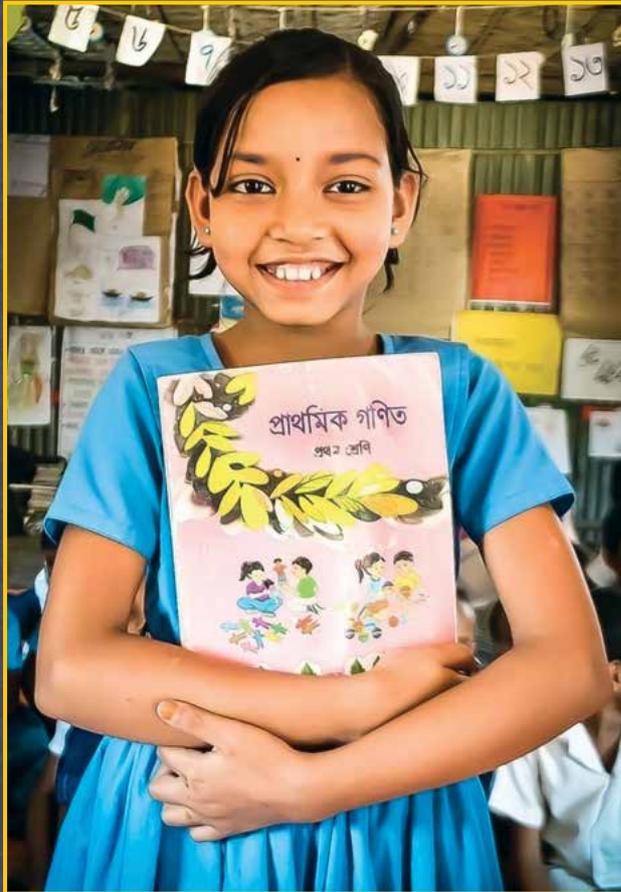


Annual Report

2018-2019



VILLAGE EDUCATION RESOURCE CENTER

Annual Report 2018-2019



VILLAGE EDUCATION RESOURCE CENTER
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Message from the Chairperson

Before saying anything about the Annual Report of VERC, I recall with great appreciation the memories of Shaikh Abdul Halim founder Executive Director of VERC for his lifelong contributions to the organization that we are trying to make effective and efficient to the cause of the disadvantaged in the country. We all pray to Almighty for his eternal peace!!

VERC has passed one year after the expiry of the founder Executive Director and has successfully carried out its activities in the country. I am pleased to see the Annual Report of VERC 2018 - 2019 on the progress, achievements and highlights of the future growth. VERC has overcome most of the challenges it was facing during the previous year. Restructuring of the organization, rearranging the staffing pattern to meet up the new programmatic set up and needs, climate change adaptation issues have more been integrated with the activities to make intervention outcomes sustainable. To address the situation of river erosion victims of Faridpur and Sirajganj districts two innovative projects have been initiated in the year in collaboration with Practical Action Bangladesh and GiZ. VERC has distributed relief materials among the seasonal flood victims in several districts.

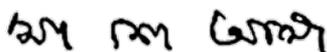
We recall with deep appreciation that the partnership with unicef and WaterAid have further been consolidated during the reporting year.

Partnership with Save the Children International, Plan Bangladesh, Manusher Jannoo Foundation, Community Partners International and water.org have been continued and accelerated further in the reporting period. We acknowledge the generous and dedicated support of the development partners to keep on implementation of development activities of the projects in the country. Working for Rohingya refugees have been accelerated further to support them in their survival efforts.

Micro-credit program has further consolidated its process in extending support to undertake health service delivery for the disadvantaged women and children, support to senior citizens across selected areas, stipend for poor students, support to pre-primary and primary levels during the year. It is encouraging to note that the community people are coming forward and investing more on WASH health and education in a collaborative manner. We thankfully acknowledge and appreciate the support that we received from PKSF, water.org, Practical Action, in addressing the humanitarian needs of the victims of climate change across the vulnerable communities.

