home. The Education Field Facilitators have delivered 13500 message and mobile call among the learner's parents. A total of 13500 households received mobile message and phone calls. Of them, 8196 are female, 6804 are male, 6 disable girls and 10 disable boys.
- Learners home visit aims to provide support, instructions, awareness on using alternative learning platforms (TV, radio, mobile, internet, teachers' instructions and materials provided by school) so that children can learn properly at home guidance of parents. They covered 2778

households during the reporting period. The total number of beneficiaries covered is 6208, Of them 2088 are female, 596 are male, 1883 are girls, 1641 are boys, 6 disable girls and 10 disable boys.

- The project staff shared awareness messages on COVID-19 related health hygiene issues to children, parents and caregivers using mobile phones during the household visit. They demonstrated the proper hand washing technique and covered 9000 households during the reporting period. The disaggregated data shows 4967 are female, 4033 are male, 6 disable girls and 10 disable boys.
- Orientation for selected Teachers and Head Teachers has been organized and a total of 87 teachers from 25 schools received these orientations. Of them 18 are male 69 are female.
- Weekly telephone conversation has been organized with the selected teachers from the same community to have a supervision of children's education continuity. The project staffs called on 148 teachers of 25 schools. Of them 116 are female and 32 are male teachers.

## Munni moving towards a better life

Fatema Aktar Munni hails from Naogaon village of Tongi in Gazipur City Corporation. She is 9 years old and a student of class three at Naogaon government primary school. Poverty has been ingrained in their lives from the very beginning. Munni's mother Kamrun Nahar is a housewife and her father collects and sells waste materials. Munni is a lively, agile and vivid girl since her childhood and a talented student in her school. Her parents maintained their family very well with their limited income and they lead a happy life. Munni says she wants to be a doctor when she grows up and will treat poor and miserable people for free.

But on a sudden outbreak of the deadly epidemic Covid 19 spread around the world; all activities came to a standstill due to lockdown. At the same time the studies of children are under extreme threat as the education institutions have been closed for a long time. COVID-19 has put her education in crisis. She has engaged herself in unproductive activities due to lockdown. A significant portion of her time is spent in gossiping, playing ludu and online games and watching television. She has no attention to study and falls on irreparable damage. Munni's parents are very worried about



their daughter's backwardness in studies. They think the girl's dream of becoming a doctor will be shattered and may stop their daughter's education.

At this juncture in the country, Save the children and VERC's DRESSMANN Education Project conducted various activities to keep the children studying at home during school closures, to distribute education materials to keep the child mentally happy and to bring them back to school safely. One day her father gets a message from the DRESSMANN education project. The Education Field Facilitator is providing mobile message, phone call, session and motivational household visit in keeping the GPS children in learning process and engage them in 'Sangshad TV and Bangladesh Betar' broadcasting classes and also motivate them to follow the daily study routine to minimize the learning gaps that are created for prolonged closure due to Covid 19 pandemic.

Munni with the help of the Education Field Facilitator understands her learning gaps that were created because of school closing for round the year. She realized that there is no way to recover the study gap completely without attending the broadcasting 'Sangshad TV' classes regularly. The project staff supported her to minimize the learning gaps by following the daily study plan and making her self-motivated to be engaged in studies that she followed when the school was opened. Now she studies regularly at home and adheres to hygiene to stay safe from the Coronavirus infection. She has been continuing education at home with the help of her mother.

She is now leading a life of hopes. She is going ahead with her studies each day. She gets up very early in the morning every day. She starts her studies from 7 AM and continues up to 10 AM and 6 PM to 9 PM every day. Now, she does not want to miss the TV classes which are aired on Sangshad TV at 3.05 o'clock; she watches and practices it later. "After knowing about the severity of COVID19, my family and I are trying to be careful. It has been more than 15 months that the school is closed. I want to return to my school"- says Fatema Aktar Munni.

Munni said, "I stopped my study before the VERC apa visited our house and discussed the importance of study during the shutdown of school; my attitude to study being changed gradually with the interventions of DRESSMANN project started here."

## Learning Never Stops Project

**Name of the Project** : Learning Never Stops Project

**Location** : Gazipur Sadar

**Project Duration** : February – December, 2021

### **The Project Learning Never Stops (LNS):**

The global COVID-19 pandemic has led to unprecedented levels of disruption to education, impacting over 90% of the world's student population: 1.54 billion children, including 743 million girls. Bangladesh is facing the same problem and affected all school age children, their parents and community. Education of Bangladesh has come to a halt with the on-set of the COVID-19 pandemic, when a nation-wide school closures were declared on March 17, 2020 in alignment with the national lockdown. Overall 41.9 million children from different education system and levels have affected due to this mass closure and the government has indicated that there is almost no possibility to open up the schools though all the schools are shared with School Re-opening Guidelines and asked to be ready to open.

Since educational institutions were closed in last March, nearly 38 million students in Bangladesh have missed out on the opportunity to receive proper learning and interact with their peers, which

has affected their education experience. To help students deal with the adverse impacts of school closures, the Government of Bangladesh introduced remote learning through television, mobile phones, radio, and the Internet. But not all students have access to these resources.

Learning Never Stops (LNS) project under the Education sector of Save the Children in Bangladesh is working to ensure children's safe return to schools after reopening of the schools during COVID-19 using Information and Communication Technology (ICT) based solutions in close collaboration with the government, schools, community, and parents. The project is funded by the US based renowned technology company - CISCO. The key objectives of the project are to ensure a safe learning environment for children in schools through sensitizing schools, parents, and community; ensure children are not dropped out through attendance and performance tracking; capacitate schools to use multimedia classrooms for enjoyable, real life and remedial learning; and keep students and parents mentally well by providing MHPSS support

.The project is being implemented in Gazipur Sadar Upazila under Gazipur district. To reach the target numbers, the project will work in 42 government schools and will serve a total of 26,000 beneficiaries including children, parents, and teachers among whom number of children is 8,778 (approximately - girls 51% and boys 49%) .

### **Goal and Objective:**

The goal of Learning Never Stops project is to ensure children's safe return to school and continue learning considering the COVID-19 pandemic. To achieve the goal, the project has two major objectives:

1. To prepare children and communities for safe return to safe school environment.
2. To improve quality of education through strengthened ICT based system.

The reporting period of this progress report is – May to June, 2021.

### **Progress:**

**Contract Signing:** During this period, partnership agreement has been signed between Village Education Resource Center (VERC) and Save the Children.

**Staff Recruitment:** During this period, recruitment of the project staff has been completed (Project Coordinator, Finance and Admin Officer and 10 Education Facilitators).

**Project office setup:** A project office hired in B-35, Ward 28, Madhab Bari moor near DC Office, Gazipur Sadar and setting up completed as well as staffs is sitting there.

**Procurement:** Some of the required furniture has been procured during this period.

**Project bank account opening:** Opened STD account with Dutch Bangla Bank Ltd. Joydevpur branch for financial management purpose.

**Project Sharing Meeting and Rapport Building:** During this reporting period the Project Coordinator organized sharing meeting for rapport building with relevant government educational and administrative officials like respective Upazila Primary Education Office, District Primary Education Office, Primary School teachers and community people.

**Selection of School:** School selection was also completed for the project. The DPEO (mentioned above) helped the project staff to select targeted schools.

**Finalization of DIP:** The detail implementation plan (DIP) was finalized considering the project progress and reality.

**Staff Meeting:** A virtual staff meeting was held on 28 April, 2021. Md. Shahin Islam- PD, Ms. Zakia Sultana-Deputy Manager of SCI conducted the meeting. There was a discussion on project's goal and objectives, project implementation process; detailed activities plan (DAP), Procurement policy, procurement action plan, rules and responsibility of the staffs. In the daylong meeting there had a practice session on tab operation and data submission process.

**School list finalization and distribution:** A total number of 42 government primary schools have been selected in Gazipur Sadar Upazila to implement the project and have been distributed among ten education facilitator considering the number of students of a school and geographical location of the school.

**Foundation Training for Staff:** The project arranged a 3 days "Staff Foundation Training" for the project staff at Chhuti resort, Gazipur. A total number of 17 participants received this training. Save the Children team facilitated the training. The aim of this training was to share the project goal and objectives, DIP, the theme of Core Project components i.e. (Covid Wellbeing, SPMS App, Safe back to school, Safe learning environment at school, Importance of Education, MHPSS, multimedia classroom, Safe internet use), understand the Roles and responsibilities of EFs, MEAL and QB Standard of LNS Project. The training also discussed on how to deal with Child safeguarding.

**Tab distribution among the EF and practice SPMS:** The project will prepare its own primary beneficiary database by using SPMS app and for this 10 tabs have been distributed among the



*Hand washing practice session*

Education Facilitators. A daylong practicing session has been conducted on SPMS app and process of data submission. This database will help the project staffs to track beneficiary level progress of the project. This database will also help in different ways especially program can easily identify that resource duplication will not occur in same beneficiary. Moreover, this will help to know how many beneficiaries are working and how many have achieved from the total beneficiary in terms of providing service which will allow manager for preparing any project related report and track target wise progress.

**Material Distribution:** The project has developed a BCC materials package on raising awareness on Covid 19 pandemic, hand washing technique, also to minimize the learning gap during the school closure. After receiving the BCC material packages from the SCI the EF have started distribution of these BCC material packages among the learner's parents. The materials package includes sticker, poster, leaflet and PVC banners. A total of 2500 leaflets, 5000 stickers, 400 posters and 25 PVC banners have been distributed during the reporting period.

### **Report Building with government officials:**

In order to get active involvement of UNO, UEO and DPEO and other officials with the project, regular communication and linkage activities have been made by the project.

**Project introductory meeting with LGI representatives and household visit:** A project introductory meeting has been held with every school catchment area Union Parishads and discussed on project goal and objectives, activities, role and responsibility of union parishads to have a supervision of children's education continuity. Moreover, project Union Facilitators have visited the learner's household and shared the study plan with the learner's parents to continue education during school closure due to Covid. The project staffs visited 580 learners parent house during the reporting period.

**Monthly staff meeting:** A monthly staff team meeting is a common practice in any project. It helps higher management to establish a clear communication with the staff to maintain a proper workflow. It is necessary to do a pre-paper work for plotting the topics that are going to be discussed in the meeting. Three monthly meetings have been held during the reporting period and 36 participants attended these meetings. The discussion issues had been like - monthly progress update and challenges faced, DIP review, monthly activity plan of April, May and June 2021, HH survey and tab operation, survey data collection and prepared database, Cash call vs. planned activities and AOB.

**Way forward:** As the Director General of Primary and Mass Education do not give permission to work with the government primary school authority and students during the pandemic project is trying to work at the community level in the surrounding selected school catchment areas. Prolonged school closure for further period will impact the safe back to school activities of the project. The project is trying to prepare an alternative plan for providing more support to the children at home instead of waiting for school opening. The project staffs are doing frequent communication with the parents, school authorities and local government units to ensure their participation in the project. The project team is maintaining a strong liaison with the relevant government authorities and the timely submission and follow-up of relevant documents.

## Prevention and Elimination of Hazardous Child Labour Project

### Problem statement of the pre-project implementation stage:

According to the third national child labour survey conducted by the Bangladesh Bureau of Statistics in 2013; 3.45 million working children were 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, the tannery industry shifted from Hazaribag to Savar. So there is a huge risk involved in the population in this area children involved in the sector. The overall work environment is very bad. The workers are generally exposed to chemical spray, gas and dust, dying a chemical which is very much hazardous. There are also a large number of automobile repairing workshops where children are engaged in the most hazardous types of activities.

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

The project activities took into consideration the different impacts of child labour for both boys and girls. Boys and girls child labour has been treated equally to release them from child labour and ensure education and skill for their proper development. The non-discrimination principle was committed to be respected on gender issues during the identification of project participants and implementation of project activities. The active participation of boys and girls, women and men were aimed at various stages of the project. In special cases, a priority of skill training for IGA were 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 were taken as a central theme in all the activities implemented by the project. None of the project activities disregarded any human rights issues rather it was upheld by promoting the participation of children and adults taking into consideration their opinions and observations. Sensitization of govt. agencies and community has been enhanced to promote the rights of children and marginalized slum dwellers. Skill training and income-generating initiatives were in consideration to alleviate human suffering arising out of poverty but these were not possible after initial efforts due to Covid pandemic.

### Goal:

To contribute to prevent and eliminate hazardous child labour in selected urban areas of Bangladesh.

### Project Outcome:

- Children are withdrawn from hazardous works;
- Children withdrawn from hazardous labour are enrolled for 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 geographic coverage

SL	Name of district	Name Upazila/city corporation	Name of Union/ Ward	Number of Union/Ward	Type of Beneficiaries
1	Dhaka	Savar	Yearpur, Dhamsona	2	Working Children
2	Gazipur	City Corporation	Ward No. – 12	1	Working Children

### Target groups:

Working Children (Children engaged in selected hazardous labour, parents or guardians of working children, employers and community members.)

**Beneficiaries:** 8000.

Duration: January 2019-December 2021-Actually would be closed in August 2021

## Project Achievements/ Results

Project Results/Outcome	Achievements (up to the project end)
Children are withdrawn from hazardous works;	During the project period, 87.5% of working children left the hazardous work and placed in decent work. By the end of project duration, 1578 of working children enjoy hazards free working environment.
Children Withdraw are enrolled in formal/ non-formal education;	During the project period, 89.12% of supported working children continued their education.
Employers, government and non-government are responsive to the rights of working children;	40% Employers, government and non-government are responsive to the rights of working children
Economic vulnerability of the working children is reduced.	During the project period 34.83% of families reduced their dependency on children's income.

## Recommendations:

Child Labour is the most important issue for Bangladesh contexts where labourers are not known to factory owners and relationship with labourers not good enough; we think we have learned many more from this project and if we can even share the code of conduct then the relation between labour and owner will improve significantly.

1. Implementation of ECD centers have ensured education for a good number of vulnerable children. ECDs are thus able to protect vulnerable children from abuse, exploitation and hazards of job. All concerned stakeholders including the CPMCs have recommended widening this support.
2. In order to withdrawal of children from hazardous work, it is necessary to provide income generating training for the parents. In order to alleviate the poverty of the family, it is necessary to provide employment with financial assistance.
3. The project works in the field to implement any scheduled program; it should be implemented without any disruption. Otherwise there would be a negative impact on working with beneficiaries.

4. Developing IEC materials such as sticker with message, calendar with message, develop picture panel prove to be extremely effective. Creating a social movement to change societal attitude towards child labour developing such IEC material should be intensified.
5. Advocacy with service providers is crucially important as the duty bears has two-fold roles: providing social services and; oversight of child rights in the locality. Therefore, advocacy with local administration is highly recommended.

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

VERC is implementing ENRICH program in Laxmanpur union under Monoharganj upazila of Cumilla district. During the reporting period besides other development components 31 education centers have been set up and 800 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 of Upazila / City corporation	Name of Union/Ward	Type of Learners
1	Cumilla	Monoharganj	Laxmanpur	Children of Micro Finance Program beneficiary house holds

### Piloting of Integrated Program in Kaliakoir

Out of 10 ECD centers of last year 9 had been partially functioning in Kaliakoir. All the nine teachers were guiding 139 children. IBIG program Office in Kaliakoir continued follow-up support by observing the process in the Covid pandemic crisis period. This contact helped encouraging community people managing resources on their own to re-activate the centers paying honorarium to the teachers at an affordable rate. This initiative in the community helped the centers to be visible again with the changing situation of the pandemic and government decision to gradually open the schools and other institutions in the country. Previous year's materials that were distributed were remaining unutilized with the children during the period those are now available for starting classes for the time being.

**Present status:** Total no. of learners -139 (Boys-65, Girls-74). In response to government decision of lifting ban on regular sessions, the centers will be active with the presence of children in next few weeks.

### Scholarship program:

Under the 2020-2021 financial year scholarship programs, a total of 376 poor meritorious students have been awarded scholarship in 3 categories in 2021. Among these, 328 students of 1st year

and 2nd year HSC given stipend @ Tk. 6000/ per annum from VERC own source and 8 students of graduation/ Post graduation level medical and Engineering given stipend @Taka 36,000 each student per annum. Besides, 40 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 of program and presently the number of surviving centers have come down to 11 only. Expected to see a new start after the health crisis is over.



*Education material distribution ceremony at Upazila Pathshala Government Primary School, Gazipur*



## WASH AND HEALTH

Bangladesh with a population of 150 million, 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 nine projects with the support of six donors. VERC efforts in the sector addresses about 3 MDG targets linked with SDG target-6 where Bangladesh government is striving for achieving visible improvement.

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, 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 covered 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

S L No.	Donors	Name of the Project	Duration	Upazila	District
1.		Composite Actions for Climate Migrants in Urban Slums (CACMUS)	December 2020 to January 2024	Rajshahi City Corporation	Rajshahi
2.		South Asia WASH Result Project-II,	April 2017 to March 2021	Ullapara	Sirajganj
3.	WaterAid-Bangladesh	South Asia WASH Result Project-II	April 2017 to March 2021	Rajarhat	Kurigram
4.		Protect the workers: Integrated services for apparel workers in Bangladesh	June 2020 to May 2021	Dhaka and Gazipur	Dhaka and Gazipur
5.		Improving Access to Water, Sanitation and Hygiene Services in Communities for Apparel Workers in the Garments Industry	June 2020 to May 2021	Dhaka and Gazipur	Dhaka and Gazipur
6.	Plan International Bangladesh	South Asia WASH Result Project (SAWRP)-II	June 2017 to March 2021	Lalmohan and Charfession	Bhola
7.	Water.org	Enabling people Towards Sustainable Safe water and Hygiene project, Phase-II	October 2018 to September 2021	47 Upazilas	18 Districts
8.	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
9.		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
10.		Name of the Project: Implementation of Cox's Bazar WASH Program following Community Approaches to Total Sanitation (CATS), Promotion of Water Safety Plans and WASH in Institution	February 2021 to January 2023	Cox's Bazar Sadar and Moheshkhali	Cox's Bazar
11.		Creating Arsenic Safe union with Sustainable improvement of Water, Sanitation and Hygiene in selected unions of Daudkandi Upazila, Cumilla	February 2019 to November 2021	Daudkandi	Cumilla
12.	Practical Action	Accelerated Sanitation and Water for All (ASWA) -II	February 2019 to January 2022	Gwainghat, Dowarabazar, Baniachong	Sylhet, Sunamganj and Habiganj

## 1. Composite Actions for Climate Migrants in Urban Slums (CACMUS)

The project has taken into consideration the priorities of Rajshahi City Development Master Plan (2004-24). Project activities are aligned with environmental concerns, population growth, city services and infrastructure needs in terms of water supply and sanitation services and are expected to contribute to the overall vision of the plan. River erosion has been expressed as one of the major challenges and important parameters of city development. Slums selected for this project are on the fringes of the city and some of them are close to the river Padma. It is important to understand the political and operational relationship of several entities under the Rajshahi City Corporation. Like any other City Corporation in Bangladesh, Rajshahi City Corporation has elected Ward Commissioner for each Ward (lowest administrative jurisdiction) who plays an important critical role in the implementation of any development project in their electoral jurisdiction. They represent local authority in urban local government setting. The project has closely coordinated with Ward Commissioners to align with City Corporation's plan for low income settlements and pursue required budgetary action by City Corporation for extending to and maintaining WASH services with O&M provision. The project was intended to thoroughly review the city development plan and other regional initiatives linked with climate change to find out potential areas of collaboration for leveraging those plans with project contribution and vice-versa. Service authorities, Ward Commissioners including the City Mayor will be influenced through community engagement to take lead on mobilizing necessary support to help implement this project. A support letter from the City Corporation has been secured in support of this project

**Project Goal:** Address the problem of limited access to WASH and allied services for the internally displaced people (climate migrants) living in urban slums

### **Project Objectives:**

1. WASH deprivation reduced among climate vulnerable people in low income communities through sustainable access to resilient facilities and services.
2. Sustainable livelihood skill and opportunities increased for climate-migrants through access to microfinance services and marketable skill development.
3. Inclusive and pro-poor service delivery by the Rajshahi City Corporation and RWASA strengthened.

At the initial stage of the project we had to do some basic ground works for the project. At first we talked with the community people to know the status of water and sanitation. We also tried to know the source of income of community people as well as their income level, number of family members.

We have met with the Mayor and Counsellors of the City Corporation, representatives of community leaders and cluster leaders of RCC, authority of Rajshahi Water Supply & Sewerage Authority (RWASA). For relation building we had to visit with the Department of Public Health & Engineering (DPHE) Rajshahi. At the initial stage of the project, we discussed with the representatives of international and local NGOs, different stakeholders of Rajshahi City Corporation to discuss on the project activities.

We also got introduced with different Bank Authorities in Rajshahi City Corporation for project related financial transaction along with project related Operation & Maintenance(O & M) cost of different CBOs.