I, on behalf of the management, appreciate the General Council Members of VERC, the Executive Director and staff members of VERC for the relentless efforts they have made in making VERC efforts more innovative and people-oriented. Special thanks should also go to Microcredit Regulatory Authority, the NGO Affairs Bureau, Government of the People's Republic of Bangladesh, for their guidance and generous support extended to VERC in all its efforts.

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



Majeda Shawkat Ali
Chairman
Board of Directors
VERC

December 2019

Remarks of the Executive Director

On the occasion of presenting the year's Annual Report 2018-2019, VERC recalls with honour to the respected founder Executive Director of VERC Shaikh Abdul Halim whom we lost on 12 October, 2018. Once more, note here with utmost respect and admiration to the contribution he made to the growth of VERC during his life time.

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

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

Pre-primary and primary education activities in Sonargaon continuing as a good example of sustaining activities of ECD and primary education with the involvement and resource support of community people and local administration.

VERC micro-finance program has further consolidated its position in the country with moral support from PKSF and financial support from commercial banks with a view to expansion and finding ways for integrated social development interventions in a sustainable manner. Lessons learnt from a number of innovative projects have been scaled up across the program areas.

A number of networks have been established with national and international organizations at home and abroad to expedite and consolidate activities on environment, WatSan and community health promotion along with capacity building of NGOs and local government bodies. In addition to regular project activities, VERC has taken part in observation of days/events, campaigns across the country as advocacy initiatives with the government and stakeholders.

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



Md. Yakub Hossain
Executive Director

December 2019



In Memory of Shaikh Abdul Halim

-founder Executive Director of VERC

In memory of beloved Shaikh Abdul Halim, founder Executive Director of VERC, we are pleased to present his life sketch in brief. The dedicated development professional was born in Bashirhat, 24-Pargona, West Bengal, India in an eminent family in 1951. His Grand Father was a Magistrate of the then British Govt. in India. His father Shaikh Abdul Wadud was a businessman and mother Mahbuba Khatun was a house wife. Shaikh Abdul Halim was the youngest of 2 sisters and 6 brothers.

Late Professor Dr. Abdul Wahed eldest uncle of Shaikh Abdul Halim migrated to the then East Pakistan in 1947 and joined the Dhaka Medical College as Principal. Following the

migration of Dr. Abdul Wahed other families of his younger brothers gradually migrated to East Pakistan. Shaikh Abdul Halim's Childhood was spent in Gendaria, Dhaka. He passed the Matriculation Exam from Gendaria High School. After passing the Intermediate Exam from Sir Salim Ullah College he got admitted in Dhaka University and passed the B.A. (Hons.) and M.A. in Social Welfare in 1971 and 1972 respectively.

Career in brief:

He started his career as Family Planning Project Officer in Save the Children (USA) in Bangladesh in 1974 and continued there till 1977 in various capacities.

He joined the experimental project called the Village Education Resource Center (VERC) Save the Children (USA) in collaboration with UNICEF Bangladesh in September 1977 and was assigned as Project Director to work as a counterpart of an American Communication Expert who served as Project Manager. The main tasks were to setup the organisation and plan project activities/proposals and implement the program to achieve the goals.

The major focus of the project was to provide support services to the rural development programs of the NGOs, Govt. & other indigenous agencies in terms of training services, communication & training, media materials, appropriate rural technology development, ensuring peoples' participation in the development process. Later on he was designated as Executive Director of VERC and continued here till the last day of his life. His relentless efforts turned VERC into an innovative development organization.

He was also associated with NGO Forum, BSAF, ADAB, Approtech Asia, ICDDR,B, VHSS, CDD, CAMPE, Rural Reconstruction Association and many more.

Training, Seminars and Conferences attended

During his life time he visited more than 27 countries across the world including England, USA, Belgium, Italy, Canada, Russia, Indonesia, Switzerland, Ethiopia, Thailand, Barbados, Newzealand, Sweden, Philippines, Japan, Malaysia, Singapore, India, Pakistan, Nepal, Kenya, Senegal, Bhutan, Sri-Lanka, Germany, Spain, Mexico to attend and participate in training, seminar and conferences.