### Brochure Printing:

A tri-fold brochure on the CACMUS project was developed, designed, finalized in consultation with CBF, and printed for distribution among the key officials during project events. The brochure was an project background, approach, sustainability and development impacts among others.

### Slum Situation Analysis (SSA):

A Slum Situation Analysis (SSA) was done in May 2021 for knowing the situation prevalent in slums. As per the guideline of WAB, we collected data through questionnaire for a sample size of 144, distributed in 20 slums of RCC.

Then the data was analysed by WaterAid Bangladesh and finally we could identify the 10 most vulnerable slums for project activities out of 20 slums.

### Foundation Training:

WaterAid Bangladesh organized the three days 21- 23 June 2021 online Foundation Training for the newly appointed project staff in Rajshahi. The training was conducted online through Microsoft Teams due to COVID-19 situation.

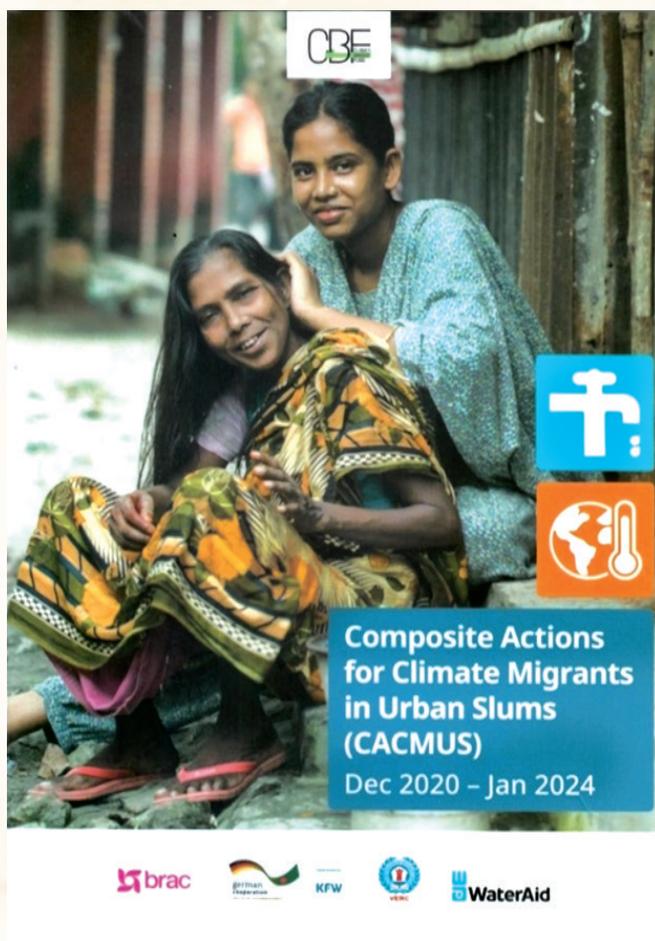
The 03-day training consisted of 18 sessions on various guidelines and topics such as Project Particulars, WASH Basics, Community Action Plan, Safeguarding, Monitoring and Evaluation, Reporting and Financial issues. The training was attended by 08 participants at Village Education Resource Center (VERC) under the CACMUS Project Office in Rajshahi.

The major areas of the discussion are as follows:

- Project Timeline
- Community Engagement
- Project Sustainability
- Risk issues
- Inception Phase
- The real slum condition
- Key drivers of model scale-up

### Challenges:

COVID-19 situation in the country got worsened so quickly, especially as northern districts were registering several cases of the fast-spreading and deadlier Indian variant. That caused imposition



CACMUS Project - Brochure

of tough measures to contain the spread suggested by the Covid-19 National Technical Advisory Committee (NTAC). Due to the alarming rate of transmission of COVID-19 in border districts, the government enforced stricter lockdown in about 15 border districts including Rajshahi. Week-by-week the situation as assessed and lockdown duration was extended, which was putting restrictions on public movement and mass gathering, with emphasis to densely populated areas. Rajshahi had higher infection rates compared to other bordering districts for a significant duration.

The inception workshop was scheduled to be held on 21st June 2021, under which all preparation was taken, however, the chief guest was the Mayor of RCC, postponed the meeting due to strict lockdown in Rajshahi. As part of the participatory community risk analysis started with the community situation analysis (CSA), upon completion of all steps, full swing activities was thought would be possible to resume. Many development organizations are providing services in RCC as per their own method.

## 2. South Asia WASH Result Project-II, Sirajganj

VERC had been implementing South Asia WASH Result project in thirteen unions of Ullapara Upazila in collaboration with WaterAid Bangladesh from May 2017 and to continue till March 2021. The main objective of the South Asia WASH Results Project (SAWRP II) was 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 was Payment by Results; 100% key programme deliverables will be achieved by June 2019 and from July 2019 was 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 was 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 was 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) aimed 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) to make the benefits long-lasting.

### **Major activities carried out during the reporting period: (July2020-June2021)**

**TW installation and platform construction:** The project staff raised awareness through facilitation on water issues which created demand among the community people to use safe water. People of the community were motivated through ignition while CSA conduction and interested to renovate their tube well that were without platform and install the tube who had no safe water source. Number of total achieved 718 improved or new tubewells over the year. out of 718 tube wells, 37 tube wells were installed and 681 tubewells renovated by constructing a platform. In this reporting year 718

number of tube wells water have been quality tested for FC and arsenic. The project has achieved 5432 number of water beneficiaries through these improved water sources.

**Hygienic latrine installation and renovation:** Union Facilitators and Community Volunteers raised awareness on sanitation issues which created demand among the community people to use hygienic latrines and also converted unhygienic latrines into hygienic. During this reporting period demand for a total of 1764 latrines achieved. Of them 222 are new latrines and 1542 are renovated.

**Hand washing device installation:** UFs and CVs have visited the project area to see the present situation of hand washing practice with soap and water at community level and also encouraged the households for hand washing facility installation. They motivated the people on hand washing with soap through facilitation while visit household and conduct CWAC. In this year, the project distributed 4500 handwashing device and installed 421 hand washing facilities to mitigate Covid 19 pandemic and covered 20234 beneficiary with these activities.

**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 a total of 16 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 the project. In order to enhance the presentation skill on hygiene promotion session focusing on hand washing given session feedback and facilitation tips to the CVs and UFs and discussed the findings in the monthly staff meeting. As a result, they are now playing their roles and responsibilities properly to improve the hand washing situation.

**Quarterly Meeting with Stakeholders:** Communication and advocacy with LGIs, upazila administration and other stakeholders was a continuous activity in this project. We are advocating with LGIs, Upazila administration and others to address marginalized and excluded people, so that they can get support from UP and other stakeholders. So, stakeholder's coordination is very essential to improve the WASH situation. Total 2 stakeholder coordination meetings have been organized and total 42 persons participated in these meetings where local MP, Upazila Chairman, Upazila Nirbahee Officer, Upazila Education Officer, UP Chairman, DPHE Engineer attended with others. All of them gave their valuable opinion to achieve the SDGs.

**Project phase out meeting:** 14 project phase out meetings were held and 411 members attended. They discussed their present WASH situation in their unions and upazila. As per the new action plan they discussed their achievement along with upcoming target and their responsibilities like monitoring, implementation and evaluation of WASH activities etc. All project documents have been handed over to them and they committed to work on WASH for achieving 100% WASH coverage in their locality.

#### **Visible Outcome:**

- Mass people even poor/ hardcore poor people showed interest to install hand washing device after attending courtyard sessions.
- Community people know how to make a cost effective device by using available usable materials. After knowing the process from project staff to make hand washing device installation became a practice in Ullapara.
- Community people are interested to buy and use SaTo pan in the area. Most of the LSA and VSC are making latrine slab by using SaTo pan in their centers.

- In the HH visit, CWAC meeting and other meetings, there is discussion on keeping latrines neat and clean and hygienic. Through effective facilitation, people comes up with a clear understanding regarding the environmental pollution through the use of unhygienic latrine as such they lose 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 the 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 people prepared by WATSAN committee and project staff. Union Facilitators are playing motivational and influential role to take decision and in preparing pro poor and ensuring maximum utilization of WASH fund.
- Visual and interactive activity like ABCDE approach is playing an effective role for hygiene promotion in project areas.
- 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.

## Role of an Imam in promoting WASH activities

Imam Md. Moniruzzaman hails from Char Mohanpur dakkhin para village Ward No 8 in Mohanpur Union under Ullapara Upazila. He is 45 years old. After completion of Islamic education he started tailoring profession alongside the role of imam at Char Mohanpur central mosque since 1993. In his childhood he wanted to do something for the well-being of the Muslim community for this he was looking for a platform. During the time of CSA conduction he was selected as CWAC Committee



Secretary in his community. He received different types of WASH related training and orientation from the project and started WASH activities at his Char Mohanpur Dakkhinpara community for improving WASH situation. At the same time he stimulated the other CWAC Committee members to do work for the sake of WASH situation improvement within their para.

Bangladesh has a Muslim majority and the character of the country is strongly marked by Islam. In rural areas, where the majority of the population resides, religious leaders or imams are considered as opinion makers. So SAWRP II decided to involve religious leaders/Imams at the time of BCD approach launching in the project in order to promote long-lasting, positive changes in attitudes and behavior related to WASH practice. From this point of view VERC invited Imam Md. Moniruzzaman to take the role of delivering sermons (Khutba) about WASH and hygiene at the Char Mohanpur central mosque in the Jumma prayer (weekly prayer on Fridays). He took this offer cordially and deliver sermons on every Friday prayer.

“I was very satisfied with the training and orientation in WASH from VERC. I was not expecting this because before coming, I thought that there was nothing I could learn that I haven’t known before. When I was selected to represent my Khutba, I was skeptical about coming. But, the training on water and health touched me deeply and I have learned new facts and ideas that I can use in Khutba. I have now been teaching about water and health in Friday prayer for an entire year. Thanks to VERC training staff who can live longer now in Ullapara,” said Imam Md. Moniruzzaman.

Moreover, he mentioned the well-being and best interests of the community laying emphasis on working together. When any Imam takes the lead and talks about hygiene and sanitation, the people, at least in the congregation, will listen to him. I’ve seen many behaviour changes taking place much faster and more sustainable since religious leaders have been involved. Imam Md. Moniruzzaman delivers his sermons with messages on hygiene and hand-washing in his congregation of almost 150 in Jumma prayer at Char Mohanpur central and other mosques still now.

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

South Asia WASH Result project-II was under implementation in seven unions of Rajarhat Upazila in collaboration with WaterAid Bangladesh from May 2017 and ended in March 2021. The main implementation strategy of the project was Payment by Results; 100% key programme deliverables were achieved by June 2019 and from July 2019 efforts were focused on sustainability of project achievements. Basically, this project has been implemented through CLTS approach with limited subsidy to address the needs of Sustainable Development Goals (SDGs).

#### **Goal:**

The overall goal of the project is to contribute to improved human wellbeing and dignity of disadvantaged people in Rajarhat Upazila under Kurigram district through improved WASH access.

#### **Objective:**

The main objective of the South Asia WASH Results Project (SAWRP II) is to reach people specially with poverty and marginalization having poor 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 long.

### Major activities carried out during the reporting period: (July2020-June2021)

All the work that has been done during the reporting period are CBO meeting, Stakeholder meeting, Union WATSAN committee meeting, Ward WATSAN committee Meeting, HP session, HH Visit, Reported option repaired, Billboard installation, Disinfection of Water and Sanitation option, Latrine repair and installation, WP repair and installation, Hand washing device installation and repair and Project phase out meeting at Community, Ward, Union and Upazila levels.

### Visible Outcome:

The project has been successfully completed. All reported options are being used effectively. The incidence of water and fecal-borne diseases in beneficiaries is gradually decreasing.

### Now there is significantly low cost of medication compared to previous ratio, Abdul Mozid is repaying the loan installment with that money.

Food is needed to survive. Similarly, a healthy environment is necessary for healthy living. Healthy environment means at least a hygienic latrine, safe water and the practice of hygiene. In our less developed country, many people have the idea that hygienic latrine, safe water and the practice of hygiene are only for the rich, because the poor don't have the money to do these things. But this idea was proved wrong by Abdul Mozid of Dinamaster Para under Sadar Union of Rajarhat Upazila under Kurigram district.

From the beginning of the South Asia WASH Result project-II, PRA tools have been exercised in this community. According to the social map, they had no hygienic latrine, no hand washing device and no tube well with platform; they have been using an unhygienic latrine. He had no idea on hygienic latrine and critical times of hand washing. VERC started courtyard session after the base information had been collected in this spot. His wife Saleha Begum, is an active participant in the courtyard session. The first session had discussion on hygienic latrine use and the second session discussed on the importance of hand washing. After the session, his wife could understand they

need to have a hygienic latrine and a hand washing device. She discussed with her husband about the latrine & HW device. Her husband also agreed to convert their unhygienic latrine into a hygienic one with the technical support of VERC. They repaired the latrine at a low cost. After some days they installed a hand washing device made of drum with tap. That's how they used it for one year and when they got the benefits well, they realized the importance of using it and decided to install improved latrines. But they were worried because of how would they manage the needed amount of money for the purpose. VERC staff Khadija Begum listened to their situation and advised them to take a loan from Grameen Bank. Having the loan they installed an offset



*Abdul Mozid is showing his pass book*

latrine with a ceramic pan. They are feeling very comfortable now by using that latrine. Earlier, he had also renovated his tube well platform.

At present, Abdul Mozid's family has a hygienic latrine, a tube well with platform and a hand-washing device. In a word, his family is now leading a healthy life and his family is the best family in the neighborhood.

When asked about Abdul Mozid's feelings, he said, "by the grace of Almighty, I am very fine, I am healthy. Everyone in my family is now living well. I have built a latrine with loan money. I have also repaid that loan. I have taken a loan again to build a house. Now I can repay the loan installments with the money which was supposed to be used for buying medicine earlier."

Finally, Abdul Mozid thanked VERC for guiding him wisely in right time.

#### **4. Protect the workers: Integrated Services for Apparel Workers in Bangladesh**

'Protect the workers: Integrated services for apparel workers in Bangladesh' project was initiated amid severe COVID-19 shock to textile and RMG sector in Bangladesh. With an aim to improve living standards along with the health and well-being of vulnerable apparel industry workers, the project executed some critical interventions including WASH infrastructural development and awareness building. Both the types of interventions have resulted in capacity building of the targeted communities in improved hygiene practice. By improved sanitation and access to clean water, living standard of RMG workers have also been uplifted.

Expected changes in hygiene practice is very much significant at the family and community level including children, women and men. It is mentionable as an example that Sanitary Napkins are now available at the local grocer's shop in meeting the needs of women RMG workers. This could be measured as an impact of the project.

Target groups although were busy with their jobs, gave enough time and took part in the project activities spontaneously as they realized the benefit of the project. Project team members were flexible in matching time with the beneficiaries whether it was holiday or in the evening. Local Administrative bodies were also engaged into the process.

Finally, the project could reach its goal of improved living standards along with the health and well-being of vulnerable apparel industry workers in time.

##### **Goal:**

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

##### **Objective:**

Objective of the project is to improve living standards along with the health and well-being of vulnerable apparel industry workers. Major purpose of the project is to improve hygiene practices including WASH among the garment's workers of the area.

Major activities carried out during the reporting period: (July2020-June2021)

- **Rapid Assessment**

A rapid assessment was done at the beginning of the project to select 19500 direct beneficiaries, 100 campaign spots, 80 hand-washing points and 2 health centers. This assessment was carried out in the respected 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.

- **Engagement with local Administration:** With an aim to ensure better coordination with Government's ongoing COVID-19 response and to avoid overlapping, the project engaged local Administrative bodies in the project. Ward Councilors (of Municipal area), Union Parishad (UP) Chairmen, UP Members and Health Officials were informed time to time. Their opinions were also taken for area and beneficiary selection. Local Administration installing also took part in the activities like Hygiene Kit distribution, Inauguration of WASH Block and Hand Washing devices, Information Boards etc. Such engagement helped in smooth operation of the project and will also play a role in the sustainability of the project.
- **Distribution of hygiene kits:** 29300 Hygiene Kits were provided to the women Garments workers that brought about a change in their hygiene practices. Some of the materials like Sanitary Napkin, Hand Sanitizer they got to use for the first time in their life. Knowing the benefit and comfort-ness of these kits, women have become habituated in use of those kits regularly. Most of them are now purchasing from the open market on their own.
- **Installation of hand washing devices at community/ strategic locations and healthcare centers:** Hand washing devices were very much effective in fighting against Coronavirus infestation in communities. In all 123 Hand washing devices at the strategic points and 02 at the Upazila Health Complexes provided for people's easy access to frequent washing with clean water and soap. Around half a million people got benefit from these devices so far.
- **Improvement of safe water supply, sanitation, and hygiene services in RMG workers community:** This was another important activity in achieving the project goal and sustainability of hygiene practice target communities. The project improved a total of 4765 Sanitary Latrines with bathing and washing facilities. It seems very much modern and lucrative to the community as many of them used a tiles-floored toilet for the first time.
- **Hygiene promotion and awareness raising on COVID-19:** Increasing people's knowledge on Hygiene promotion was a vital strategy of the project that will continue generation to generation for retaining proper Hygiene practices. The project took various activities like distribution of leaflet and sticker, dissemination of awareness message using mike, Billboard and message board installation, telecasting of audio-video awareness messages through cable network, organising folk song, small group discussion on Sanitary Safety Plan and Water Safety Plan for hygiene promotion and awareness raising on COVID-19. Around 1.15 million people were reached through the activities.

In order to achieve the goal of hygiene practice and awareness raising on COVID-19 among RMG workers and their family members, various activities have been implemented in selected communities as per the action plan. Description of the achievements and activities being furnished below:

- **Number of hand washing device installed at public places**

Area	No. of hand washing stations	Direct beneficiary	Indirect beneficiary
1. Dhamsona	42	24557	24557
2. Ashulia	40	28292	28292
3. Gazipur C/C	28	14163	14163
<b>Total</b>	<b>110</b>	<b>67012</b>	<b>67012</b>

**Installation of hand washing device at community/ strategic locations and healthcare centers:**

Hand washing devices were very much effective in fighting against Coronavirus infestation among the community. Installed 110 Hand washing devices at the strategic points and 02 at the Upazila Health Complexes provided for people's easy access to frequent washing with clean water and soap. Around half a million people drawing benefit from these devices till the report so far. The hand washing stations provided community people with a new experience of repeated hand washing with soapy water. Around 67012 direct beneficiaries are using hand washing stations regularly. Such hygiene practice will last long as a good habit among the people in coming days.

**Distribution of Hygiene Kits.**

**Area wise distribution numbers:**

Area	No of hygiene packages	Direct beneficiary	Indirect beneficiary
1. Dhamsona	6154	6154	24616
2. Ashulia	6300	6300	25200
3. Yearpur	1700	1700	6800
4. Gazipur C/C	5849	5849	23396
5. Narayanganj	8300	8300	33200
<b>TOTAL</b>	<b>28300</b>	<b>28300</b>	<b>113200</b>

A total of 29300 Hygiene packages with necessary kits have been distributed among the female RMG workers. Recipients were selected earlier through door-to-door survey with confirmation of job identity. Enlisted female RMG workers were invited to selected locations and dates for hygiene kit distribution maintaining social distance. Producers did not have the money they needed, especially after the lockdown situation when everything started to be normal. They also reported that the

A hygiene package contained the following items:

- Bath soap (100 gram each) : 3
- Laundry soap (100 gram each) : 3
- Sanitary napkin : 3
- Reusable face mask : 4
- Hand sanitizer (50 ml): 1
- Toothpaste (family size) : 1
- Bleaching powder : 500 grams
- Leaflet and stickers with Covid related message



*Distribution of hygiene kits among the garments workers at Ashulia*

quantity of health/hygiene materials were not enough for the family for about three months. Through these hygiene kits, poor RMG workers and their family members have become habituated with the use of materials and benefit in terms of protection against disease contamination. Family members are counted as indirect beneficiaries.

### Community cleanliness campaign

Densely populated low-income areas where RMG workers mostly live were more vulnerable to spreading COVID-19 virus due to their living environments and sharing nature of water, sanitation and other services; so, the project undertook a continuous disinfection process in the field with bleaching powder solution. We have completed forty (180) cleaning campaigns in June 2020 to



*Spraying of disinfectants in communities to prevent Coronavirus infection.*

August 2021. What we did in the cleaning campaign, we have cleaned the courtyards, drain and common toilets through this initiative. Also, we made the community people aware about regular cleaning of the courtyards, drain and toilets clean and tidy and throwing dirt in the designated places. The contract for the task is between the homeowner and VERC office, where both the parties pay the cleaning staff equally.

- **Number of hand washing device installed at households.**

Through this project so far 12 hand washing devices have been installed at household level. In fact, it is a part of Wash Point, the hand washing devices have been installed for the convenience of people in communities for washing hands.

Total Plan	Achievement	Beneficiary Covered
12	12	3108

- **Number of water facilities renovated at household level.**

We are working to provide safe water for people deprived of improved sanitation in line with WaterAid Bangladesh goal. Arrangements have been made to make safe water available at each Wash point. The project has installed 08 safe drinking water sources.



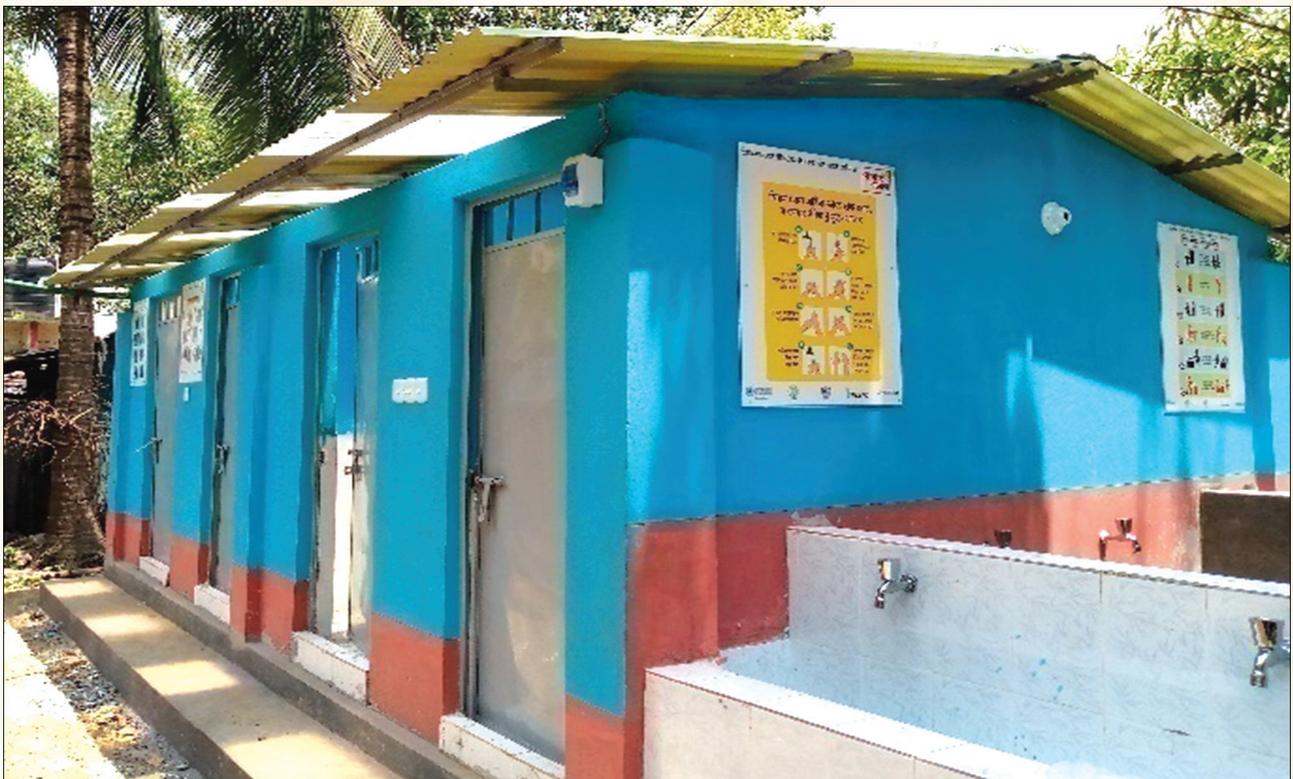
*Practice of hand washing for 20 seconds*

**Number of improved latrines installed at households**

The project has installed a total of four new washing facilities for the common people of the community. The previous infrastructures were of very poor quality so those were demolished to rebuild.

**COVID-19 message leaflet, pamphlets distributed**

In every house or organization in the target areas of work, distributed stickers with the Corona focused hygiene etiquette as sticker. So far, we have affixed 65000 stickers in the project areas. Distributed 14600 more leaflets in packets of hygiene kits.



*WASH block constructed in Kashimpur landless people's cluster*

## Number of awareness raising audio-visual campaign broadcasted through local cable networks

We have signed an agreement with local cable operator to disseminate COVID-19 related awareness clips on cable network. A total of 4 audio visuals and 1 folk song related to COVID-19 awareness being disseminated daily in the local cable network starting from June 2020. It is an ongoing work that continued until May 2021.

## Number of Awareness raising message boards installed for display at public places

These message boards were installed to ensure visibility to the mass people and prompt them to wash their hands regularly. Hopefully these message boards will play a leading role in building a positive attitude for maintaining hygiene behavior in community people. We have installed awareness message boards at various spots nearby the wash facilities, the number of which is so far such as SSP new, SSP old, WSP, Hand washing Step and critical time messages.

**শ্রোতৃকী দ্যা ওয়ার্কস-ইন্টিগ্রেটেড সার্ভিস ফর অ্যাপারেল ওয়ার্কস-কোভিড-১৯** **ধামাও করোনো**

**নিয়ম মেনে সঠিক ভাবে হাত ধোব, সবসময় জীবাণু মুক্ত থাকব**

১. দু'হাতে পানি নিয়ে ডিগন্তে মিন
২. কানো করে দু'হাতে সবান মেখে মিন
৩. দু'হাত মাঝে আনেকভাবে ফেনা তৈরি করুন
৪. দু'হাতের আঙুলের ফাকে ফাকে কানো করে মনুন
৫. দু'হাতের তালু ও নখ আনেকভাবে পরিষ্কার করুন
৬. দু'হাতের তালু ও নখ আনেকভাবে পরিষ্কার করুন
৭. পরিষ্কার পানি নিয়ে হাত ধুয়ে মিন
৮. বায়োসে শুকিয়ে মিনে আশাবার দু'হাত এখন জীবাণুমুক্ত

World Health Organization Bangladesh, ICDDR,B, VERC, WaterAid



**Collective Impact on Future of Work in Bangladesh**  
হাত ধোয়ার গুরুত্বপূর্ণ সময়

১. হাত ধোবে কোনোর পথে হাত ধোবে পথে
২. ইটি হা হাতী মেডারি পু
৩. টানলেই হেডার টানলেই লেড
৪. পিচের পাতালার পালান লায় পিচের হাওড়ানপু আলা
৫. পিচের পৌর কামার আলা
৬. হাতের মাঝে হাতের পরিষ্কারের আলা

World Health Organization Bangladesh, ICDDR,B, VERC, WaterAid, IFA Foundation

**শ্রোতৃকী দ্যা ওয়ার্কস-ইন্টিগ্রেটেড সার্ভিস ফর অ্যাপারেল ওয়ার্কস-কোভিড-১৯**

**নিরাপদ স্যানিটেশন পরিকল্পনা**

করোনা রোগ (X) **করোনা রোগ (✓)**

১. স্যানিটেশন স্থান থেকে দূরে থেকে স্যানিটেশন করুন।

২. স্যানিটেশন স্থান থেকে দূরে থেকে স্যানিটেশন করুন।

৩. স্যানিটেশন স্থান থেকে দূরে থেকে স্যানিটেশন করুন।

৪. স্যানিটেশন স্থান থেকে দূরে থেকে স্যানিটেশন করুন।

৫. স্যানিটেশন স্থান থেকে দূরে থেকে স্যানিটেশন করুন।

৬. স্যানিটেশন স্থান থেকে দূরে থেকে স্যানিটেশন করুন।

৭. স্যানিটেশন স্থান থেকে দূরে থেকে স্যানিটেশন করুন।

৮. স্যানিটেশন স্থান থেকে দূরে থেকে স্যানিটেশন করুন।

৯. স্যানিটেশন স্থান থেকে দূরে থেকে স্যানিটেশন করুন।

১০. স্যানিটেশন স্থান থেকে দূরে থেকে স্যানিটেশন করুন।

World Health Organization Bangladesh, ICDDR,B, VERC, WaterAid FOUNDATION

**শ্রোতৃকী দ্যা ওয়ার্কস-ইন্টিগ্রেটেড সার্ভিস ফর অ্যাপারেল ওয়ার্কস-কোভিড-১৯** **ধামাও করোনো**

**করোনা প্রতিরোধে টয়লেট নিরাপদ রাখার উপায়**

১. টয়লেটে আসার আগে হাত ধোবে
২. স্যানিটেশন স্থান থেকে দূরে থেকে স্যানিটেশন করুন
৩. টয়লেটে আসার আগে হাত ধোবে
৪. টয়লেটে আসার আগে হাত ধোবে
৫. টয়লেটে আসার আগে হাত ধোবে
৬. টয়লেটে আসার আগে হাত ধোবে

World Health Organization Bangladesh, ICDDR,B, VERC, WaterAid

**শ্রোতৃকী দ্যা ওয়ার্কস-ইন্টিগ্রেটেড সার্ভিস ফর অ্যাপারেল ওয়ার্কস-কোভিড-১৯** **ধামাও করোনো**

**করোনা প্রতিরোধে খাবার পরি নিরাপদ রাখার উপায়**

১. খাবার পরিষ্কার করে খাবার
২. খাবার পরিষ্কার করে খাবার
৩. খাবার পরিষ্কার করে খাবার
৪. খাবার পরিষ্কার করে খাবার
৫. খাবার পরিষ্কার করে খাবার
৬. খাবার পরিষ্কার করে খাবার
৭. খাবার পরিষ্কার করে খাবার
৮. খাবার পরিষ্কার করে খাবার
৯. খাবার পরিষ্কার করে খাবার
১০. খাবার পরিষ্কার করে খাবার

World Health Organization Bangladesh, ICDDR,B, VERC, WaterAid

COVID-19 and WASH related awareness raising leaflets for distribution

## Challenges encountered

During the project period, following challenges were faced:

- Repeated lockdown, movement restriction and unavailability of transportation
- Management of hygiene pack distributions- listing workers, distribution modalities
- Ensuring inclusive WASH facilities to address the needs of all people
- Managing safety during movement and field level interactions
- Building rapport with communities during the pandemic and reaching the target people
- Obtaining FD-7 approval from NGO Affairs Bureau.

The Project undertook several initiatives as sustainability measures which include:

- a. Formation and orientation of WASH Management Committee (WMC) at the community level. Committee members are responsible for maintenance of WASH Blocks, Hand washing devices, Billboards & message boards. They are also operating hygiene campaign in respective area periodically. WMC will also solve problems relating to the project initiatives that may arise in future.
- b. Community contribution was ensured in WASH Block construction works which established their ownership that will work for long.
- c. Organised Operation & Management Training for caretakers. Two caretakers, male and female were selected by each WASH Management Committee in each block for WASH Block maintenance. After providing training, they are now operating respective WASH Blocks regularly. The system will keep the infrastructures functioning for long.
- d. Engaging local administrative bodies like Ward Councilors of Poursava, Union Parishad (UP) Chairmen and Members, UP Secretary, Government Health Officials.
- e. Finally, according to the Exit Plan, we arranged community meeting, handed over the structures through a written agreement between WMC and VERC.

## 5. Improving Access to Water, Sanitation and Hygiene Services in Communities for Apparel Workers in the Garments Industry

COVID-19 represents a severe shock to Bangladesh's textile and ready made garment (RMG) sector, the engine of the nation's economy, is suffering significant losses with disruptions in both supply and demand. The immediate risk to the RGM workers' income is compounded by systemic weaknesses in essential services including water and sanitation, and healthcare. In this backdrop, with the financial and technical support of WaterAid Bangladesh, Village Education Resource Center (VERC) has introduced a project namely 'Improving access to Water, Sanitation and Hygiene Services in Communities for Apparel Workers in the Garments Industry' in Gazipur district in November 2020. The overall objective of the proposed project is to improve living standards along with the health and well-being of vulnerable apparel industry workers.



Major purpose of the project is to improve hygiene practices including WASH among the garments workers of the area.

**Objective:**

The overall objective of the project is to improve the living standards along with the health and well-being of vulnerable apparel industry workers. Major purpose of the project is to improve hygiene practices including WASH among the Garments workers of the area.

Major activities carried out during the reporting period: (July2020-June2021)

**Primary data collection**

Primary data was collected from the community people using prescribed format. Several Focus Group Discussions (FGD) and Key Informant Interviews (KII) were also conducted to learn about people’s perception and data validation. Information was collected from different group of people i.e. Local ward secretary, garments workers, businessmen, local elites, students etc. The project team conducted 20 KIIs and 6 FGDs and number of household surveys during this reporting period and prepared the report of community situation analysis as well.

**Organize Community miking**

Plan for the project period	Plan for November '20- June'21	Achievement as of June'21	Remarks
04	03	03	Ongoing

Awareness campaign on COVID-19 through miking /loudspeaker use is one of the core components of the project. Miking was conducted to create mass awareness on COVID-19 pandemic related hygiene practice in the project locations. Wearing mask, maintain social distancing, hand washing with soap etc. was promoted in communities. In addition with miking, COVID-19 awareness related leaflets were also distributed among the mass people. During the reporting period, the project has completed 04 community miking activities in the project areas.

**Staff capacity building and project planning workshop**

A three days’ staff capacity building on WASH and COVID-19 related issues and project planning workshop was organized in 24-26 January 2021 in Chhuti resort, Gazipur. In addition, safeguarding and communication related sessions were also conducted. The event was very participatory and provided lots of opportunities to enhance skill of the project staff. The sessions were mainly facilitated by the resource persons from WaterAid Bangladesh



*Miking at community level*

## Installation of hand washing stations at strategic locations in communities

Plan for the project period	Plan for November 20 - June'21	Achievement as of June'21	Remarks
08	08	08	Completed

We installed 08 hand washing stations during the reporting period at strategic locations of the communities and continued follow up with the communities to ensure regular O&M of those stations. Community people expressed satisfaction and they are regularly using those facilities while leaving home and on return. Availability of running water, soap and drainage facilities have been ensured by engaging the community people. People have welcomed these devices and there has been a positive change in terms of increasing hygiene practice in the communities.



Community level disinfection activities for prevention of Covid-19

## Community cleanliness campaigns

Densely populated low income areas where RMG workers mostly live are more vulnerable to COVID-19 virus spread due to their living environments and sharing nature of water, sanitation and other services; so, the project undertook a continued disinfection process in the fields with bleaching powder solution. In the cleaning campaigns, we have cleaned the courtyards, drain and common toilets. Also, we made the community people aware about keeping the courtyards, drain and toilets clean and tidy and throwing wastes in the designated places. During the reporting period, we have completed 12 community cleanliness campaigns.

Plan for the project period	Plan for November '20- June'21	Achievement as of June'21	Remarks
20	14	14	Ongoing

## Installation of billboard at public places

Plan for the project period	Plan for November '20- June'21	Achievement as of June'21	Remarks
04	04	04	Completed

We set up 4 billboards in the reporting period with messages about regular hand washing with soap and water, especially in six critical times, proper use of using masks and steps to disinfect the masks. These billboards were installed to ensure visibility to the mass people and prompt them to wash their hands regularly and use masks when they are out of home.

## Hygiene message dissemination through cable network

We signed an agreement with local cable operator to disseminate COVID-19 related awareness clips on cable network. A total of 4 audio visuals and 1 folk song related to COVID-19 awareness



*Covid-19 awareness promotion through billboards*

were being disseminated daily on the local cable network starting from January 2021. We followed up with some of community members and they were happy with the contents of hygiene messages. Even they are maintaining hygiene practices learned from the cable network.

### **Orientation on Infection Prevention and Control (IPC) for the healthcare professionals**

A day long orientation on Infection Prevention and Control (IPC) for the healthcare professionals was held on 17 February 2021 at the ground floor of VERC Project Office, Gazipur. Dr. Md. Khairuzzaman, Civil Surgeon of Gazipur was present in the event as Chief guest whereas Dr. Md. Rakib, Resident Medical Officer of Shaheed Tajuddin Medical College, Gazipur was present as special guest. A total of 17 healthcare professionals including doctors, nurses etc. from different government and private healthcare centers participated in the event. Representatives from WaterAid Bangladesh facilitated the orientation event.

The event started with self-introduction by participants. Mr. Babul Moral, Project Manager of VERC delivered welcome speech outlining the project objectives. Later Dr. Akter Jahan Fadia Sultana and Dr. Nurullah Awal from donor agency, WaterAid Bangladesh facilitated the sessions of the orientation. The Standard Operating Procedure (SOP) for healthcare centers during the Covid-19

was discussed with high importance in the event. Participants were able to learn the process to prepare “disinfectant” for home settings from the session. Besides, use of masks and proper hand washing were other topics of discussion in the event. Participants were really happy with session contents and shared their commitments.

### Installation/ Renovation of WASH facility at community level

Plan for the project period	Plan for November'20- June'21	Achievement as of May'21	Remarks
10	04	04	Ongoing

In most cases, garments workers are deprived of improved WASH facilities at community level. Existing WASH facilities for the garments workers are inadequate and the quality of the facilities is not that good. Even they need to wait in long queue for using the WASH facilities, especially in the morning and evening before and after office hours respectively. So, the sufferings of people, especially the female are miserable. To address the challenges, the project has started constructing/ renovating community toilets with separate female chambers enabling them to safely manage their menstruation along with sanitation. Besides, caretakers will be selected from the respective communities and trained for maintaining hygiene inside the constructed facilities. During the reporting period, 02 WASH blocks were completed at community level.

#### Major Challenges

- Rapport building with stakeholders was truly challenging because people were a bit panicked to meet someone unless there was any urgency during the COVID-19 pandemic
- Garments workers are busy whole day for their livelihood, so, organizing cleanliness campaigns, engaging them was difficult especially at the initial stage of the project
- Availability of suitable land for both hand washing device and WASH blocks were tough because land in Gazipur is very costly

## 6. South Asia WASH Result Project (SAWRP)-II

The “South Asia WASH Results Project II” was under implementation by Village Education Resource Center (VERC) in Charfassion and Lalmohan Upazilas of Bhola District under Barisal Division. The Project aims were to deliver sustainable access to safe water and sanitation and encourage the adoption of basic hygiene practices by:

- Supporting communities to improve their own sanitation.
- Motivation to community people to install sustainable hand washing device.
- Safe drinking water facilities
- Using the Community Led Total Sanitation (CLTS) approach to motivate and empower people to install latrines.
- Delivering accessible hygiene messages at community level on hand washing with soap at five critical times.
- Supporting the local Sanitation Entrepreneurs to develop their markets and supply chains for sanitation materials;
- Delivering the hygiene message through BCC session such as staging drama, courtyard session, HH visit, mosque/temple session etc.

### **Major activities carried out during the reporting period: (July2020-June2021)**

- Latrine renovation
- Water point renovation
- Hand washing device installation
- Hygiene kit distribution
- HP session facilitation
- Sanitation month and global hand washing day observation
- Workshop with different stakeholders
- Meeting with sanitation workers
- Meeting with local sanitation entrepreneurs
- Phase out workshop at upazila and union levels

### **Visible Outcome:**

- 62566 people using 12381 renovated hygienic latrines
- 177981 people are practicing hand washing in 5 critical times with 34592 installed Hand washing devices
- 2886 peoples are collecting safe water from 30 renovated DTWs

## **7. Enabling People Towards Sustainable Safe Water and Hygiene Project, Phase-II**

After successful completion of 1<sup>st</sup> phase of the project, the 2<sup>nd</sup> phase was started from October-2018 and it will end in September-2021. With the support of water.org the program was implemented in areas of 70 Microfinance program branches under 47 Upazilas of 18 districts of the country. The main objective of the project is empowering people with access to safe water and sanitation through affordable financing. VERC has taken initiative to ensure the sustainable WASH services for the poor and disadvantaged people of the community. The program followed the integrated approaches and definitely WASH right be established through this processes. People of all walks of life especially poor and marginalized men, women and children will be involved in the program activities. The beneficiary's knowledge and skill will be enhanced through formal training. The target beneficiaries are availing the financial support to install water and Sanitation facilities at household level according to their need and capability. Through implementation of the program, environment pollution will reduce and increase healthy environment, which will help to reduce poverty and help improve national health. 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 is designed to provide financial and technical support to 52000 households reaching 234000 beneficiaries ensuring access to safe water and adequate sanitation facilities. The project has been providing hygiene education; the people had made tangible improvements in their household as a result of the education. The project is imparting training for capacity development of staff as well as beneficiaries. The project is giving emphasis to establish linkage with local administration, representatives of LGIs for sustaining the program. The main thrust of the program is to establish sustainable water and sanitation facilities by creating demand.

**Goal:**

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 location of the selected project areas.