Personal Life:

He got married with Syeda Akhter Jahan in 1978. The Couple is blessed with one daughter and one son. The daughter Laila Ishrat Jahan Ruen is M.Sc. in Geography and serving as Assistant Director, Energy Program in VERC. The son Shaikh Abdullah-Al-Jami is Head of the Department of Public Health, Delta Medical College and Hospital, Dhaka. The family is residing at Anandapur, Savar, Dhaka.

The devoted and veteran professional has passed away on 12 October 2018; let us pray for salvation of the soul.

About VERC

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

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

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

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

Organizational Societal Vision:

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

Mission Statement:

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

Goals:

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

Core Values:

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

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

Core competencies:

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

Programmatic Strategic Issues

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

Thematic Areas-

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

Program Interventions

VERC has implemented the following six major programs in its working areas across the country during 2018 - 2019:

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

In addition, VERC Training and Communication section 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 Research, Evaluation & Documentation (RED) and Finance & Administration sections provide necessary support for proper implementation of the development programs/projects.

Pioneering Contributions

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

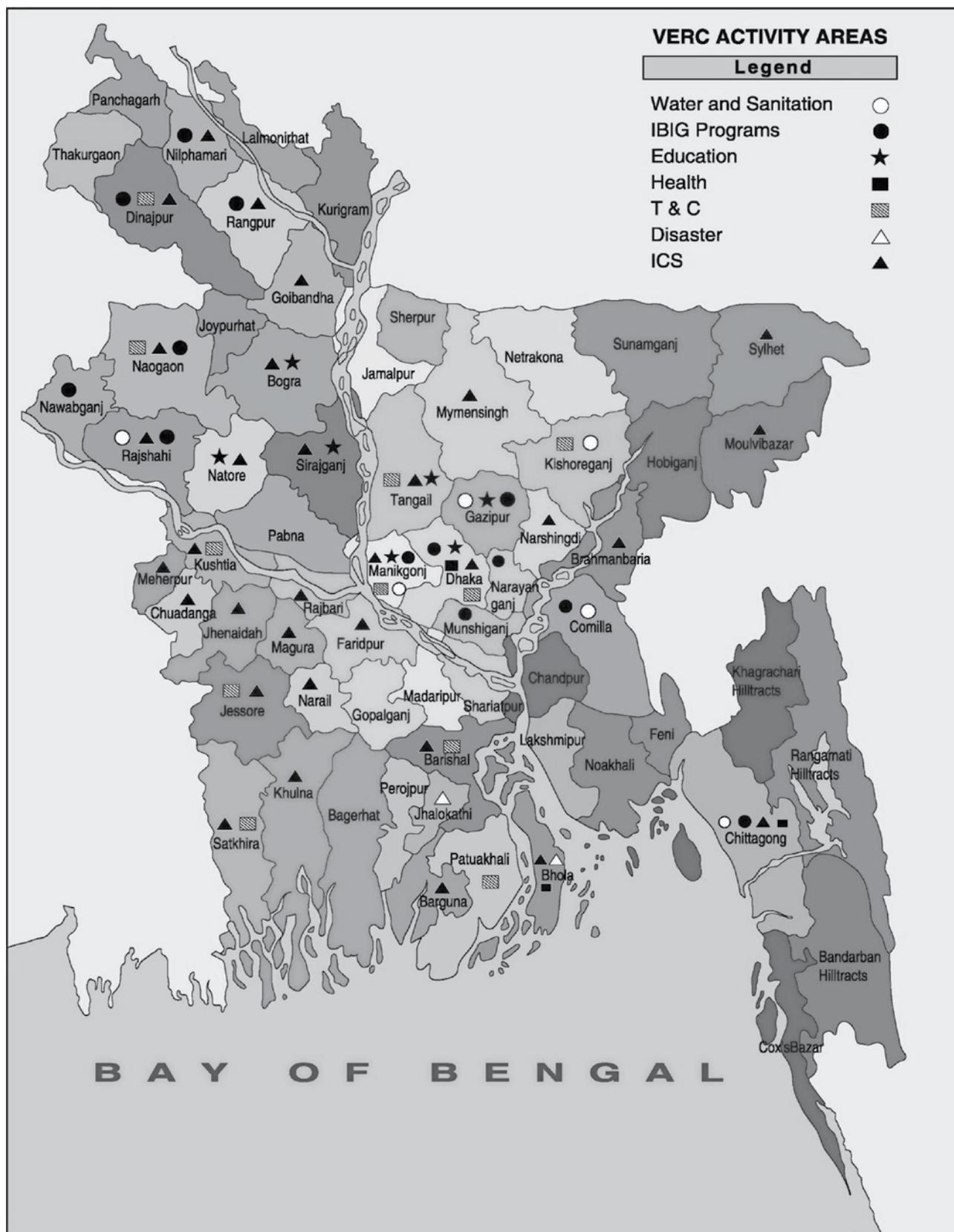
Community Led Total Sanitation (CLTS): VERC has innovated CLTS approach in February 2000 as the pioneering organization in Bangladesh. In the process of working with the community at the grassroots level on WatSan, VERC has learned that community awareness and participation could prevent most of the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