**Objectives:**

- Increased awareness on hygiene practice and promoting personal hygiene habits at community level leading to demand creation for safe water facilities and hygienic latrine installation, use and maintenance on a sustainable basis
- Establish linkage with microfinance entities for assistance
- Trial out Single loan provision for group benefits where there is suffering due to inadequate and poor WASH facilities.

Major activities carried out during the reporting period: (July2020-June2021)

Activities	Target	Achievement	Remarks
Hygiene awareness session with beneficiaries	1416	1416	13442 Participants
Training to local entrepreneur ( Batches)	4	4	40 Participants
Program campaign (Events)	3	3	640Participants
Observe sanitation month ( Events)	47	47	47 Upazila
Water facilities installation ( House hold level)	7350	7307	32882 Beneficiaries covered
Sanitation facilities installation ( Household level)	10970	10960	49320 Beneficiaries covered
Observe World environment day	47	47	47 Upazila

**Visible Outcome:**

Beneficiaries have been sensitized on WASH benefit

Access to safe water and safe sanitation support has been extended to the target beneficiary households

Beneficiaries are practicing the personal hygiene in their daily life

Ensured WASA product quality and establish linkage with supply chain

Ensured women participation in decision making process at household level

Social dignity of beneficiaries enhanced through good environment

Coordination with local administration, Local government and others stakeholders have been established to sustain changes.

## 8. “Improved WASH services to the Myanmar Refugee Population in Balukhali Makeshift Camp 8E and 8W, Ukhiya Upazila, Cox’s Bazar District”.

VERC has been implementing WASH services for Rohingya refugees since the influx in 2017 with technical and financial support from UNICEF. From March 2020 to Feb 2021, VERC was able to maintain critical WASH services across its geographic area of responsibility by keeping the latrines functional through repair and disludging.

VERC targeted 9161 households to cover 44,300 population at camp 8E and camp 8W, respectively. VERC provides hygiene, water, and sanitation facilities to the targeted community people. VERC has been maintaining 2389 latrines, 894 bathing facilities, 175 deep tube-wells, 636 Shallow tube-wells and 1247 hand washing devices to provide basic WASH facilities. Considering COVID-19, crisis. VERC installed 300 hand washing devices at public places and 200 at latrine sites to promote hand washing practices along with sufficient water and sanitation facilities to prevent spread of Coronavirus at camp level.

### Goal:

To ensure regular sufficient, equitable and dignified access of WASH facilities for all refugees living in camp 8E and 8W.

### Objectives:

- Vulnerable children and families in camps are aware of public health risk related to WASH and can adopt individual, household and community measures to reduce them.
- All refugees living in camps have adequate, appropriate and acceptable sanitation facilities to allow easy, safe and secure access at all times.
- All refugees living in camps have access to regular, sufficient, equitable safe water for drinking and domestic needs that meets their individual needs for safety and dignity.
- Emergency Preparedness and planning to ensure all affected and at risk of fire accident in the affected area have access to sufficient WASH facilities considering emergency situation.

Major activities carried out during the reporting period: (July 2020-June 2021)

### Output – 1 : Hygiene promotion

- Trained 97 community volunteers who are also working as a community mobiliser.
- Children focused HP training, VERC trained 1070 child leaders who are disseminating hygiene promotion messages to their peers.
- MHM group leader training: VERC trained 1070 adolescent girls who are working as MHM group leaders and conducting MHM session for all targeted reproductive women and girls in assistance with VERC community volunteers.
- Latrine User Group: VERC has established 498 latrine user groups who clean the latrines by maintaining weekly schedule.
- In addition, VERC distributed laundry soaps, bathing soaps, jerrican, aqua tab, hand washing device, communal bins to promote hygiene at Camp Level.
- VERC follows a method named “Participatory Monitoring Tools (PMT)” to collect information regarding hand washing practice, Latrine cleaning and implement RANAS behaviour as a means of community engagement.

## **Output – 2 : Sanitation**

- Constructed 122 Disable Friendly Latrines at Camp 8E and 8W.
- Constructed 47 bathing cubicles.
- Constructed 02 Solid waste segregation sites at Camp 8E.
- Installed 200 Hand Washing Device at Latrine Sites.
- Installed 300 Hand Washing Device at Communal Places.
- 138 Latrines Upgraded for Gender Inclusion adding Privacy screen, Cloth rail/cloth hook, Soap case, MHM facility.
- 105 Bathing Cubicles Upgraded for Gender Inclusion adding Privacy screen, Laundry Platform, Seating Base, Cloth rail/cloth hook, Soap case, MHM facility.
- VERC is now maintaining 2349 latrines and 888 bathing cubicles at Camp 8E and Camp 8W to keep all latrines and bathing spaces functional.
- For solid waste management, VERC has 3 solid waste segregation sites and 01 plastic recycling plants to maintain the solid waste at all times. In addition, VERC distributed 674 communal bins and household bins to collect waste from the community.

## **Output -3 : Water**

- Installed 10 DTWs to meet the need of community people at Camp 8E.
- Installed 12 tap stands to extend of existing water networks to address the Gap to meet the needs according to Sector standard.
- 2638 feet drainage construction from water point (TW or Tap) to the nearest secondary or tertiary drain.
- 30 TWs platform extended for Laundry/bathing spaces bearing in mind Gender and disabilities inclusiveness.
- 31099 people have access to get chlorinated drinking water from 8 pipe water networks and rest of the people are covered through DTW.
- VERC formed 430 water user groups at tap stands and DTW sites with a prescribed ToR (Terms of Reference) to help community for distributing water and maintain water points.
- VERC has water lab and water sample collectors who are regularly checking water quality from household and water sources for some parameters including FRC, Microbial, and E-Coli.

## **Output 4: Emergency Preparedness:**

- 04 damaged water supply facilities (PWN) repaired, maintained and made those functional
- 633 toilets desludged in fire affected areas
- 41 damaged sub blocks under accelerated hygiene promotion activities
- 200 Damaged bathing facilities repaired, maintained and made them functional
- 100 Damaged hand washing facilities repaired and maintained for use
- 633 Damaged latrines repaired, maintained and made them functional

## **Ongoing Construction works in fire accident area:**

- 02 Damaged FSM(ABR) re-constructed and upgraded
- 239 Damaged hand washing facilities reinstalled at existing latrine sites
- 170 Latrines reconstructed and upgraded
- 78 Bathing facilities reconstructed and upgraded

- 04 PWNs (Solar system, T-95 reservoir Tank base, Pump house, Tap stand, Distribution of pipeline, chlorination system & 02 Boreholes for two PWN sites reconstructed.
- 15 DTWs upgraded and reinstalled
- 63 TWs Rehabilitated

#### **Visible Outcome:**

- Re-construction and up gradation to FSM(ABR), WASH Block construction, Latrine Reconstruction, Re-construction of PWN, TW rehabilitation, DTW Installation
- Latrine, bathing chamber and Hand Washing Device Installation in fire affected area.
- Improved hygiene promotion to prevent COVID-19 infection at camp
- Up gradation of latrines and bathing chamber.
- Extended water network to cover more people.
- Placing gender segregation tags and separation wall at latrines and bathing sites.
- Upgraded latrine and bathing chambers considering gender and inclusion issues.
- DAP latrine construction with assistive device.

#### **Challenges:**

- Fire accident caused huge damage to WASH infrastructure, and it was hard to reinstall facilities to support the targeted people.
- Due to the second wave of COVID and movement restrictions, VERC faced challenges to continue regular WASH activity.
- VERC faced a huge problem of collecting solid waste from both the Camps due to fire accident and the source of waste was mainly WFP food packaging wastes.

## **9. Implementation of Cox's Bazar WASH Program following Community Approaches of Total Sanitation (CATS) and Promotion of Water Safety Plans under GOB-UNICEF**

<b>Location</b>	: Chakaria and Pekua Upazila under Cox's Bazar district
<b>No. of CBOs</b>	: 201
<b>No. of Unions</b>	: 05
<b>Project Duration</b>	: 24 months (November 2019 to October 2021)

Cox's Bazar district has a total population of 2,290,000 and one of the most vulnerable districts of the country. Malnutrition, poor health status and food insecurity are at crisis levels and the poverty rate is well above the national average. Even before the influx, one in five households already had poor and borderline food consumption patterns which were much higher than the national average. On average 33% live below the poverty line and 17% below the extreme poverty line. The primary school completion rate for Cox's Bazar is 54% while the division and country level rate is about 80%.

The new influx of refugees have not only aggravated the pre-existing protracted crisis of Rohingyas in Bangladesh, but also puts additional pressure on the already fragile socio-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 districts in Bangladesh. WASH is a significant underlying concern in Cox's Bazar with access to clean and safe drinking

water and improved sanitation below national average. Estimated 11.5% of households in Cox's Bazar usually collect surface water for drinking with an additional 1.6% collecting it from other unprotected sources. After Rohingya, 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 and 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)/Sanitation Marketing approaches ; 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 increased awareness among the targeted population. In this regard, UNICEF engaged VERC for implementing this 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 would be ended in October 2021.

**Goal:** Improved livelihood status for the poor and vulnerable population in WASH service backward communities.

**Objective:** The overall objective of the project is to achieve the elimination of open defecation, use of improved sanitation facilities, adaption of safe hygiene behaviour and ensuring safety, sustainability of safe drinking water and water safety communities' declaration.

Major activities carried out during the reporting period: (July 2020 - June 2021)

Conduct WASH Inventory– 17500 HH

Conduct Triggering activities / CSA at the community level and develop ODF plan -135 communities

Develop Ward level ODF plan through Workshop- 33 Wards

Promotion of Hygienic latrines (existing basic latrine, new latrine Installation, and unimproved to improved latrine) by the community – 8158

Organize orientation for Sanitation entrepreneurs and linked with the community- 10 Entrepreneurs  
Declared ODF community -143

Organized courtyard session on Hygiene promotion at the community level – 8421 session and 38018 people benefitted.

Organize Hygiene promotion sessions at Community level health care facilities -15 HCFs

Organized MHM sessions for the adolescent girls and reproductive age women – 1356 and 15859 adolescent girls and reproductive age women benefitted.

Promotion of low cost hand washing devices by the community - 9569

Gap identification for renovation/new WASH blocks construction in schools -70

Gap identification for renovation/new WASH blocks construction in Health Care Facilities (HCF)-70 HCFs

Organize bi-monthly meeting with WatSan Committees

Organized Monthly WASH Coordination Meeting with DPHE

Organized orientation for health staff on WSP, ODF personal and environmental hygiene.

Organized orientation on WSP for the CBOs -131 communities

## **COVID-19 response**

Distribution of COVID-19 protection materials at Upazila level, Pekua

Distribution of Leaflet on COVID-19

Awareness messages announced through loud speaker (making) at Union and Upazila levels

Installation of Hand washing device

Hanged banner on COVID-19 awareness message

Conducted Hand washing demonstration at community level

## **Visible Outcome:**

Community people use and maintain their latrines in hygienic manner

Community people use and maintain low cost hand washing devices properly

Established ODF environment at the community level

Community people practice WSP at household level and maintain the WPs properly

## **10. Implementation of Cox's Bazar WASH Program following Community Approaches to Total Sanitation (CATS), Promotion of Water Safety Plans and WASH in Institution**

**Location** : Cox's Bazar Sadar and Moheshkhali Upazilas in Cox's Bazar District

**Number of CBOs** : 50

**No. of Unions** : 02

**Project Duration** : 24 months (February 2021 to January 2023)

Cox's Bazar is one of 20 (out of 64) identified 'lagging districts' of Bangladesh. Moheshkhali and Cox's Bazar Sadar Upazilas are among the 50 most socio-economically deprived Upazilas (out of 509). Difficult terrain, bad roads and insufficient infrastructure contribute to poor living conditions. A lack of cultivatable land and consequent dependence on markets for food in Moheshkhali and Cox's Bazar Sadar drive high levels of food insecurity and vulnerability to price fluctuations and food availability. The area has limited access to safe drinking water, particularly in remote rural areas and only one third of people have a safe drinking water source in their dwelling. This, combined with low access to improved sanitation facilities, has contributed to high level of malnutrition and poor health. Access to health facilities is restricted by distance and limited capacity of facilities to provide services. There are serious protection concerns related to trafficking and organized crime that persist in Cox's Bazar, due to the combination of poverty with its position on the border with Myanmar and the Bay of Bengal. WASH is a significant underlying concern in Cox's Bazar with access to and safe drinking water and improved sanitation below national average. Cox's Bazar district has some of the worst water and sanitation indicators in the country according to the 2019 WASH Mapping undertaken by DPHE with the support of UNICEF and the icddr, b. The sector lacks adequate national budget allocations while the district is regularly affected by cyclones and floods. Seventy-six percent of households have a basic water supply but only 18 percent have access to safely managed water. Twenty-nine percent of households use safely managed latrines and 47 percent of households have hand washing facilities in their premises, where only 33 percent household practices hand washing and 28 percent households dispose of feces from children under

five properly. Women also reported difficulties accessing MHM materials and 39 percent of women are able to take up proper menstrual hygiene practices. Risks of disease are increased due to poor waste management and disposal of faecal sludge in open fields or water bodies. The COVID-19 pandemic in Bangladesh is part of the worldwide pandemic of Coronavirus disease 2019 spread of which was confirmed in Bangladesh in March 2020. In this circumstance, UNICEF engaged VERC for implementing this project titled- Implementation of Cox's Bazar WASH Program following Community Approaches to Total Sanitation (CATS), Promotion of Water Safety Plans and WASH in Institution from February 2021 to be ended in January 2023.

**Goal:** Improved livelihood status for the poor and vulnerable population in WASH service backward communities.

**Objective:** The overall purpose of the project is to contribute to improved water, sanitation and hygiene and wellbeing of poor people targeted Upazilas especially of children, women, girls, disables and ultra-poor people through the sustained use of safe water supplies, sanitation services, sustained adoption of hygiene practices along with relevant system strengthening of Cox's Bazar and specified Upazilas.

Major activities carried out during the reporting period: (July2020-June2021)

- Staff recruitment, office set up along with relevant logistics completed.
- Organize Project launching workshops at the Union and Upazila level
- Impart Foundation training for the staffs
- Disinfection of WASH infrastructures regularly to prevent the transmission of COVID-19 in Cox's Bazar district- 3077 no's WPs
- Installation of Hand Washing Devices at institution level and public places in Cox's Bazar district followed by facilitating maintenance mechanism -413 no's HWD
- Organized 565 courtyard sessions on COVID-19 awareness and Hygiene issues at the community level- and 31002 people benefited
- Celebration of World Water Day-2021.

**Visible Outcome:**

- Hand Washing Devices in place and people are getting easy access for Hand Washing at public places and institutions.

## **11. 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) had been working in Selected Eight Unions of Daudkandi Upazila under Cumilla District to implement the project titled "Strengthening systems for scaling up drinking water safety in Bangladesh under GoB-UNICEF project (Lot 7). VERC as implementing agency had 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 behaviour 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

Major activities carried out during the reporting period (July2020-June2021):

Upazila level Sharing workshop on WASH policy and guidelines conducted at Local DPHE office. SAE-DPHE Daudkandi chaired the workshop. Different departmental officers of Daudkandi Upazila, LGI Representatives participated in the Workshop. A total of 30 (Female 1 and Male 29) participants took part in the sharing workshop on WASH policy and guidelines. A total of 200 HH level post assessment conducted to know the real situation after installation of the safe water points. A total of 170 Community Situation Analysis (CSA) have been reviewed. In these Communities 7,692 HHs and population covered 40,688. A total of 294 Water Points installed and 25,396 people collect adequate safe water for drinking and cooking purpose round the year in 05 unions of Daudkandi Upazila. A total of 74 DTWs repaired through motivation and about 5,034 people would be able to collect safe water again. A total of 4,867 water point users trained on WSP and use the safe water maintaining the 5 steps of WSP. A total of 14,275 people learned a lot how to clean the water sources, water collection process, transportation, storage system and use of water by 1,027 in WSP Courtyard Meetings. A total of 69,525 people received WASH education through different HP activities. A total of 12,879 people using hygienic latrine. A total of 10,934 Female participated in 1044 Menstrual Hygiene Management (MHM) sessions and maintain the guideline during their period as discussed in sessions. A total of 20,374 people using the hand washing device for cleaning their hands in every critical moment on need basis. WATSAN committees are activated and got involved in CLTS process promotion. In all, 63 WATSAN Committee Meetings conducted at Ward, Union and Upazila Levels. A total of 3 Unions declared as arsenic safe. People of 3 unions (Panchgachhia, Goalmari and Eliotganj-Dakshin union) have ensured arsenic safe water for drinking and cooking purposes.

Meanwhile, under the project a sub-project has been developed to address the awareness raising program need. The three months project (October–December 2020) was mainly a focus on the marginalized, and poorest of the community people especially the women, children and ethnic minority. During the reporting period, 18 touch free HWD Installation work has been completed, about 750 Bucket tap HWDs distributed among the target households, essential spare parts and bleaching powder distributed among caretakers meanwhile as part of implementation of COVID-19 prevention activities, Caretaker the training for Water User Group, Capacity building for health workers, and project orientation for existing staffs conducted. A significant number of Hand Washing Device Installation and Courtyard meeting for COVID-19 awareness also conducted at community level.

A comprehensive Water Safety Plan (WSP) also facilitated in three unions and one municipality in Daudkandi Upazila. Four WSP teams have been formed and oriented on WSP implementation process at union and municipality level.

## Disable Yasmins' days are no more painful

Yasmin (30) was born in a poor family in Jinglatali village of Daudkandi Upazila of Cumilla district. They are 6 members in the family including parents, one brother and three sisters. Father Md. Abul Kashem is a Day labourer mother Khatija Begum is a housewife. Two of her younger sisters are married and the brother is married and lives as a separate family. Yasmin Akhter is staying with her parents as she is not married due to her disability.

Yasmin Akhter, the first child of the parents, is physically handicapped by born. It is very difficult for her to move and walk. There is no cultivable land of the family other than the house. Her father's meager income is very poor to maintain the family. Since her family did not have any tube-well, her mother had to collect drinking water from a long distance, which was contaminated with arsenic, they had to take bath with dirty water and used unhygienic latrine, which caused diseases round the year.

Unicef - supported WASH project was started in 2019 and an Environmental Development Committee was formed to analyze the overall situation of water and sanitation in Jinglatali South Para. Through monthly meetings, plans and decisions were taken to solve the problem by discussing issues including safe water, sanitation in improving the environment of the area. In addition, VERC staff discussed in courtyard meetings in each home - open toilets and unhygienic latrines, how feces get into people's stomachs, harmful effects of arsenic-contaminated water, the benefits of safe water, and the process of getting arsenic-free tube wells through various sessions and posters. Yasmin, who is a disable, told her father first of all to clean the family latrine and to build a low-cost hand washing device to wash hands with soap. As a result, everyone in the family now can wash hands regularly with soap before meals and after using the latrine. When Yasmin learns that an arsenic-free deep tube well has been installed in collaboration with Unicef, she tells her father and appeals to the Union Chairman on behalf of the other families in the house. A deep tube well was installed in 2020 in response to the application.

Yasmin is free from worries now; her mother no longer has to fetch water from the tubewell located far off. Since there is a tube well in her house, she can help her mother by collecting water by scattering her legs and she can take a bath by pressing the tube well. In addition, about 20 families in the area collecting and using water from these tube wells for washing food and cooking. At one point, tears rolled down from Yasmin's eyes while she was talking about the troubles with water and the latrine. Yasmin said she is grateful to VERC and UNICEF for the support bringing changes in health practices, including improved sanitation and safe water, she expects more support in future.



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

With the funding support from UNICEF, Practical Action supported implementing the Accelerated Sanitation and Water for All (ASWA)-II under Gob-UNICEF project through VERC in three districts under Sylhet division. Baniachong Upazila of Habiganj District, Gowainghat Upazila of Sylhet District and Dowara bazar 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 improvement of the WASH scenario of the working Unions through community mobilization.

Bangladesh is continuously facing multiple challenges to achieve 100% ODF status due to large number of poor people, less 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. Major activities of the project Communities with post triggering activities conducted, ODF declaration at community, Latrines installed or upgraded to Basic Latrine by the community, Handwashing facilities installed or upgraded to Basic Handwashing Devices by the community, Unions declared for ODF, Site selection and comm. Mobilization for water option, Caretaker Training on WSP -232 caretakers 2. per water option, Site selection and mobilization to renovate/new WASH block construction in schools, Site selection and mobilization to Renovate/new WASH blocks construction for CC, or meeting of Union WATSAN committee, District Coordination Meeting with DPHE, Day Observation, construction or renovation of MHM related sanitation facilities in school, established sotota store in school, capacity building of teachers, SMC and student cabinet formation etc.

### Major activities carried out during the reporting period: (July 2020 - June 2021)

Serial	Description of activity	Target	Achievement
01	Communities with post triggering activities conducted	459	459
02	ODF claim at community level	306	306
03	ODF verification at community level	306	306
04	ODF certification at community level	343	343
05	ODF declaration at community level	343	343
06	ODF celebration at community level	343	343
07	Latrines installed or upgraded to Basic Latrine by the community	16136	18790
08	Hand washing facilities installed or upgraded to Basic Hand washing Devices by the community	19358	23256
09	ODF claim at Union level	11	11
10	ODF verification at union level	11	09
11	ODF certification at Union level	11	09
12	ODF declaration at community level	11	0
13	ODF celebration at community level	11	0
14	New WASH block construction for CC	3	3
15	Water options installation	116	116
16	Caretaker Training on WSP -232 caretakers @2 Nos. per water option	232	0
17	The meeting of Union WATSAN committee	120	73
18	District Coordination Meeting with DPHE	36	11
19	Awareness raising campaign for ODF community	76	70
20	Courtyard session	4800	3456
21	Day Observation	20	20
22	Hygiene campaign, drama and theater	15	09
23	Quarterly SMC Meeting	48	27
24	Orientation on O&M of WASH facilities in school	24	23
25	Union wise ODF plan update and sharing Workshop	10	10

## Visible Outcome:

Visible outcomes achieved during the reporting period:

A total of 18790 basic latrines and 23256 hand washing devices have been installed, 343 communities ODF certified and declared, installed 116 water points at community level, constructed 03 WASH blocks at community clinics with MHM facilities, constructed 03 Hand washing stations in 3 primary schools and achieved 11 unions ODF.

## 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.



*Health Worker  
rendering service from  
a static clinic*

### Visible outcomes:

The total number of patients was 10038 which was 9379 in the previous year. During the reporting period, the total income from the hospital was Tk. 18.48 million (Tk. 18,477,515); expenditure was Tk.17.66 million (Tk.17,662,944.00) and net surplus was Tk.0.65 million (Tk. 0.81).

Community people are more 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	Family Health Welfare Program	Ongoing since 2018	-	13	19
3	unicef	Multisectoral response to COVID-19: Building resilient and integrated essential services for underserved communities at national level and in Gazipur districts, Bangladesh	September 2020 - August 2021			Gazipur
4	IDCOL	Improved Cook stove (ICS) program	Ongoing since December 2013	83 Unions	Savar, Keraniganj, Dhamrai, Kaliakoir, Singair, Mohanpur, Durgapur, Bagmara,	Dhaka, Manikganj, Gazipur and Rajshahi,

### VERC Mother & Child Hospital, Savar, Dhaka

Since early nineties, VERC have 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 areas. 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 develop a mechanism so that the mothers in the noted areas can have access to quality services at an affordable cost. To this effect, a Mother and Child Hospital was established in 2004 and 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.

Presently, VERC has hospital service available at Savar only and the 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 also 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, counselor, lab technicians, diploma nurses and paramedics to provide counseling 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 Upazila as regular activity. Every health related international and national days are also observed by the hospital.

### Hospital services at a glance

Particulars	July 2019 to June 2020	July 2020 to June 2021
Outdoor	1795	2507
Normal Delivery	53	51
LUCS (Caesarean Operation)	793	761
Other Operation	31	27
Ambulance Service	-	8
D.E & C	20	58
Pathology	3157	2888
USG	1915	1991
Child Patients	193	317
Health Card (ANC)	06	12
EPI	1415	1426
<b>Total</b>	<b>9379</b>	<b>10038</b>

During the reporting period, the total income from the hospital was Tk. 18.48 million (Tk. 18,477,515); expenditure was Tk.17.66 million (Tk.17,662,944.00) and net surplus was Tk.0.65 million (Tk. 0.81). The total number of patients was 10038 which was 9379 in the previous year.

## Family Health Welfare Program

### 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 program services being provided to the beneficiaries of VERC micro credit program.

### 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 healthcare;
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 VERC micro credit program.

### Types of services

Two types of services will be 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-6892 where 50695 female, 6097 adolescents and 3,640 male total number of 60,016 beneficiaries attended.

During the reporting period under the curative health services total number of 41,353 health cards have been issued and a total of Tk. 41,35,300 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 service needs are referred to nearby government and private hospitals. In all, 3,075 static clinics were held where 13,528 patients rendered service. Total blood pressure was measured in 61,517 people and 7,045 patients have been tested for diabetes. 3617 pregnant mothers were provided with antenatal care and 981 patients were provided with postnatal care.

## Multisectoral response to COVID-19: Building resilient and integrated essential services for underserved communities at national level and in Gazipur district, Bangladesh

### Project Goal:

To contribute to the reduction of the adverse impacts of COVID-19 on poor and vulnerable children and women in Gazipur, Bangladesh

### Intermediate Objective:

Enhanced capacity of essential social services and personnel to respond to COVID-19 outbreaks and provide quality health, nutrition, child protection, GBV, water, hygiene, waste management and sanitation services to underserved women, children and vulnerable communities in Gazipur District and City Corporation

### Project Description:

Village Education Resource Center (VERC) with partnership of UNICEF implemented the project titled “Multisectoral response to COVID-19: Building resilient and integrated essential services for underserved communities at national level and in Gazipur districts, Bangladesh.” Overall objectives of the project were to contribute to the reduction of adverse impacts of COVID-19, enhance the capacity of essential social services and personnel, and provide quality services to the poor and vulnerable women and children in Gazipur. The project was started in September 2020 and ended in August 2021. The project has covered four thematic areas e.g. Health, Nutrition, Child protection and C4D.

### Achievement of the reporting Period:

1. Under the health component the project has organized four days ToT for Core Trainers on “General guidelines for maternal, neonatal and child health services in Covid-19 situations- WASH and C4D”. UNICEF trainers facilitated the ToT and total of participants was 14 (7 female 7 male). After the completion of ToT, the project team organized four days training for Community Volunteers (Health+ Nutrition & C4D) in 13 batches (1.5 days for Health) and Union Facilitators on “General guidelines for maternal, neonatal and child health services in Covid-19 situations”. The Training sessions were facilitated by VERC trainers. Total participants were 261 (Female 246 and Male 15). Trained CVs worked to ensure that pregnant mothers who were referred by Community Volunteers to receive the right services from a community clinic. 40,627 Pregnant women were registered and 25,067 pregnant women were referred to the nearest govt. health facilities (CC) in the reporting period. CVs also communicated with CC and referred pregnant women for receiving ANC or PNC Services.
2. Under the Nutrition component all of 234 Community Volunteers (Health, Nutrition and C4D) received register and IYCF Counselling Materials. The HH visit target for each CV was 100. In their visit they identify 0-23 months child in the community for IYCF counselling, MUAC screening, SAM and MAM by Community Volunteers. A total of 136393 Caregivers of 0-23 month's child received IYCF counselling, 602 SAM cases were referred (from community and facility) to SAM units, 372 SAM cases admitted for In-patient treatment and 115 discharged SAM cases follow-up completed by CV, UM and DM.



*Pregnant Mother Registration by  
Community Volunteer (CV)*

3. Under Output 1.5 (CP and GBV) Project team organized Community Based Health Worker Training on “Child Protection and Gender based Violence” and “Child Protection, Early Identification and Case Management and Covid-19” Training for Community Volunteers, A total of 28 CBCPC Committees were formed at Community level in Gazipur Sadar and Kaliakoir upazila. The CBCPCs are responsible to ensure community based child protection mechanism in the community to protect and early identify violence, abuse, neglect and harassment of women and children. These committee members are UP Chairman/Ward Councillors, Ward members, religious leaders, Political leaders, Slum leaders, social workers, community elites, Adolescent Boys and Girls. CVs conducted bimonthly meeting with each committee. This meeting is to discuss and analyse the current state of violence against women and children in communities. A total of 1005 of members (660 males and 345 females) participated in those meetings. With the help of these committees 119 civic engagements were conducted on CP and GBV for creating mass awareness on CP and GBV through miking, mosque forum. Leaflet, Poster, human Chain, signature campaigning, and information Booth in the community. Children, women, CBCPC members, local elites, public representatives, government department (DSS) participated in the event. Leaflet, Poster, sun cap with various slogan on CP and GBVs were distributed and 186622 persons were covered 100 CPCVs first identified targeted 5000 children in 4 age groups (under 5 to 19 years) for early identification and case management and 500 mothers’ groups and 500 fathers’ groups in two upazilas. They conducted one2one sessions with children and their mothers, and courtyard sessions with the groups monthly under the project.
4. Under the C4D component a total of 1,872 Groups were formed at Community level for SBCC issue. Each Group has 10 Members. There are 468 Father’s Groups, 468 Mother’s Groups, 468 Adolescent Boy Groups and 468 Adolescent Girl Groups. Each Community Volunteer has 8 Groups. Conducted a total of 16146 monthly courtyard Meeting with Father’s, Mother’s, Adolescent Boy and Adolescent Girl Group for SBCC issue in this reporting period and A total of 2106 bi-monthly meetings / dialogues were held with those groups, 30600 community elites to make them understand the need for SBCC and community engagement issues.

Conducted 48 Orientation Sessions of GCC staff and relevant community groups and influential people of Ward, Union and Upazila on understanding the need for SBCC and community engagement. The activities have been conducted in all the 40 Unions of Gazipur District and all the eight Zones of Gazipur City Corporation. Total Participants were 974 (Male 752 & Female 222). A total of 11 C4D Coordination meetings were held at upazila and GCC levels to share progress and addressing challenges. Total 270 persons were covered through these meetings (male-175, female-95 ). Conducted a total of 151 Quarterly Advocacy meetings and dialogues with Union and GCC Ward CBCPC Committees on understanding the need for SBCC and Community Engagement issues. Total of participants was 1381 (Male 1044 and Female 337).

### **Lesson Learnt:**

- Project activities are smoothly running in community with active support of government health department, LGIs and community elites.
- Increased health seeking behaviours and knowledge on health, nutrition, CP and COVID-19 by effective project strategies/activities.
- MSR to COVID-19 project is a successful example of Public Private Partnership for delivering integrated essential services
- Frequent staff turnover due to short duration of project work big challenge of this type of program.
- Increasing pregnant mother receives service from cc referred by CV. Increasing ANC and PNC check-up of pregnant mother with registration was satisfactory.
- U- Report is a large and effective platform for adolescents to provide their opinion, what's their dream and demand. By using u- report adolescent girls and boys will be able to share their views and share problems with everyone. Some volunteers have no smart cell phone; they faced problem to make registration of u-reporter. BANGLA LINK sim users got registered in the orientation.
- This was short period project and local government representatives did not attend in their office in time for covid-19 situation. Workplace distance is a big challenge for this program.

### **Promising Practices:**

- The CVs listed all pregnant mothers in the first month when enrolling pregnant mothers. Later they realize that only new mothers need to be enrolled and those who are already enrolled need to make sure to have 4 PNC visits. While enrolling the PW in CC, they were happy to know the service they are going to receive.
- Many families were reluctant to accept this service as it would be expensive when CVs refers SAM children first to CC. But when the CVs take them to CC and again, they are given SAM counselling through MUAC measurements, they agree to take this service and their children get better speedily through regular follow up.
- CV get community health worker training on health and nutrition under this project. As they are local and visit the HH in their community, will continue sensitization and advocacy about importance of the project activities with community elites and influential persons after the project is over. VERC handed over the list of CVs to the relevant UH&FPO for further contact and making efforts sustainable.

- CPW and CPCV have done a brilliant success by finding 21 physically challenged beneficiaries. GOB covers all under allowance in Gazipur district. CPW refer them to the DSS for registration for allowance. CBCPC will continue the collaboration with DSS at upazila and district level for strengthening the referral services for at risk vulnerable children.
- Through this project, CVs will continue to promote all the health services that need to be taken during pregnancy and all the services that are available from CC. They think it is their moral responsibility now. They also share breast feeding and complementary feeding methods with the family and neighbours.
- This project is a platform for Adolescents to provide their opinion. Through this they will be able to share their views and share problems with everyone for proper solution.

## 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 CO2 and this amount of CO2 can be traded in the carbon market. So the program will actively contribute to reducing poverty and emissions of greenhouse gases and where possible achieve other benefits such as improved human health and conservation of biodiversity, in a sustainable manner. VERC interventions addresses SDG - 7.

### 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 CO2 emissions and deforestation
- Mobilize the community for ICS promotion and use
- Develop and apply behavioural change communication techniques on ICS

### 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 2020 - June 2021):

- Orientation on ICS for Microfinance team
- Construction, distribution and installation of 1740 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 704 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 890 ICSs



*Promotion and marketing of ICS*

**Other activities:**

- Representatives from The World Bank, IDCOL and GOB Auditor visited our ICS Lab, ICS Production Center and field Activities
- Orientation on ICS for Microfinance and Water credit team at Savar, Keraniganj, Singair, Dhamrai, Kaliakoir, Mohanpur, Durgapur and Bagmara
- Two 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 at user level, schools, UPs 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



*Happy ICS user*

in terms of fuel use efficiency, 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 in the areas.

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.



*User level training on techniques of cookstove use and maintenance*



## MICROFINANCE

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 fulfill 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 with other income generating trades along with leadership development, human rights

and awareness raising training to the loan recipients prior to starting income generating activities.

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 the national development initiatives.

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 vermi compost 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 the organization itself and beneficiaries in terms of recovery support on sudden death of beneficiaries and their families, also in case of cattle head 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 improved 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 2,515 villages of 342 unions under 60Upazilas of 19 districts in Bangladesh. The program is managed by 625 staffs working under 70 branches spreading across the country.

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

<b>Sl No</b>	<b>Program Name</b>
1.	Jagoron
2.	Agrosor
3.	Sufolon
4.	Kuwait Goodwill Fund (KGF)-Sufolon
5.	Buniad
6.	MDP-AF
7.	Livelihood Restoration Loan (LRL)
8.	Revolving Refinance Scheme (RRS)
9.	Enhancing Resources and Increasing Capacity of Poor Households Towards Elimination of their Poverty (ENRICH) Program
10.	Uplifting the Quality of the Lives of the Elderly People Programme
11.	Sanitation Development Loan Program (SDL)

## 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 2021, the number of Members was 55,232 in 5,066 groups; No. of Borrowers was 37,445; Loan Outstanding (portfolio) was Tk. 919.33 million (Tk. 91,93,30,383); Savings Outstanding was - Tk.386.57 million (Tk. 38,65,73,914); and the recovery rate was 99.67%.

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



*Batik Print Fabrics Showroom*

## 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. 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 and gained good track record of successfully passing several loan cycles. The status



*Sheep rearing activity under Agrosor Program*

of members till June 2021 was 15,373; No. of Borrowers was – 12,234; Loan Outstanding (portfolio)- was Tk. 1,229.35 million (Tk.122,93,56,192); Savings Outstanding amounted to Tk. 298.72 million (Tk. 29,87,25,064); and the recovery rate was 99.52%

- 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 microfinance activities assisting the farmers in due time with positive outcome. Till June 2021, No. of borrowers was 3,052; Loan Outstanding (portfolio) was Tk 114.01 million (Tk.11,40,12,655) and the recovery rate was 98.25%.

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



*Vegetable production - winter variety*

## 4. Kuwait Goodwill Fund (KGF) -Sufolon

The goal of Kuwait Goodwill Fund (KGF) for promotion of food security in the Islamic Countries by creating scope of distributing loan as per need for agriculture and agriculture related activities like - food production, preservation and market promotion for food and livelihood security. Its objectives are to make use of modern,



*Beef fattening activity under KGF-Sufolon Program*

effective and sustainable agricultural technology related knowledge and implement it in agriculture sector for increasing production to meet food deficiency reduction targets in the country.

Enrolled members of Jagoron program, Agrosor program and Sufolon program of VERC will be eligible for receiving this loan. This project has two sub components. 1) Loan support, 2) Capacity building and technical support. Till June 2021, amount of loan outstanding is Tk. 13.71 million (Tk. 1,37,17,194) and recovery rate is 99.96%.

## 5. 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 them as sustainable groups. VERC has been trying to identify these people for group formation, support them for income generating activities and introduce them with 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



*Buniad program beneficiary sales banana*

IGA and social issues. Till June 2021, the number of members stood at 1,322; and borrowers 976 Loan Outstanding (portfolio) amount was Tk. 20.77 million (Tk.2,07,77,794); Savings Outstanding was Tk. 4.74 million (Tk.47,48,767) and Recovery Rate was 99.88%.

- 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.

## 6. MDP-AF

Restoration of the COVID-19 affected small-scale entrepreneurs project has been launched in June 2021 with Asian Development Bank (ADB) funded 'Microenterprise Development Project - Additional Financing (MDP-AF)'. For the implementation of this program, VERC has received a loan of Tk. 3.00 crore from PKSF in the current financial year. The loan activities are being implemented under the project following the policy of 'Advanced (Field Enterprise) Loan' program formulated by PKSF. Till June 2021, a total of Tk.64, 35,000 has been disbursed and the balance amount of the fund is Tk. 6:43 million (Tk.64,35,000).



*Mini garments under MDP-AF Program*

## 7. Livelihood Restoration Loan (LRL)

Like in other countries around the world, economic activities in Bangladesh are also taking a hit due to the Covid-19 pandemic. Against this backdrop, Hon'ble Prime Minister Sheikh Hasina announced



*Broiler Firm under LRL Program*

short, medium and long-term stimulus packages to keep the economic activities functional and thereby to improve the lives and livelihoods of the people. Notable among them is a stimulus package of BDT 500 crore sanctioned in favor of Palli Karma-Sahayak Foundation (PKSF). With the fund received from the Government of Bangladesh (GoB), PKSF is implementing a specialized and flexible loan program titled Livelihood Restoration Loan (LRL).

LRL aims to revive the economic activities of the poor affected by Covid-19, including creation of self-employment opportunities. Under this program, PKSF is providing loan assistance through Partner Organizations (POs) to generate self-employment and rejuvenate the economic activities of the following five pandemic-hit groups in the rural areas:

This loan is high in demand at the field level, as it immensely helps revive the struggling economic activities of poor entrepreneurs. To meet the growing demand, PKSF has sanctioned a loan amount of BDT 100 crore from its own fund, the disbursement of which is now underway.

Till June 2021, fund received from PKSF amounts to Tk. 6.00 crore and loan outstanding at field level was Tk.40.41 million (Tk.4,04,16,186)

## 8. Revolving Refinance Scheme (RRS)

Due to the outbreak of Coronavirus in Bangladesh as in other parts of the world the country's low-income professionals, farmers and marginal / small traders have not been able to keep on economic activities. In fact, the contribution of non-income professionals, farmers and marginal / small traders in the rural economy is undeniable. To keep the economic activities of the marginalized people unaffected by the Coronavirus; through financial inclusion activities and to ensure inclusive development, a revolving refinancing scheme has been formulated by Bangladesh Bank. Under the program, Southeast Bank, through its Savar branch, has raised a loan fund of Taka 40 crore which has been disbursed against 9% reducing balance system as loan. As of June 2021, it has a debt balance of Taka194.83 million (Tk. 19,46,39.6).



*Doormat factory under RRS Program*

## 9. 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 alleviate poverty not only through income generation but through a holistic approach to targeting other crucial aspects of human life including



*ECD center under ENRICH program*

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 Monohorganj Upazila of Cumilla district. During the reporting period a total of 1 general health camps, 1 special eye camp, 242 static clinics and 13 satellite clinics also were organised in this period. Beside this 31 education centers have been set up and 800 students are continuing education in pre-primary, class I and II.

Till June 2021 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 537 pregnant women 242 received ANC support, 136 had safe delivery support and 81 received PNC support from the project. Besides, the project organized 1 special eye camp through

which 185 patients had been offered treatment support and 20 were given cataract surgery service. A total of 717 persons have been tested for diabetes. Also 300 health awareness meetings were organized during the period.