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

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

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

Program Locations



VERC Programme area districts across the country

Programme Sectors	Name of Districts	No. of Upazilas/City Corporation	No. of Unions	No. of Villages	Beneficiaries
Education	Sirajganj, Manikganj, Dhaka, Narayanganj (4 Districts)	11	19	540	36600
Watsan & Technology	Bhola, Sunamganj, Cox's Bazar, Sylhet, Gazipur, Rajshahi, Naogaon, Chapai Nawabgonj, Dinajpur, Nilphamari, Rangpur, Manikganj, Narayanganj, Munshiganj, Chottagram, Cumilla, Hobiganj, Brahmanbaria, Kurigram, Sirajganj, Narsingdi (21 Districts)	58	403	3095	795836
Health and Environment	Dhaka, Gazipur, Manikganj, Chottagram, Rajshahi, Patuakhali, Sirajganj, Faridpur, Cox's Bazar (9 districts)	15	12	00	47496
Livelihood Development	Chapainwabganj, Rajshahi, Naogaon, Rangpur, Kurigram, Dinajpur, Sirajganj, Gazipur, Dhaka, Manikganj, Narayanganj, Cumilla, Noakhali, B, Baria, Chottogram, Munshiganj, Narshindi, Nilphamari, Habiganj (19 districts)	60	336	2481	89855
	Total	144	770	6116	969787

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

Highlights of July 2018 to June 2019

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 children's facilities and to mainstream them in education. Education has been identified as a priority sector in Bangladesh by the government and non-government organizations, not only to exterminate illiteracy, but also for human resource development. Accordingly, VERC has been implementing education programs in innovative ways with support from development partners in the sector. The ongoing projects are READ project in Dhaka, Manikgonj and Tangail; HOPE project in Dhaka and Sirajgonj and a regular program on ECD/NFPE being operated by making use of VERC own fund in Sonargaon and Kaliakor. The coverage of education program includes 9 upazilas in 5 districts of the country.

Ongoing projects at a glance:

Sl. No	Name of the Project	Duration	District	Type and no. of School		Student		# of Teachers	Donor
				NFE	Primary	2018	2019		
1.	Sonargaon Sustainable Education Program	2012 on going	Narayanganj	975	335	1762	1800	53	Commity people local administration and VERC
2.	READ	January 214 – December 2018	Dhaka, Manikganj Tangail	Project is at phasing ourt stage					SCI
3.	HOPE	2016 to 2019	Dhaka Sirajganj	-	-	11537	11529	209	IKEA Foundation
4.	Ending Child Labour in Bangladesh Project	January – December, 2018	Dhaka	20	20	1400	1400	40	TdH Netherlands
	Prevention and Elimination of Hazardous Child Labour Project	January 2019 to December 2021	Dhaka Gazipur	40	-	-	1200	40	MJF/UK Aid
5.	Piloting of integrated program in Kaliakair	2012 on going	Gazipur	10	-	-		10	VERC support
Total -				1045	355	14699	15929	352	