## 10. 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 804 individuals above the age of 60 years have been identified as program beneficiaries to be supported with materials, allowance, treatment support and counselling



*Wheel Chair distribution among the elderly people*

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 up to June 2021 are noted in the table below:

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 -67 persons (July+August=67,September=62)	Tk. 500/- per head, total Tk = 98000.00 (July+August=67000,September=31000)
7.	Funeral expenditure-06 persons	Tk. 2,000/- per head, total Tk. = 12000.00

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

## 11. Sanitation Development Loan Program (SDL)

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 human excreta 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 the fecal matter is not kept completely separate 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 excreta fully away both from users and surrounding environment. The project-designed latrines are:

- Aram, Aram Plus and
- Bilash or Bilash Box

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 2021 borrower balance stood at 34 and Loan Outstanding (portfolio) amount was Tk. 0.23 million (Tk.2,38,476);

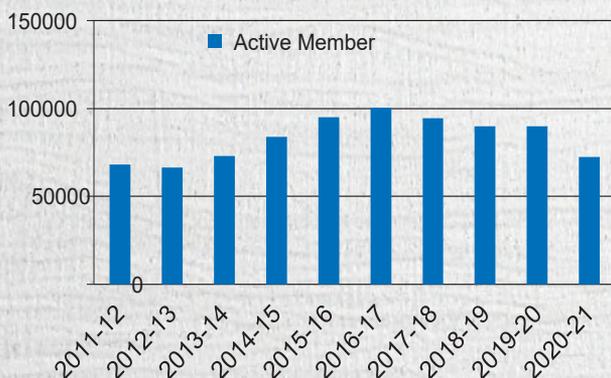


*Billash - Box latrine*

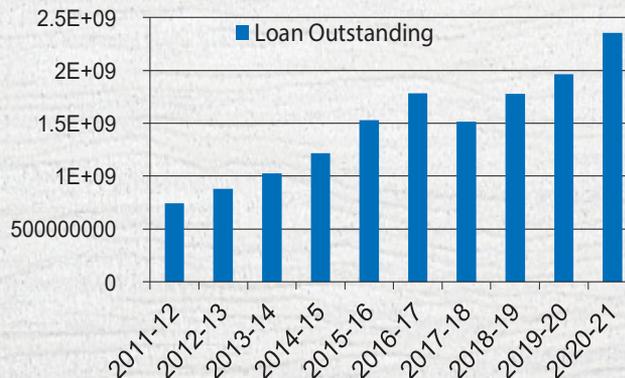
## Microfinance Program Implementation at a glance (Up to June 2021)

Particulars	Status of 2019-20	Status of 2020-21
No. of Branches	70	70
No. of Districts Covered	19	19
No. of Upazilas Covered	60	60
No. of Unions Covered	340	342
No. of Villages	2,497	2,515
No. Staff Involved (Operation)	595	625
Total No. of Group/Samity	5,360	5,138
Total No. of Members	74,532	72,438
Total No. of Borrowers	52,842	52,984
No. of Borrower (Cumulative)	0.80 Million (8,08,799)	0.84 Million (8,48,435)
Disbursement Amount (Yearly)	Tk. 2,973.83 Million (Tk. 279,38,32,000)	Tk 3,328.03 Million (Tk 332,80,35,000)
Disbursement Amount (Cumulative)	Tk. 26,904.67 Million (Tk. 2690,46,70,522)	Tk 30,233.39 Million (Tk 3023, 33,93,698)
Realizable Amount (Yearly)	Tk 2,639.97 Million (Tk 263,99,75,727)	Tk3,070.04 Million (Tk307,00,40,450)
Realized Amount (Yearly)	Tk 2,542.72 Million (Tk. 254,27,22,186)	Tk 2,831.90 Million (Tk 283,19,06,942)
Realized Amount (Cumulative)	Tk. 24,939.92 Million (Tk. 2493,99,23,241)	Tk 27,771.83 Million (Tk 2777, 18,30,183)
Loan Outstanding (Portfolio)	Tk 1,964.74 Million (Tk 196,47,47,281)	Tk 2,354.28 Million (Tk 235,42,89,534)
Savings Balance	Tk 679.15 Million (Tk 67,91,52,728)	Tk 695.90 Million (Tk 69,59,07,815)
Insurance Balance	Tk 88.32 Million (Tk 8,83,23,528)	Tk 105.28 Million (Tk 10,52,85,734)
Overdue Amount	Tk 97.25 Million (Tk 9,72,53,541)	Tk 238.13 Million (Tk 23,81,33,508)
<b>Recovery rate</b>	<b>99.52%</b>	<b>99.15%</b>

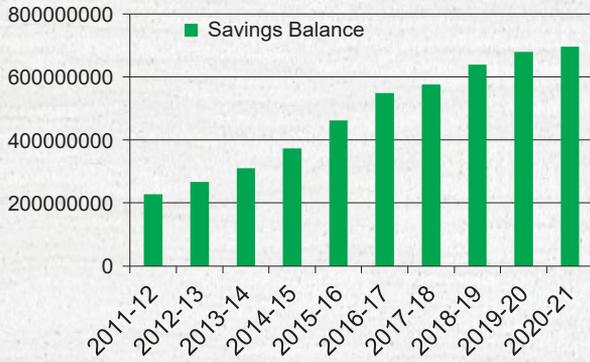
Yearly Active Member of Micro Finance Program



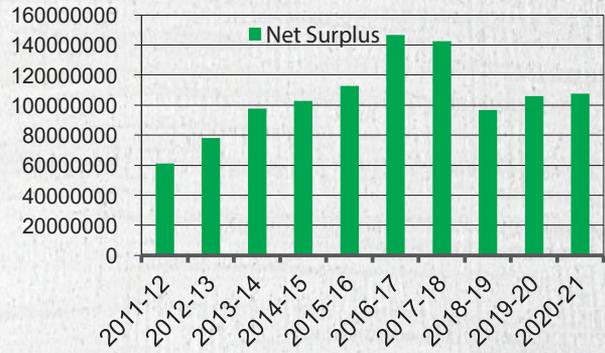
Yearly Portfolio of Micro Finance Program



### Yearly savings balance of Micro Finance Program

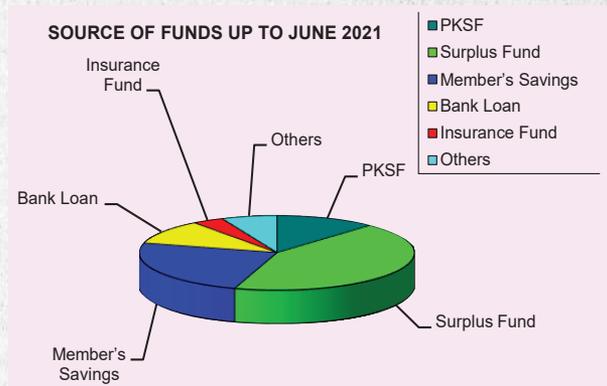


### Yearly Net surplus of Micro Finance Program



### Source of funds up to June 2021

Source	Amount (In Tk)	Percentage
PKSF	34,22,16,667	12%
Surplus Fund	123,95,36,386	43%
Member's Savings	69,59,07,815	24%
Bank Loan	30,58,84,843	11%
Insurance Fund	10,52,85,734	4%
Others	18,94,57,997	7%
<b>Total</b>	<b>287,82,89,442</b>	<b>100%</b>



Gradually own fund sources increasing with the available increased surplus fund which is 43%. Member's contribution is 24%.

### 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 Microfinance 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. Microfinance 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. 44,86,653.00 for the reporting year and the total of till date contribution stands at Tk. 3,45,18,385.00.



## 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 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 in 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 Entrepreneurship Development. A total of 644589 participants received training since inception of the organization. During 2020–2021 the Program has covered 14472 participants and the participants have turned into efficient contributors in the development process in multiple ways.

The global pandemic caused by the Coronavirus, a contagious virus, is a matter of concern to mankind today. This Coronavirus is currently the subject of global panic. Covid-19 was found in Bangladesh on March 8, 2020. The whole country came to a standstill; the people of the whole country became terrified. Since then, millions of people have been infected throughout the year and even in 2021, thousands of people have died. The government of Bangladesh announced a number of restrictions to protect the lives and property of the people. All government, Non-government organisation, semi-government offices, schools and colleges were closed due to the ban announced by the government. The churning speed comes down to the development of the country. Along with the development organizations of Bangladesh, the activities of the Village Education Resource Center (VERC) also came to a temporary halt. Before and after the government's Corona pandemic Prevention Ban, it was possible to train some projects in the WaSH and Health Section, Microfinance Section; Life skill Education Section and Monitoring, Evaluation and Documentation Section of VERC. But VERC could not do any contract training. Below are the details of some training during July, 2020 - June, 2021:

## **Training imparted during the reporting period:**

### **Training of Branch Managers on “Conducting Loan Activities in Covid-19 Situations”**

Global pandemic Coronavirus (Covid-19) - Outbreaks appear to be exacerbated by the economic activities of VERC's field members. Necessary instructions have already been issued to the PKSf affiliates to conduct loan activities in compliance with the hygiene guidelines issued by the government in this situation. In the light of these guidelines, with the help of PKSf, a short-term (4 days) training course titled “Conducting Lending Activities in Covid-19 Situation” has been designed by VERC to take into account the overall situation and strengthening of lending activities. A timely initiative by the Microfinance Section regarding the online training as VERC titled - “Conducting Loan Activities in Covid-19 Situations”. Virtual training was conducted from VERC Training Center on October 10-13, 2020. There were 20 Branch Managers participating in this course. Mr. Md. Ashrafal Haque, Assistant General Manager, Palli Karma Sahayak Foundation (PKSF) and the trainers of VERC were involved as facilitators in the training.

### **Main focus of the course:**

To enhance the capacity of the working staff to deal effectively with the existing situation regarding the conduct of loan activities in accordance with the guidelines laid down by PKSf in the existing Covid-19 situation.

### **Outcome:**

- Participants got an idea about Covid-19 and were informed about the guidelines for office management, association meetings and movement of members to the office;
- Participants learned about borrower selection, verification, pre-test, post-test, loan amount, record maintenance and arrears management in Covid-19 situations and were able to work in the field accordingly;

- Participants learned about the ideas, requirements, components and cycles of effective communication and motivation;
- Participants have learnt about mental stress control and member motivation strategies;
- Participants were informed about financial management at this time;

### **Training of Senior Program Organizers / Program Organizers on “Conducting Loan Activities in Covid-19 Situations”**

Microfinance section conducted loan activities in Covid-19 situations training for Senior Program Organizers / Program Organizers. The training was started on 20 October, 2020 and ended on 22 October, 2020. A total of 20 Microfinance Section staff received training. Among them 6 are female and 14 are male.

#### **Outcome:**

- Participants Learnt about Covid-19 and got informed about the guidelines for office management, association meetings and movement of members to the office;
- Participants learned about borrower selection, verification, pre-test, post-test, loan amount, record maintenance and arrears management in Covid-19 situation and were able to work in the field accordingly;
- Participants learned about the ideas, requirements, components and cycles of effective communication and motivation;
- Participants have learnt about mental stress control and member motivation strategies;
- Participants were informed about financial management in the situation;
- Increasing confidence of the participants to perform their assignments effectively and efficiently

### **Online training of Accountants on accounting and financial management in managing loan activities in Covid-19 situations**

Microfinance section conducted loan activities in Covid-19 situations training for Senior Program Organizers / Program Organizers. The training was started on 27 October, 2020 and ended on 29 October, 2020. A total of 20 microfinance section staff received training. Among them 3 are female and 17 are male.

#### **Outcome:**

- Participants were informed about the guideline on Covid-19;
- Has learned how to control stress in Covid-19 situations;
- Participants have learned details about responsibilities and duties as an accountant and their daily banking activities;
- Participants learned about correcting incorrect accounting software, closing daily and monthly accounts in the software, and posting manual cashbooks and ledger books;
- Learned about budget control, budget variance and budget entry and funding accounting software;
- Increasing confidence level of the participants to perform their assignments effectively and efficiently

## Basic training for Microfinance Section Program Organizers

A five-day basic training for newly recruited program organizers was organized by the Microfinance Section of VERC. Development in training, the status of Bangladesh in development, development principles, various development approaches, socio-economic development-context Bangladesh, role of micro-finance program in socio-economic development, sustainable development, community mobilization, need for community mobilization, communication with community members Motivation, Considerations for Effective Communication, Communication Barriers, What a Development Worker Should Do in Effective Communication, Motivation Needs, Motivation Barriers, Motivation Strategies and Duties, Office Schedules and Rules, Field Staff Responsibilities and Duties, Field Work Preparation, Association The process of formation of the executive committee, members of the executive committee and duties and responsibilities of executive committee, importance of savings, loan policy, pass book, collection sheets / tabs, ideas for borrower selection, pre-test and post-test, loan approval, disbursement and collection. Participants discussed in detail the process, causes and remedies of arrears and ideas about MIS, use of it in the workplace.

A total of 40 participants in 3 batches took part in the training on 8-12 November, 2020, 22-26 November, 2020 and 27-31 December, 2020 at VERC Training Center. Of which 6 are female and 34 are male.

### Outcome:

#### Participants have learnt about-

- Development, development ideas and types, status of Bangladesh in development, development principles, various development approaches and sustainable development.
- Motivation, motivation cycle, and level of motivation, inhibition of motivation and strategies and actions of an employee in motivation.
- Can explain the concept of facilitation, the skills and qualities of the facilitator;
- Responsibilities and duties of a field worker;
- Savings and the importance of savings, knowing about debt insurance policies;
- Borrower Selection Considerations, Pre-Test and Post-Test, Loan Approval, Distribution and Recovery Procedure, Reasons for amount overdue and Remedies and MIS;

## Basic Training on Loan Program for Apprentice Branch Managers and Branch Accountants of Microfinance Section

Orientation training for trainee branch managers and accountants in the microfinance Section was held during 1-3 December and 13-15 December 2020 at the training center of VERC. There were participants in orientation training only those who have completed their studies, those who are growing up, fresh and have no work experience in any organization. This is the second time VERC has conducted such a training.

Apprentice Branch Managers and Accountants are evaluated in three steps like -

Step 1: 3 days orientation training

Step 2: 1 month 15 days for Branch Managers and 30 days for Accountants and evaluation

Step 3: 10 days of basic training.

In total, 10 branch managers and 6 accountants; first took part in 3 days of orientation training, after which branch managers worked for 1 month and 15 days and accountants for 30 days for hands-on learning in different fields of VERC. They are then evaluated through interviews and written tests. During the assessment, 9 branch managers and 1 accountant were invited to join the work and participate in the next 10 days of training. From 23 January 2021 – 01 February 2021, basic training on microfinance management that was held at VERC training center.

### **Outcome:**

- Participants have learn to about community concepts, elements, need for community mobilization, the barriers to community mobilization,
- Learnt about integrated development ideas and types, development objectives and principles, approaches, sustainable development, integrated development ideas and integrated development programs of VERC;
- Communication, enhanced communication elements of communication and communication cycles and topics to be considered for communication;
- Features of the facilitation and the duties, qualities and skills of a good facilitator;
- Leaders and leadership, types skills and qualities, leadership constraints and ways to overcome them, team-building and its process and importance and dynamic team building methods and strategies participants have mastered.
- Motivation and its components, strategies and actions of a development worker in motivation;
- What is conflict the causes of conflict, identifying conflicting situations and analyze the nature and different strategies for conflict resolution;
- Behaviour, the effects of good behaviour and bad behaviour, and how to make life 100% perfect;
- Management and management functions role of a manager and the skills;
- Difference between monitoring, evaluation and supervision, why is monitoring, evaluation and supervision done? Analyze the considerations of monitoring and the steps of supervision;
- What is a life skill? Participants learned about its components;
- Details of VERC Loan Policy, Child Protection Policy, Gender Policy, PSEA, Financial Policy and Human Resource Policy;
- Accounting and Financial management;

### **Accounting and financial management training for Accountants in managing loan activities**

The impact of the global pandemic Coronavirus has adversely affected the economic activities of the members of the VERC, which is organized at the field level, as well as development partners across the country. In order to overcome this effect, VERC has resumed lending activities in the field in compliance with the hygienic guidelines prescribed by the government. Considering the overall situation, VERC has designed a five-day training course on accounting and financial management for the accountants to manage the loan activities in a smooth manner.

During 17-21 January 2021 and 21-25 March 2021, two batches of Accounting and Financial Management training were conducted at the VERC Training Center for the Accountants of the Microfinance Section. A total of 44 participants took part in the training. Of these, 6 are female and 38 are male.

## Outcome:

- Participants will be able to identify, analyze and solve problems in conducting field level activities;
- Gain ideas about AIS and MIS;
- Aware of their responsibilities and duties and have sought to fulfil them;
- Learn about various VERC policies;
- Learn how to give manual cashbook and ledger book posting;
- Learn software use for loan disbursement;
- Verify the software data transfer from the tab;
- Know the accountant's duties during loan disbursement;
- Know the accounting sector and where the report will be accounted for;
- Adjust, advances, when to make provision? And participants learned about depreciation calculations and accounting;
- Do VAT and tax calculations;
- Learn about VERC, PKSf and MRA Organizational Requirements and Documentation;
- Save vouchers properly, fixed asset registers, stock registers;
- Do bank reconciliation;
- Verify procurement and documents;
- Participants learned about holidays, penalties and rules for travel / travel allowances, etc
- Know what a development worker needs to do in making effective communication;
- Learn the effects of good behaviour and bad behaviour;
- Learn how to make life 100% perfect;
- Participants learned about conflicts, causes of conflicts, and various conflict resolution strategies and capacitate it in real life;

## Monitoring, Supervision, Management, Leadership Development and Life Skills Training for Microfinance Section Branch Managers of Microfinance Section

In order to expedite the loan activities, the Village Education Resource Center (VERC) organizes training on microfinance section monitoring, supervision, management, leadership development and life skills for the branch managers of the microfinance section. The main focus of the training is management, leader and leadership, communication, monitoring and supervision, team building, duplication, life skills, behaviour, financial policy and loan policy.

The training on Monitoring, Supervision, Management, Leadership Development and Life Skills was organized by the branch managers of the Microfinance Section on 7-11 February 2021 and 7-11 March 2021 in two batches. A total of 40 participants were present in the two batches. Among them 3 are female and 36 are male.

## Outcome:

### Participants Learned about-

- Management and management functions, the role of the manager and the skills of the manager;
- Leader and leadership, types of leadership and team leader authority, leadership skills and qualities, leadership constraints and ways to overcome them, what is team building and its process and importance and dynamic team-building methods and techniques;

- Communication, enhanced communication elements of communication and communication cycles and topics to be considered for communication;
- Difference between monitoring, evaluation and supervision, why is monitoring, evaluation and supervision done? Can analyze the considerations of monitoring and the steps of supervision;
- Participants were able to identify conflicts, causes of conflicts, identify conflicting situations and analyze the nature and master various strategies for conflict resolution;
- The life skills of the participants? Learned about its components;
- Behaviour of the participants? The effects of good behaviour and bad behaviour, know how to make life 100% perfect;
- about accounting and financial management;
- VERC's Loan Policy, Financial Policy, Human Resource Policy;

### **Training on Team Dynamics, Motivation and Life Skills in Microfinance Management for Program Organizers of Microfinance Section**

In order to expedite loan activities, the VERC organizes training for microfinance section program organizers to bring team dynamism, motivation and life skills in microcredit management. The main focus of the training is team mobilization, motivation, communication, support, Conflict, life skills, behaviour, financial policy, PSEA, human resource policy, gender policy and loan policy.

On 14-18 February 2021, the training was organized at the VERC Training Center for the Program Organizers of Microfinance Section on bringing team dynamism, motivation and life skills in microcredit management. A total of 20 participants took part in the batch. Among them 7 are female and 13 are male.

#### **Outcome:**

- Participants have mastered knowledge on dynamics, its process, importance, dynamic team building methods and strategies;
- Participants became aware of motivation and motivational elements, strategies and actions to motivate and the obstacles;
- Participants have learned about communication, development communication elements and communication cycles and topics to be considered for communication;
- Participants learned about the characteristics of facilitation and the duties, qualities and skills of a good facilitator;
- Participants were able to identify conflicts, causes of conflicts, identify conflicting situations and analyze the nature and master various strategies for conflict resolution;
- Participants learned about behaviour, the effects of good behaviour and bad behaviour, and how to make life 100% perfect;
- Participants learned about life skills and its components;
- The participants got ideas about integrated development ideas and types, development objectives and principles, various development approaches, sustainable development, integrated development ideas and integrated development programs of the work;
- Participants learned about Monetary Policy, PSEA, Human Resource Policy, Gender Policy and Loan Policy;

# 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 2 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 September 2021	4 Unions	Rangabali	Patuakhali
2	Practical Action (Zurich Foundation)	Zurich Flood Resilience Project	5 Years (July 2018 to June 2023)	4 Unions	Sadar and Sadarpur	Faridpur

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

### Introduction:

VERC has been implementing the 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 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 livelihoods 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

### Working Area:

District : Patuakhali  
 Upazila : Rangabali  
 Union : Barobaisdia, Chhotobaisdia, Char Montaz, Rangabali  
 No of Beneficiaries : 2780

## Achievements

### Access to the Services & Resources

Agriculture				
Name of the Services/Resources	No. of. Beneficiaries Claimed Services		No. of. Beneficiaries Re-ceived Services	
	Male	Female	Male	Female
Agricultural Inputs	400	120	370	70
Fisheries	100	50	88	64
Training related to agriculture	260	150	230	106
Livestock	60	90	35	75
Technical Advice related to agriculture	500	400	550	362
Subsidy related to agriculture	400	250	366	237
Cash support for Eidul Fitre and Food support from several NGOs/each person received two to three times support	2500	1230	2450	1033

### Changes in agriculture promotion (increased production, reduced crop loss, cost saving etc.):

Pandemic COVID-19 situation is new for coastal areas of Bangladesh though they are highly exposed to the impacts of climate change; it affects life and livelihood of the coastal people significantly. Because of specific livelihood circumstances of the coastal people, the impact of climate change is severe for women, poor and marginalized. The project has tried to link various service providers like UP, agriculture office, fishery office, livestock office, social welfare, youth development, women affairs etc. community people to build climate resilient community of the most vulnerable people in the target areas by strengthening public institutions, CSOs and community people that they can protect their asset base, lives and livelihoods against the increasing risks posed by the impact of climate change.

IGA (Income Generation Activities )				
Name of the Services/Resources	No. of. Beneficiaries Claimed Services		No. of. Beneficiaries Received Services	
	Male	Female	Male	Female
Bank loan	90	70	175	85
Subsidized Loan from Government	150	75	95	70
Subsidized Loan from NGO	50	15	32	08
Capital supports from MJF		100		138
Enhance product marketing	100	100	92	133
Others (please specify)				
VERC provided capital support for 20 village level womens' groups. Three Lac taka fund provided for creation of alternative livelihood opportunities. In all 138 females received IGA fund of Tk. 6,90,000/				

**Changes in socio-economic Sphere of targeted people** (income increase for number of targeted beneficiaries, building/widen social relations etc.):

Agriculture extension office, Livestock office, Fisheries office, Care Bangladesh, Slop Bangladesh provided skill training for livelihood.

Trainings on skill development:	No. of Training participant		No. of trainee used their training	
	Male	Female	Male	Female
1. Agriculture Office	150	120	126	105
2. Livestock	100	200	95	170
3. Fisheries	100	50	77	50

Social Safety Net/Protection				
Name of the Services/Resources	No. of Beneficiaries Claimed Services		No. of trainee used their training for income generation	
	Male	Female	Male	Female
VGF	700	55	637	27
VGD		130		65
Old Age Pension	35	20	29	19
Disability allowance	05	05	6	7
Widow allowance		35		16
UP services (other than safety net program)	700	800	653	765
Others				

UP social safety net protected extreme poor from vulnerability in the area people. Social safety net program have been essential component in the fight against poverty. UP office provided Tk. 2500/- per person for Eidul Fitre. Four UP offices also provided Tk. 500/- for Eidul Azha. Local MP provided rice, oil, sugar, vermicelli packets on the eve of both the Eid festivals.

**Key activities of the project include the following:**

**1) Village Group Meeting (Monthly):**

Meeting held on monthly basis, total target was 648 achievement was 511; meetings not held during April to June when office was remaining closed due to lock down situation. Village group members (Women members) shared their problems and other aspects which has already been shifted to union level. The group members are aware about their rights and the real problems and effects of climate change. From village level Community Group meetings they are now aware about climate change, GBV, composite agriculture etc.



## 2) Farmer's group meeting:

Total target was 144, achievement was 109. Maximum meeting not held during January to June when the project office was closed due to lock down situation. Farmers group in 4 unions. Arranged quarterly meeting. Day by day farmers knew how to adapt climate change situation. The group members became aware about their rights and the real problems and effects of climate change.

## 3) Periodic meeting with community volunteers

In all 16 volunteer meetings held in two quarters. There is one volunteer group in each union. Four Volunteer groups found 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.

## 04) 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 the events like - rally, art competition, essay writing competition, discussion, prize distribution etc.



## 05) Issue based campaign with school student, campaign on CC and Gender in disaster

In all, 2027 persons received message on climate change and adaptation and gender in disaster. Farmer's group members also participated in this program and issue based campaign held for 7 days in Chhotobaisdia union. Two video shows, miking, tea stall session, leaflet distribution etc also held.

## 06) Coordination Meeting between NGO/CSO networks

Took active initiative for Network of partners and other CSOs are being capacitated to disseminate best practices of community based climate change adaptation models.

### 07) Market oriented early winter climate resilient vegetable cultivation

Provided four kinds of seeds for early winter climate resilient vegetable cultivation; 325 farmers received seed support from the project. They are benefited cultivating these vegetables.

### 08) Dialogue among DMC's, Civil Society, Public administration and LGI's at Upazila Level.

Upazila level other stakeholders performed their responsibilities in addressing the needs of climate hazards, built linkage with various service providers like UP, agriculture office, fishery office, livestock office, social welfare, youth development, Womens' Affairs office etc.

### 09) Billboard:

For better visibility, essential messages printed on four billboards were installed with the support of Union Parishad at properly selected spots.



Billboard message on child rights issue for awareness raising

### 10) IGA Fund:

To build adaptation capacity of the project participants to climate change impacts through enhancing their skills, income and assets, as one of the major activities is to promote alternative livelihood activities of the project participants to build their capacity to adapt with the climate change. By the activity the project participants a small amount of cash which they used for alternative income generating activities and create opportunity to be used by other members once he/she returns the money to the group fund.

### 11) Training to create Local service provider (LSP) like vaccinator which would help project beneficiaries to get easy vaccination facility for livestock.

Arranged local service provider (LSP) training for 12 participants (Male – 05, Female -09). Upazila livestock officer conducted two days training. VERC provided 01 kit box to each participant.

## 12) Local level advocacy meeting with service providers

Arranged local level advocacy meeting with various service providers like fertilizer distributor, seed provider, nursery owners, village doctor, sanitary latrine producers, fish seller total 16 participants attended this meeting.

## 13) Round Table Conference on project findings with media and service providers:

Round Table Conference on project findings with media and service providers like electronic and print media, Sub-Assistant Agriculture officers, Fishery officer, Livestock officer, BRDB officer, total 25 participants attended this Conference.

## 14) Exposure visit to understand the agriculture methods, variety & practices:

Regional horticulture center at Lebukhali under Patuakhali district was organized for visit by 35 participants. VERC group members visited to gather knowledge on indigenous climate change adaptation technology from there.

## 15) Periodic follow-up meeting with UDMC

Several issues selected from UDMC have been discussed in the meeting and some were incorporated in Union budget committed by the Chairmen. Some decisions came out for meeting like installing sustainable sanitary latrine, sapling distribution to become resilient etc. UDMC arranged follow up meeting for review and discuss for review of DRR action plan. In all 05 meetings held in this period. UDMC members of all union get the pace to conduct UDMC meeting. They committed to arrange meeting every month following the system properly. They also get the exact idea about cyclone centers, warning system and gender issues. Discuss about of crop damage, fish and livestock.

## Attend Animal Resources Exhibition-2021

Village Education Resource Center (VERC) participated in the Animal Resources Exhibition-2021. Organized by Rangabali Upazila and livestock Resource Office. A member of farmers group won the first prize in the 'Technology Category' by displaying a low cost incubator. He received a certificate and three thousand taka. Md. Noor Saeed purchased the incubator machine with the advice of VERC.

## Cyclone Yass Response

Four Volunteer groups were active during cyclone Yass. The embankment was damaged and tidal water entered in village and destroyed crops, house, fish, cattle head and poultry. Volunteers went from house to house helping people and shifting goods to safety.

## Limitation & Challenges Faced by the Project

- Most of the activities are hampered due to COVID-19 lockdown situation.
- Regional workshop could not be held due to Covid-19 as government declared general holiday/ lockdown and restricted all types of public gathering.



- Increase in the tendency among the members of receiving material support as other local and international NGOs like UNDP. UNICEF works in Rangabali providing various materials.
- Transportation is a big barrier to public mobility from one place to other location. Only a motor bike or a launch can be used as transport throughout the Upazila. In rainy season, it is very hard to drive/ride in bike in kucha road. Transportation is a waste of time due to the transportation system, which is one of the challenges for the project to be implemented.
- Since accommodation not available and other facilities for official duty bearers in Upazila Parishad Complex, so they are not regular in their station except a few numbers of persons. As a result in some cases coordination/liaison not feasible with respective person when needed.

#### **Qualitative achievement and changes happen in women's life:**

- Women and children have access to information sources. Some women groups are able to identify resources, information regarding eco-system friendly & climate adapted agriculture practice in climate vulnerable communities in the areas
- A total of 20 village level women's groups (138 member) got IGA support for alternative livelihood Village Group members (mostly women members) to be empowered to deal with vulnerability of climate change related eco-social impacts in terms of negotiation with local government bodies, local administration and WDB authorities to draw the acceptable solution
- Some women's groups are involved in risk assessment and risk reduction planning in the targeted UPs.

### **Zurich Flood Resilience Project**

Bangladesh is one of the most flood prone countries in the world. Floods have significantly contributed to 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, 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 will be working faced devastating flood water.

**Project Focused on:** 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).



*Participatory Market System Development tool testing workshop*

**Project Progress:** During this reporting period Village Education Resource Center (VERC) has been implementing Zurich Foundation funded Flood Resilience Project under Life Skill Education sector of VERC with the technical assistances of Practical Action. Being third year of the project, it has formed eight community based organizations, conducted CBO meetings, facilitating workshop on PMSD market selection tools, supporting 75 beneficiaries with plinth raising for flood resilience, observed both International Day of Disaster Risk Reduction 2020 with Upazila Administration. Moreover, project has assisted for Post-flood study through facilitating FGD, and KIIs with different community groups, UDMCs, UP Chairmen, CSOs, and govt. officials at district and sub-district levels. upgrading mobile data, FGD with UDMC and KII with UP Chairman for review of their capacity, organizing various field visits for voice message dissemination status, benefits and feedback from targeted community, understanding communities context of both Covid-19 prevalence and its effects of economic fallout, exploring flood situation especially food & nutrition, WASH facilities at community and shelters, follow up visit of platform system goat and poultry rearing for understanding the economic progress & preparedness towards flood resilience.

### **Formation of Community Based Organization**

VERC is implementing Zurich Flood Resilience Project in four unions of two Upazila under Faridpur District with technical assistance of Practical Action Bangladesh funded by Zurich Foundation. The project goal is building flood resilience capacity as well as improving livelihood of flood affected peoples. The CBO formation meeting has organized for the understanding of its objectives as well as responsibilities of the participants to functioning well. CBO is flood affected peoples' local platform that will convey their role to collectively demonstrate bargaining power for building flood resilient communities.

Each CBO is formed with seven to ten executive members & three to five advisory members. The union wise community level CBO formation is as follows:

**Char Nasirpur:** One CBO formed consisting of seven groups and another formed consist of three groups. Each CBO has two advisory members.

**Dheukhali:** One CBO has been formed five groups with having eight members and another formed consist of six groups with seven members. There are four advisory members.

**North Channel:** One CBO has been formed consisting of seven groups with eight members and another formed consist of three groups with seven members. It consists of four advisory members.

**Decreerchar:** One CBO formed consisting of seven groups with eight members and another formed consisting of three groups with seven members. There are three advisory members.

### **Expression of Participants (PMSD tools testing workshop):**

1. Project Implementation Officer (PIO) of Faridpur Sadar advised to contact with the Chairman for the development of market and drainage system in the area.
2. Livestock Officer (LO) of Faridpur Sadar advised to contact with animal resources offices at the district or Upazila level for information or treatment and rearing animal resources and also to receive various training on animal resources management provided by the government.
3. Agricultural Officer (AO) said that he will assist the farmers to get seeds, fertilizers and various incentives provided by the government.
4. Some of the farmers say that boat is an essential means for marketing their products timely, construction and repair of bridges and culverts, presence of more wholesalers and communication with high value market.

### Helpful Expression of VERC Team:

1. We are newly known to PMSD tool testing apply system.
2. By using the PMSD Tool Testing System will make it easier to identify the new business concept considering the situations.
3. And it will be helpful to know about market management through new methods.

### Confusing Expression of VERC Team:

1. As this was a new idea/concept, more preparation was needed about the tool testing apply system.
2. If PMSD Tool Testing guideline is in Bengali, it becomes easier to understand.
3. Some words or sentences were difficult to understand.

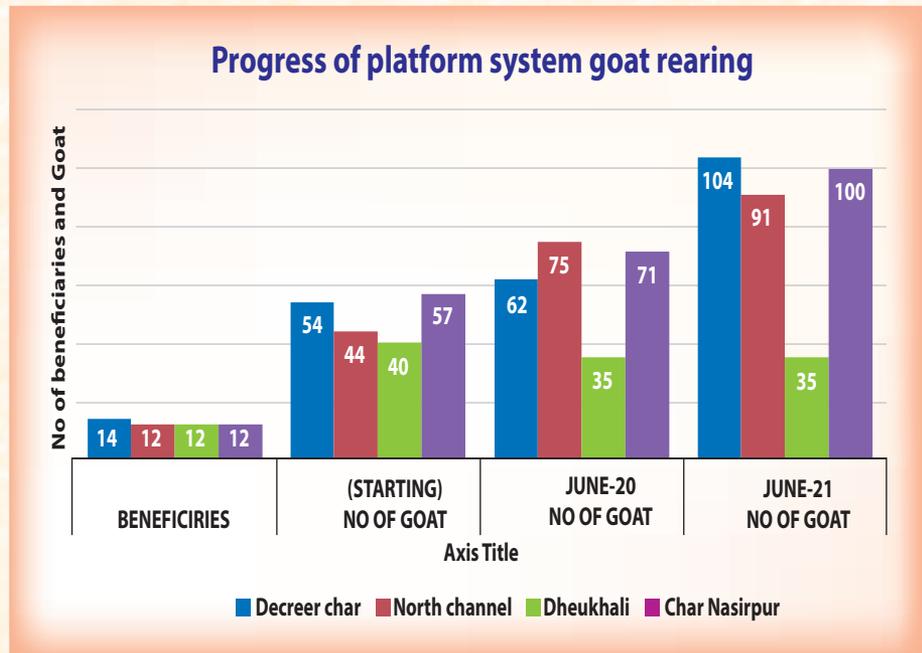
**Closing:** It is a good experience for VERC team as being prepared participants from field and Govt. level. Their engagement and participation were appreciable. Beyond limited duration of the workshop; it has opened a door for disseminating message of project goals and objectives and expecting flood resilience in coming days through those oriented people.

### International Disaster Risk Reduction Day-2020 Observation

Project has contributed to the Sadarpur Upazila Administration with some logistics for discussion meeting and drawing competition with school students on this occasion in October, 2020.

### Progress on Platform System Goat Rearing

To enhance flood resilience based demonstration and promotion of context specific livelihood, the project has trained and supported for rearing goat on raised platform system among 50 beneficiaries' households in four unions of two Upazilas in Faridpur District. In this connection, VREC Faridpur team has conducted regular visit to those households. Through follow up visits observed their progress and has given suggestions whenever found problems. Being trained and build linkage with District Livestock and Upazila livestock department, they could receive services from those govt. departments.



## **Progress on Platform System Poultry Rearing**

To enhance flood resilience based demonstration and promotion of context specific livelihood , the project has trained and supported for rearing poultry on raised platform system among 58 beneficiaries' households in four unions of two Upazila in Faridpur District. In this connection, VREC Faridpur team has conducted regular visit to those households. Through follow up visits observed their progress and given suggestions whenever found problems. Being trained and build linkage with District Livestock and Upazila livestock department, they could be received services from those govt. department.

## **Supporting Beneficiary Households through Plinth Raising As Flood Resilience Technology**

Project has supported seventy-five beneficiaries household for raising plinth as they facing different problems due to submerged o Flood Water each year. They have to bound to shifted their girls and women to relatives house even with goats, poultry etc. to road sides as making temporary shelter. These activities will open the access to stay at home during flood as flood resilience technologies. It also helped many vulnerable families to stay home that have reduced scope of abuse as their adolescent and caring scope of elders and disable. Many people have raised their homesteads on their own efforts that encourage others as they getting advantages and benefits. Plinth Raising activities have been implemented followed by forming group wise committee in each community that consist of all beneficiaries, one group leader, assigned Program Organizer and Project Manager.

## **Understanding Community Context though Group & CBO Meetings**

The Project has facilitated both monthly and Bi-monthly meetings with beneficiaries at group level and as well as with Executive member and Advisory Board members respectively in four unions. Both meeting has been operating through their president and secretary while project staff has supported them to identify agenda, keeping decision on track for implementing and actions to achieve project goal and objectives. In this reporting period about 428 group meetings 36 CBO meetings organized



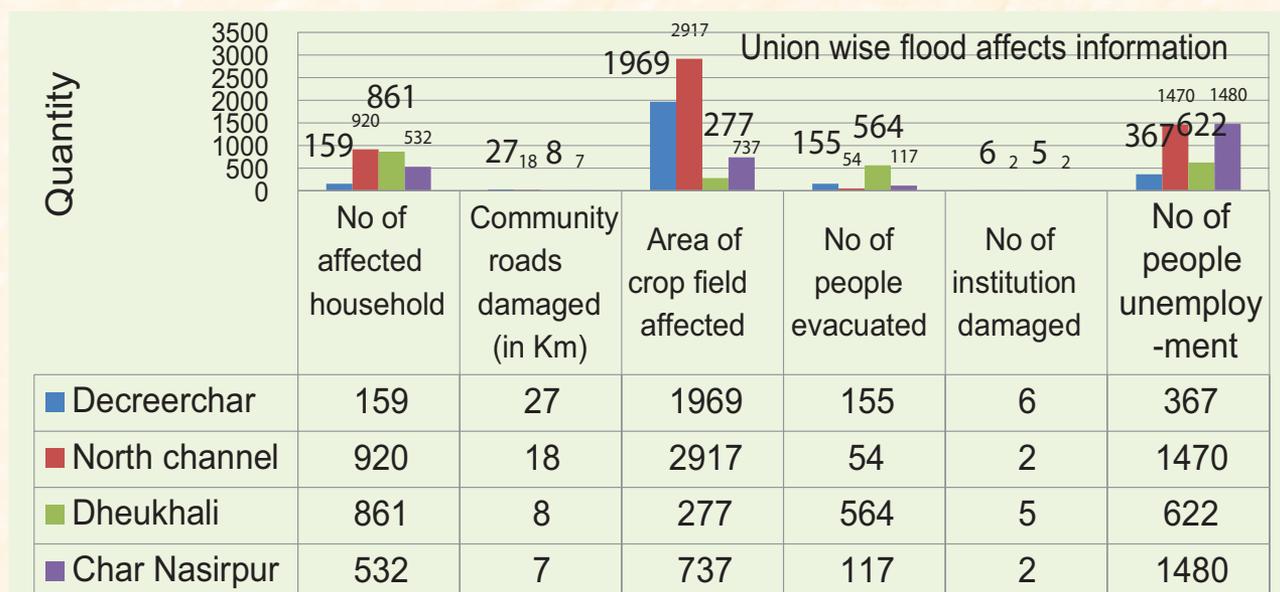
*Bi-monthly CBO formation meeting*

out of 480 and 36 respectively in four unions of the two Upazilas. During the meeting major identified discussions are briefly described as follows:

- Flood risk and issues incorporating local plan and forwarding to Union Councils for further actions and budgeting.
- Understanding Covid-19 prevalence situation and awareness raising at community level.
- Exploring food and nutrition, WAH facilities at shelters etc.
- Delivered different service related information of Union Councils that helped to reduce vulnerable targeted groups including processing to receiving benefits
- Identifying opportunities that improve community resilience capacities during flood situation
- Communication with UP/UDMC for improving post-flood situation like communities road repairing
- Building collaboration and cooperation among CBOs, local service providers, Union Councils.
- Increasing communities existing resources and household structures that could helpful for flood resilience like plinth raising, platform system poultry shade etc.
- Encouraging existing livelihood activities that creates opportunities for flood preparedness
- Advisory service 16123 helping emergency advice for solving their agricultural, livestock and fishers related different problems.
- Discussing existing practices that are helpful for selecting beneficiaries flood resilience intervention
- Follow up visit and suggestions to beneficiaries for improving progress on platform system goat or poultry rearing
- Aware whole community through group members regarding voice message for early warning
- Informed beneficiaries existing local govt. services with collaboration of UP representatives
- Engage community base resilient agent in group meeting for follow up communities' action
- Identify group members those have own initiatives & investment for early flood preparedness

## Community Flood Situation 2020

Generally flood occurs each year as the project locations situated in between the basin of The Padma and the Arial Khan. In 2020, project staff had collected communities' information related to flood that affects these unions of project locations. Almost all the unions are much more affected due to long lasting flood in 2020. In addition, Covid-19 prevalence was another hazard that communities had never faced since last century.



## Sonabhan Initiated Platform System Poultry Farming

It is often difficult to work restoring peoples' success. Such success has made true in one women's life named Sonabhan through flood resilient platform system poultry rearing. She is wife of Mosarof Sikder aged 40 living beside the Arial Khan river in Charbalaishar village of Dheukhali union under Sadarpur Upazila in Faridpur district. She has two sons and a daughter; among them elder son is working in Dhaka, younger son studying in class seven and daughter studying in class ten. She has engaged herself with agricultural activities with the support of her husband as he is selling spicy puffed rice as a hawker in Dhaka City. Due to Covid-19 pandemic school colleges remained closed and he lost income scope in Dhaka; he returned home. She inspired her husband and took land on lease for cultivation. Besides this, she told her husband that she is an active VERC organized group member. She participated in group meetings, court yard sessions, etc. and became aware on flood preparedness activities for minimizing loss and damage of floods.