WatSan and Technology

VERC has been implementing Water, Sanitation & Hygiene (WASH) program since its inception as a component of technology promotion for livelihood status improvement. WatSan activities at the initial stage were mostly carried out in terms of production and distribution of latrine ring-slabs, installation of tube wells for safe water use promotion with limited hygiene education for awareness raising. The widely known Community Led Total Sanitation (CLTS) was evolved in early 2000. WaterAid Bangladesh (WAB) has been providing technical and financial support to VERC since 1986. The process also influenced setting national strategies and programs to achieve MDG sectoral goals and has been duly reflected in the Sector Development Plan (2011-2025) of the Government of Bangladesh. 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 2017-2018	Achievement of 2018-2019
No. of Projects under implementation	8	9
No. of Donors	5	6
No. of Districts covered	7	21
No. of Upazilas covered	11	58
No. of Unions covered	86	403
No. of CBOs	1,784	3,095
Installation and renovation of safe water facilities	3,196	6,637
Installation and renovation of sanitation facilities	19,980	67,400
Hygiene Promotion events organized	41,762	47,454
Water beneficiaries covered	48,621	97,423
Sanitation beneficiaries covered	129,313	346,418
Hygiene beneficiaries covered	501,230	546,049
Beneficiaries covered by Capacity Development activities	9,007	136,322
Community Mobilization activities	3,564	2,278

Health and Environment

VERC considers health as a basic human right. But the reality is that there is yet much to be done to improve the ratio of access to basic health services in the country. Quality health services are mostly concentrated in urban areas and not affordable to the poor. Once known as a country in the ecologically sound belt, Bangladesh has turned to be an environmentally endangered region and has started facing climate change and challenges linked with new generation health problems and poverty. In view of the situation VERC has laid emphasis on addressing health problems and environmental degradation. VERC initiative is aimed at accessing mother and child health services for the poor and marginalized and supporting people to cope-up with the challenges of climate change in program areas.

During the reporting year, VERC had been active with interventions under five projects in addition to two of its hospitals. The projects include – two right based health projects, improved cook-stove promotion focused project and two climate vulnerability focused projects.

Progress of performance at a glance:

Particulars	Achievement of 2017-2018	Achievement of 2018-2019
No. of Projects under implementation	6	7
No. of Donors	5	6
No. of Districts covered	6	9
No. of Upazilas/ City corporations covered	11	14
No. of Unions covered	72	93
No. of beneficiaries covered	33378	47496

Livelihood Development

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 2017-18	Status of 2018-19
No. of Branches	66	70
No. of Districts Covered	17	19
No. of Upazilas Covered	58	60
No. of Unions Covered	329	336
No. of Villages	2,459	2,4581
Total No. of Group/Samity	7,107	5,836
Total No. of Members	94,442	89,855
Total No. of Borrowers	63,137	60,421
Disbursement Amount	Tk 3,156.71 Million (Tk 315,67,19,000)	Tk 3,174.03 Million (Tk 317,40,37,000)
Loan Outstanding (Portfolio)	Tk 1,515.76 Million (Tk 151,57,63,048)	Tk 1,777.82 Million (Tk 177,78,20,110)
Savings Balance	Tk 576.91 Million (Tk 57,69,15,873)	Tk 639.71 Million (Tk 63,97,19,209)
Insurance Balance	Tk 68.98 Million (Tk 6,89,87,054)	Tk 80.95 Million (Tk 8,09,51,813)
Recovery rate	99.56%	99.47%

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 20,10,886.00 for the reporting year and the total of till date contribution stands at Tk.2,28,04,703.00.

Capacity Building

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 17454 participants received training on various program capacity needs. A total of 615325 participants received training since inception of the organization.