Besides agricultural works, Sonabhan received training on platform system poultry rearing and prepared a platform system poultry shade with technical assistance from Zurich Flood Resilience Project at a cost of BDT 17,400/; while the project supported in cash BDT 8,955 and the family of Shonabhan contributed more BDT 8,445/- in cash and in kind.

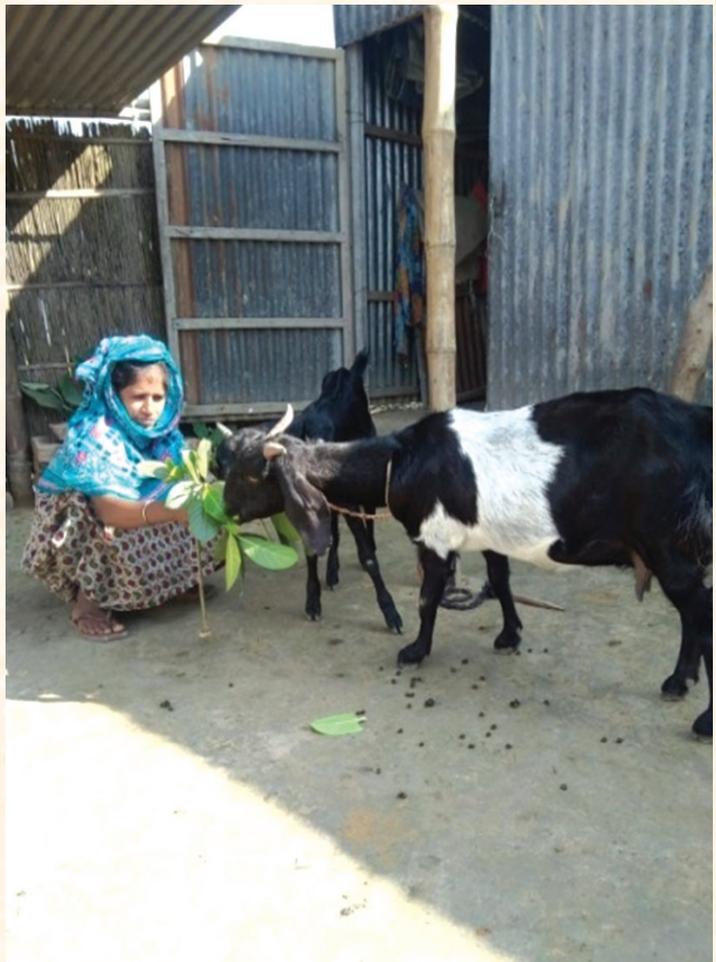
Previous experience of financial loss due to death of poultry as much as high that inspired the family to invest such an amount in advance (before flood) so as to increase flood resilience. As a result, she could highly reduce loss of poultry including other valuable assets during the Flood - 2020. Having good flood resilience experience of 2020, her family decided to extend farming and bought 100 poultry birds, gave vaccine and fed regularly and storage of agricultural items in proper places. Her monthly income presently stands at BDT. 9,000/-. She practices flood preparedness activities like savings, storage of dry food, fire woods etc. She expressed, "Now I'm happy as being adapted with flood affects recently which has been made possible by investing for flood resilience. Expecting more flood resilience technologies which would accelerate knowledge and skills for building flood resilient, happy and prosperous communities".



## Ziasmin Banu made a very good earning from platform system goat rearing

Ziasmin Banu is a daughter of Adeluddin Khan & Shonabhan, living in Yusuf Alirdangi of North Channel Union. Due to poverty, her study was stopped at an early stage of life and she got married in 2000 with Shoujo Sheik of the same village. They have one son and one daughter. Her husband is a day labour and once he severely suffered from intestinal ulcer that collapsed the earning capacity of her husband. In such a crisis moment she decided to sell a cow and three goats and formed a capital amount of Tk.50,000/- which they had to spend for her husband's treatment that was of some help in that situation but still better treatment was required. For total recovery from the disease, she had to sell some more assets to manage Tk. 50,000/- more and after further treatment in Dhaka he got fully cured and could start working again.

In such a situation with the help of local people, she started sewing clothes and rearing some cow and goats on sharing basis. Through joint struggle and efforts, she could save more money for a better future and they could buy 10 acres of land instead of taking land on lease. She shifted to a new house and started to increase rearing of livestock and poultry. In 2019, she received training on goat rearing with ZFR project and VERC support for platform system goat shade. Group meeting and courtyard sessions opened her eyes to know the ways and means of being prepared for flood resilience before onset of flood and could realise the importance and benefits as they had bitter experience of flood affects which is a challenge of every year as they live beside the Padma river. In 2020 she became well aware regarding flood preparedness and raising plinth, plantation of banana surrounding their homestead so that floods cannot wash away soil which increase risks of landslide also. Moreover, the raised platform system goat shade saved lot of assets during the flood of 2020 as flood water could not submerge their house and premises. In the last Eid-UI-Azha (Kurbani) she could sell three goats and earn Tk.23,000/- which especially helped her to repay the loan that was spent for her husband's treatment. Now, husband and wife both are happy and passing days better with their children as they need not pay for the land any more hired for use as space for living. She intends to educate their children. Beyond their happiness they have fear as they are living beside the river Padma which causes erosion to the embankment every year. She told that the river embankment and flood resilience raised community road could be helpful and sustainable for hundreds of people living here years after year only with meaningful government initiatives.



# MONITORING, EVALUATION AND DOCUMENTATION

Since emergence, VERC has been undertaking different types of innovative community development activities and related research work. Organizational growth process has evolved that 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.

The reporting year had been a very special one in respect of life and livelihood both at home and at global scale. We had to face difficulty with many of our livelihood activities including day to day mobility to limit exposure to scope of Covid-19 contamination. Days were highly panicky. Many people turned unemployed especially, in the informal employment sector, transport sector fell into a deep crisis intensifying mobility of goods and services. Education institutions were shut down during the lockdown, market places and other service points came to a standstill situation. In a word, that was absolutely a different situation as such, like other NGOs, private enterprises and GoB service delivery agencies, VERC could not undertake operational process monitoring of activities across the country other than online meeting/ sharing at a limited scale to keep on the process going somehow. In this way, publication and reporting on VERC program including internship by students and professionals had to face limitation.

# 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. Director Human Resource and Administration is assigned with the responsibility of Human Resource Management section of VERC assisted by required number of staff members.

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 21 members (19 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 Directors and a number of professionals who have considerable experience in the field of development.

The 46th Annual General Meeting was held on 15 September 2020.

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 are discussed. The Board of Directors review VERC operations, provide guidance and direction to make VERC more effective and dynamic in the field of development.

## **Coordination Meetings:**

Staff meetings are held regularly at two levels. These are senior staff coordination meetings comprising of 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 are 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 conference room and accommodation for 35 persons. Three of the training rooms, one conference room and 9 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 and periodicals. It is a valuable resource unit of the organization that has more than 3448 reference books, 821 journals, Reading material for children-20, Autobiography-5 and various project documents.

### **Vehicles:**

To ensure smooth running of official assignments, VERC maintains a 6-vehicle (With 1 Ambulance) transport pool at its headquarters. It also has a fleet of 416 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 helps maintaining 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 963 staff including 628 regular and 335 project/contract basis staff. A total of 71 staffs are based at VERC head office and the remaining 892 are involved in the programs that work under guidance of project/area offices. There are 95 Branch offices at various locations of the country. During the year, 271 staff was recruited and 133 left. VERC has a system of annual performance appraisal of staff by a committee. During this reporting year 5 staff members were promoted to higher grades.

# 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 and loan from the donor agencies, Banks and PKSF 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. Director, Finance is assigned with the responsibility of managing the Finance Section of VERC with the assistance of related accounts & financial staff members.

## 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 half yearly 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 Microfinance 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] 20-21	Percentage [20-21]
Donor Fund	323,520,937.00	5.08
VERC Income	2,151,609,618.00	33.77
Group Savings	504,701,326.00	7.92
Microfinance and other	3,391,976,725.00	53.23
<b>Total</b>	<b>6,371,808,606.00</b>	<b>100.00</b>

Source	Amount Taka	Percentage
Microfinance	4,623,329,311.00	92.47
Capacity Building	22,293,975.00	0.45
Assessment, Planning & Evaluation	-	0.00
Water, Sanitation, Health & Environment	245,515,463.00	4.91
Education & Literacy	3,167,303.00	0.06
Material Development	-	0.00
Disaster Management/Livelihood	7,659,955.00	0.15
Management cost	78,418,060.00	1.57
Capital Expenditure	19,602,150.00	0.39
<b>Total</b>	<b>4,999,986,217.00</b>	<b>100.00</b>

**Village Education Resource Center ( VERC )**  
**Consolidated Statement of Financial Position**  
**As at June 30, 2021**

Particulars	FY 2020-2021			FY 2019-2020
	Micro Credit	General Fund	Total	Total
<b>Property and Assets:</b>				
<b>Non-Current Assets:</b>				
Property, Plant & Equipment	81,534,466	190,855,543	272,390,009	277,532,008
Investments :	229,638,833		229,638,833	192,152,036
Loan to Beneficiaries :	2,354,289,534		2,354,289,534	1,964,747,281
			-	-
Current Assets:	180,952,221	45,774,434	226,726,655	210,160,151
			-	-
<b>Total Property and Assets:</b>	<b>2,846,415,054</b>	<b>236,629,977</b>	<b>3,083,045,031</b>	<b>2,644,591,476</b>
<b>A. Capital &amp; Reserves:</b>				
Cumulative Surplus	1,115,582,746	23,541,741	1,139,124,487	1,027,649,191
Reserve Fund	123,953,639		123,953,639	294,221,492
Revaluation Reserve		177,203,687	177,203,687	12,296,900
			-	-
B. Long Term Liabilities :	189,016,667		189,016,667	90,200,755
			-	-
C. Current Liabilities :	1,417,862,002	35,884,549	1,453,746,551	1,220,223,138
<b>Total Fund &amp; Liabilities</b>	<b>2,846,415,054</b>	<b>236,629,977</b>	<b>3,083,045,031</b>	<b>2,644,591,476</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 8, 2021

**Village Education Resource Center ( VERC )**  
**Consolidated Statement of Comprehensive Own Income**  
**For the year ended June 30, 2021**

Particulars	FY 2020-2021			FY 2019-2020
	General Fund	Micro Credit	TOTAL	TOTAL
<b>Income:</b>				
Service Charge Realised		504,332,457	504,332,457	393,707,968
Training Income			-	2,434,130
Income from Health Service			-	-
Donation	2,100		2,100	175,450
Overhead Income	17,297,573		17,297,573	22,789,682
Interest on Bank Account and fixed deposit	59,179	13,778,094	13,837,273	13,910,511
Other Incomes	84,048	9,140,082	9,224,130	8,922,634
<b>Total</b>	<b>17,442,900</b>	<b>527,250,633</b>	<b>544,693,533</b>	<b>441,940,375</b>
<b>Expenditure:</b>				
Service Charge to PKSF		9,395,313	9,395,313	1,992,125
Operational cost	12,517,456	270,041,910	282,559,366	223,374,193
Training		479,790	479,790	3,045,198
Social Development Activities	82,700	4,743,367	4,826,067	9,662,670
Bank and other interest	100,512	73,155,256	73,255,768	62,944,262
Reserve for LLP, DMF and others	4,524,758	61,708,963	66,233,721	37,430,759
<b>Total Expenditures</b>	<b>17,225,427</b>	<b>419,524,599</b>	<b>436,750,026</b>	<b>338,449,207</b>
Excess of Income over expenditure	217,473	107,726,034	107,943,507	103,491,168
	<b>17,442,900</b>	<b>527,250,633</b>	<b>544,693,533</b>	<b>441,940,375</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 8, 2021

**Village Education Resource Center (VERC)**  
**Consolidated Statement of Receipts & Payments**  
**For the year ended June 30, 2021**

Particulars	FY 2020-2021			FY 2019-2020
	General Fund	Micro Credit	TOTAL	TOTAL
<b>A. Receipts :</b>				
Opening Balance	15,486,283	128,610,500	144,096,783	66,184,369
Receipt from Donor	313,189,922		313,189,922	218,098,905
Training Income			-	2,434,130
Income from Health Service		4,300,370	4,300,370	-
Interest on Bank Account and fixed deposit	59,179	77,465,892	77,525,071	12,602,784
Loan Received from PKSF :		318,480,000	318,480,000	121,500,000
Loan Received from Others:	1,228,163,669	490,411,997	1,718,575,666	1,065,626,146
Loan Principal Realised :		2,831,906,942	2,831,906,942	2,542,722,186
Member Savings and Other Collection		433,684,305	433,684,305	423,606,371
Service Charge Realised :		503,119,974	503,119,974	384,528,518
Donation	2,100	-	2,100	175,450
Receipt from Operating Income	24,374,661	2,552,813	26,927,474	21,100,450
<b>Total</b>	<b>1,581,275,813</b>	<b>4,790,532,793</b>	<b>6,371,808,606</b>	<b>4,858,579,309</b>
<b>B. Payments</b>				
Loan Refunded to PKSF :		78,283,333	78,283,333	61,116,667
Training Exp	12,000	121,024	133,024	2,918,643
Social Development Activities		7,467,668	7,467,668	11,331,758
Capital Expenditure	133,800	15,737,095	15,870,895	6,855,234
Loan Refunded to Others:	1,223,696,504	498,609,196	1,722,305,700	898,940,438
Loan Disbursement :		3,328,035,000	3,328,035,000	2,793,832,103
Member Savings and Other Refund		328,701,044	328,701,044	341,571,608
Service Charge paid to PKSF:		9,395,312	9,395,312	1,992,125
Investment		102,500,000	102,500,000	23,000,000
Donor Project Exp	306,130,610	-	306,130,610	235,570,955
Operating Expenses	20,027,039	304,873,095	324,900,134	337,352,994
Closing Balance	31,275,861	116,810,026	148,085,887	144,096,784
<b>Total</b>	<b>1,581,275,813</b>	<b>4,790,532,793</b>	<b>6,371,808,606</b>	<b>4,858,579,309</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 8, 2021				

## LIST OF VERC DONOR AGENCIES

SL No	Donor	Name of the Project
1.	Save the Children	<ul style="list-style-type: none"> <li>BGD DRESSMANN Education Project 2021</li> <li>Learning Never Stops Project</li> </ul>
2.	Manusher Jonno Foundation (MJF)	<ul style="list-style-type: none"> <li>Prevention and Elimination of Hazardous Child Labour Project</li> <li>“Strengthen civil society and public institutions to build community resilience to adapt climate change” (SPIBACC)</li> </ul>
3.	WaterAid- Bangladesh	<ul style="list-style-type: none"> <li>Composite Actions for Climate Migrants in Urban Slums (CACMUS)</li> <li>South Asia WASH Result Project-II,</li> <li>South Asia WASH Result Project-II</li> <li>Protect the workers: Integrated services for apparel workers in Bangladesh</li> <li>Improving Access to Water, Sanitation and Hygiene Services in Communities for Apparel Workers in the Garments Industry</li> </ul>
4.	Plan International Bangladesh	<ul style="list-style-type: none"> <li>South Asia WASH Result Project (SAWRP)-II</li> </ul>
5.	Water.org	<ul style="list-style-type: none"> <li>Enabling people Towards Sustainable Safe water and Hygiene project, Phase-II</li> </ul>
6.	unicef	<ul style="list-style-type: none"> <li>Improved WASH Services for Rohingya Refugees in Balukhali camp 8E and 8W in Ukhiya Upazila, 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>Implementation of Cox's Bazar WASH Program following Community Approaches to Total Sanitation (CATS), Promotion of Water Safety Plans and WASH in Institution</li> <li>Creating Arsenic Safe union with Sustainable improvement of Water, Sanitation and Hygiene in selected unions of Daudkandi Upazila, Cumilla</li> </ul>
7.	Practical Action (Unicef)	<ul style="list-style-type: none"> <li>Accelerated Sanitation and Water for All (ASWA) -II</li> </ul>
8.	Practical Action (Zurich Foundation)	<ul style="list-style-type: none"> <li>Zurich Flood Resilience Project</li> </ul>
9.	IDCOL	<ul style="list-style-type: none"> <li>Improved Cook stove (ICS) program</li> </ul>
10.	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>
11.	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>
12.	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>Scholarship program</li> <li>Family Health Welfare Program</li> </ul>
13.	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



Majeda Shawkat Ali  
Chairman



Syed Nurul Alam  
Vice-Chairman



Advocate Nazrul Islam  
Secretary



Khondker Rebaka Sun-Yat  
Treasurer



Lt. Col. Muhammad Hussain (Retd),  
Member



Shebika Sarkar  
Member



Mrs Rokeya Hoque  
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.	Advocate Nazrul Islam Secretary, Board of Directors 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>
4.	Khondker Rebeka Sun-Yat Treasurer, 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>
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.	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>	-
7.	Mrs Rokeya Hoque Member, Board of Directors 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>
8.	Mr. Abdul Karim Member, General Council 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>

Sl. No.	Name, Designation and phone number and email address	Profession	Member or service holder of any other NGO
9.	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>
10.	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>
11.	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>
12.	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>
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 Shahojog Team (UST)</li> </ul>

Sl. No.	Name, Designation and phone number and email address	Profession	Member or service holder of any other NGO
16.	Dr. Muhammad Ashraf Ali Member, General Council Mobile:01713043325, Phone: 9880368	• Professor of Civil Engineering, BUET	• Ex. Director, ITN-BUET
17.	Syeda Akhter Jahan Member, General Council Mob:01738272937	• Housewife	-
18.	Mr. Abu Bakr Siddique Member, General Council Mobile: 01715219817, Ph. 7791850, 9130726	• Registrar (Rtd) Jahangirnagar University	-
19.	Mr. Murshed Alam Sarker Member, General Council Mobile:01711536531, Phone: 9121049 9137769	• Private Service (Executive Director, POPI)	• Member, Society for Social Services (SSS) • Member, SKS Foundation
20.	Swanirvor Bangladesh Organisational Member Phone-9116808	• Social Mobilization, Micro Credit and Education	-
21.	Bangladesh Association for Community Education (BACE) Organisational Member Mobile: 01712152467 Phone-9345173, bacbd@gmail.com	• Non-formal Education, Skill Development & Vocational Training, Social Mobilisation, Health Development, Micro-credit, Scholarship etc.	• Council Member, CAMPE • Executive Member, CODEC • Member Secretary, Informal Sector Industrial Skills Council (IS-ISC)

## Senior Staff Members of VERC

Md. Yakub Hossain	Executive Director	01713030885
Md. Masud Hassan	Director, WASH and Health	01713017064
Md. Quamrul Islam	Director, Monitoring, Evaluation and Documentation	01716049018
Ranada Prasad Saha	Director, Microfinance	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	Pre - School 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



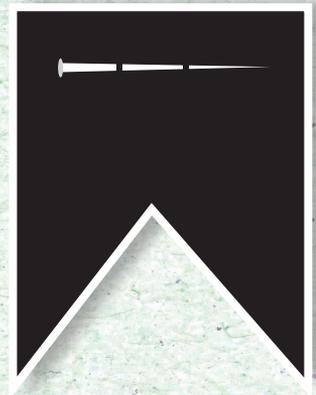
We the VERC family members express our deepest sorrow on account of expiry of our beloved colleague Mr. Subash Chandra Saha, Director, Capacity Enhancement and Climate Change Section of Village Education Resource Centre (VERC). Subash Saha breathed his last in the night of 28 August 2020 while undergoing treatment at Enam Medical College and Hospital, Savar. He had been serving VERC in various capacities mostly as chief of human resource development organ of VERC since 1994. He had been leading a good number of donor supported projects efficiently. His contribution to the development of NGO sector of the country is exceptionally bright. His expiry is indeed an irreparable loss to VERC!

I on behalf of VERC express all out sympathy to Boudi, their son and daughters so that the family can bear the loss. Also, pray to Almighty for granting peace to his soul for the life after death!

On behalf of VERC family,

A handwritten signature in black ink, appearing to read 'Md. Yakub Hossain'. The signature is fluid and cursive, with a long horizontal stroke extending to the left.

**Md. Yakub Hossain**  
Executive Director  
VERC



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**VILLAGE EDUCATION RESOURCE CENTER (VERC)**

B-30, Ekhlash Uddin Khan Road, Anandapur, Savar, Dhaka-1340, Bangladesh

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