Progress of performance at a glance:

Particulars	Status of 2017-2018	Status of 2018-2019
Contract Training	2202 participants	647 participants
VERC projects training	14537 participants	16807 participants

Research, Evaluation and Documentation (RED)

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

Interns carried out study on VERC interventions: In all 19 studies conducted by 19 Interns from institutions as listed below :

Sl. No.	Name of Institution and Subject	Period	No. of Interns
1	Savar University College Hons Final Year	September, 2018 – January, 2019	6
	Savar University College Masters Final Year	December 2018 - May 2019	5
2	Gano Biswabidyalaya, Savar Hons. Final year (Politics & Governance)	Jan - March 2019	2
3	Dhamrai College –, Hons. Final year (Soc. Work)	September – Dec. 2018	4
4	Lovely Professional University, East Punjab, India (B.Sc -1 and BBA -1)	June, 2019	2

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.

TdHNI supported project came to its closure in December 2011 in Sonargaon and since then a total of 45 schools are running in the area with community support as project outcome. Community people bear 90% of the program operation cost and VERC supports the ongoing program in the area by extending technical support. In addition, GoB Education department is extending monitoring and administrative support to the initiative.

Ongoing projects at a glance:

SL No	Donor	Name of the Project	Duration	Upazila	District
1	Community and VERC	Sustainable Education Program	2012 on going	Sonargaon	Narayanganj
2	Save the Children	Holistic approach Towards Promotion of Inclusive Education- (HOPE)	2016 to 2018	Savar, Belkuchi	Dhaka, Sirajganj
3	Save the Children	Reading Enhancement for Advancing Development (READ)	January 2014 -September 2018	Shibalaya, Daulatpur, Sauria, Singair	Manikganj
4	TdH Netherlands	Ending Child Labour in Bangladesh Project	January-2015 December 2018	Savar	Dhaka
5	Manusher Jonno Foundation (MJF)	Prevention and Elimination of Hazardous Child Labour Project	January 2019 to December 2021	Savar, Gazipur Sadar	Dhaka, Gazipur
6	VERC-Micro-Credit program	Piloting of integrated program in Kaliakair	Ongoing since 2012	Kaliakair	Gazipur

Sonargaon Sustainable Education Program

The 5th and last phase of TdH Netherlands supported project completed its three years duration in December 2011. Village Education Resource Center (VERC) has successfully implemented the project in 7 Unions of Sonargaon Upazila under the district of Narayanganj. Aminpur, Pirojpur, Mograpara, Boidder Bazar, Barudi, Naogaon and Jampur are the unions.

The project had been successful in demonstrating the effects of ECD and NFPE in children of the seven noted union areas and as outcome of the project a visible interest in community people of seven unions helped to sustaining the activities. There was a feeling generated in the people that the good quality pre-schooling should not die down; it should rather be continued at the interest of their children as such they sought for limited technical support from VERC and they mobilized local resources. Local administration as well as the Union Parishads took interest in supporting the people's initiative to keep on the efforts. Presently, a total of 48 schools (Including Model School) are running in the area with community support.

During the reporting period, the following achievements have taken place as outcome of multiple stakeholder involvement showing the potentiality of self-management, mobilization of local resources and monitoring –

SL No	Type of Activities	No. of Union	Progress (2017-2018)					No. of Union	Progress (2018-2019)				
			No. of Center/School	No of Teachers	No. of Children				No. of Center	No of Teachers	No. of Children		
					Boys	Girls	Total				Boys	Girls	Total
1	Early Childhood Development (ECD) Centers	7 Union and 1 Municipal	13	13	210	265	475	7 Unions and 1 Municipal	13	13	218	272	490
2	Non-formal Primary Education(NFPE) Centers		34	34	435	527	962		34	34	442	533	975
3	Model Primary School		01	06	156	169	325		01	06	162	173	335
Total			48	53	801	961	1762	48	53	822	978	1800	

Outcomes

- Monthly refreshers are held regularly and all the teachers are trained, performance of students good and the success rate in exams is 96%.
- All of the 165 PEC passed students got admission in Mugrapara and Jampara High Schools for higher education.
- Community people pays regular visit to the schools to keep things on track.
- Community people bear 90% of the programme cost (Community Tk.24,74,400 and VERC Tk.3,00,000) Cost per student amounts to Tk.1622 .00 approx.
- All of the 165 students attended in Primary Education Completion (PEC) Examination and 100% students passed the exam; 12 students attained GPA 5.

Holistic approach Towards Promotion of Inclusive Education- (HOPE)

Village Education Resource Center (VERC) has been emphasizing education program since its inception to congregate the purpose to promote and fortify human potentials. The main objective of VERC program is to build up children's potentials and to mainstreaming 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.

HOPE Project already has passed two years in implementing activities at the field level. In the meantime, several education projects gained popularity among the children and community and Govt. forum such as inclusive education, CBR center support to children with disability, out of school children enrolment, community Based Rehabilitation (CBR) center service, referral support, Child forum activity. During the reporting period, VERC has provided support through Community Based Rehabilitation (CBR) centers by making use of Union Parishad Room. It has enrolled 6393 out of school children where 173 children are with disability and distributed 126 assistive devices among the Children with Disability for better living. During the reporting period, it has also completed 734 community meetings with parents at community level and 16137 counselling sessions at CBR centers and in communities.



The project has three major components; these are Support to Out of school children and Children with Disability. In addition, Community Based Rehabilitation Centre - CBR is another component which has directly touched result one and two. HOPE, project organized and conducted 14 dialogue sessions of Child forum group with Union Parishads to ensure child rights and child friendly local government. During the reporting period UP bodies completed 12 Ward shavas and 1 open budget meeting with the support of HOPE project and Union parishad. HOPE project has made outstanding and significant progress in the reporting period. Four CBRCs also were functioning from June 2017 and accomplished tasks successfully with the coordination of Four Union Parishads and collaboration with education department, Upazila Education Officer, government teachers, SLIP committee and SMCs. During the reporting period VERC completed the school accessibility for all students.

Community Based Rehabilitation Center - (CBR) activity

During the reporting period, the project has completed clinical assessment of 54 Children with Disability out of 65 CWDs from CDD-Savar Dhaka, District Disable Service centre Sirajgonj and Dhaka, CSF Shahjadpur. The Community Based Rehabilitation Resource Persons provided Primary Rehabilitation Therapy (PRT) service for 103 children with Disability 764 times through CBR centers. Receiving the PRT service, the children are now going to school regularly and moving easily. We have completed 472 community meetings at community level where 7080 parents participated. Normally, CBR-RP and UF conducted the meetings and they discussed about the issue of CWD, Careering of pregnant mother fever, disability, rehabilitation and inclusive education. In the meeting, the CBR-RP has shown the flip chart and discussed about the massages. During the reporting period, we have distributed 145 Assistive Devices among the Children with Disability and Referred 65 clients for better treatment as per instruction of Doctor and admitted 376 children with disability in schools.

At a Glance of CBR center

Activity / Category	Boy	Girl	Total	Remarks
Registered Children with Disability	549	405	954	With the instruction of CDD training document and SCI format
Clinical Assessment	123	96	219	With the support of CDD
Admission in school	128	66	194	As per Instruction of Technical person
Provided Assistive Device	83	71	145	As per Instruction of Technical person
Referral Support extended	35	30	65	As per Instruction of Technical person

School Accessibility Activity

During the reporting period, we have completed accessibility activities in 15 schools. We have repaired water line and installation of high commode for children with disability and colour for better education environment. After the school, accessibility was provided to 6743 enrolled out of school children and 194 children with disability. All the children are now going to school on regular basis and for active participation in lessons. We have handed over 30 schools SLIP committee, SMC



Capacity building of Teachers and SMC members

During the reporting period, we completed orientation of 30 school SMCs and teachers' on Inclusive Education for the 2nd time. A total of 192 teachers and 253 SMC members took part in the event. Normally technical officer, UC and SCI technical person conducted the orientation and discussed about Inclusive Education issue, support to the children with disability, clarification on disability, duty of SMC and teachers in the class room and out of class room. The HOPE team completed 273 SMC meetings at school level where 2457 members participated. Normally, the teachers and SMC Chairpersons conducted the meetings and discussed Inclusive Education, support to CWDs, admission, device support, school accessibility activity and environment of class room and their school agenda. After the meeting, the SMC members discussed with student parents enrolment and regular schooling. During the reporting period 60 sensitization meetings at school level with parents and teachers were held where 5123 parents and 127 teachers participated. The technical officer has conducted the meetings and discussed about improvement of students result, school hygiene, objective of the use of suggestion box, without project support and ways to continue and duty of parents to their children. After the meeting, the teachers changed their behaviour to accept the CWDs and admitted them in to their school. Students are not disturbed by the children with disability in their class rooms and they support the children with disability in the classes and feel happy to play with them as well.

Union Parishad support

During the reporting period, 4 Union Parishads provided 4 rooms for continuation of Community Based Rehabilitation (CBR) centres. The UP bodies organised 12 Ward shavas and 4 open budget sessions with the without technical support of HOPE project. The UP bodies invited the children for their participation in all the activities like monthly meetings, ward shavas and open budget sessions. They conducted 8 dialogue sessions with Child Forum members and collected their demand. As per demand, the UP bodies constructed a school building, repaired road, provided education materials like Bag, Khata and pencil, Multimedia and distributed assistive device among the children with disability and disability allowance card. The UP bodies ensured construction of boundary wall and earth filling of the playground for safety of children and for smooth use of the playground. The UPs are ensuring child rights at community level and distributed 22 assistive devices with out support of HOPE project. They prepared action plan to continue CBR centers without any project support. All the UP members supported organizing 327 community meetings to be held in their communities. When the project came to its closure, the UPs implemented the CBR activities with allocation from the UP buget. They provided the CBR-RP honorarium from the UP allocation.

Participants of Ward Sava and Open Budget

SL No	Activity	Participant		Children		Total
		Male	Female	Boy	Girl	
1	Ward Sava	15724	2562	786	523	19595
2	Open Budget	1876	159	170	80	2285
Total		17600	2721	956	603	21880

Child forum Group Activity

Child Forum is a group of children at community level. It was formed with the school going students, out of school children and children with disability. Each group has 30 members where 15 are girls and 15 are boys. They work on child rights and child protection issues at community level. The child forum members support the children with disability, out of school children and vulnerable children. Each Child Forum has 2 committees, one is the General Committee and other is Executive Committee. Normally, Child Forum groups arrange meeting in each month Normally Secretary conduct the meetings with Child Forum members and ensure the participation of UP members and their parents. Usually, Union Facilitator and Technical Officer support the meetings. They discuss child rights and protection issues, device support, distribution of UP allowance card among the children with disability, and help children in respect of admission in school. During this period the Child Forum members admitted 1123 out of school children where 33 children are with disabilities. As per decision of meeting, they prepared an action plan for implementation of activities. During the report period, they arranged 8 dialogue sessions with UP bodies to ensure child rights. They have distributed education materials among 36 children with disabilities and vulnerable children. During the period underreport they conducted 216 meetings where 5616 children participated.

Community Meeting

As per project guideline, The CBR-RP and Union Facilitator (UF) organized community meetings at community level. The UF and CBR-RP conducted the community meetings for change of behaviour of children with disability. Community people and parents participated in these meetings. They conducted the meetings and discussed with the children with disability, on inclusive education, seasonal fever, admission of children, child protection issue, ways to continue the project activities without project support and ways to remove the deficiencies, the Technical Officer UC supports the meetings. After receiving the information the community people supported their children with disability. During the reporting period the CBR-RP and UF conducted 319 community meetings where 4147 community people and parents participated.

Reading Enhancement for Advancing Development (READ)

Background:

Reading Enhancement for Advancing Development (READ) is a four and a half-year project (2013-2018), supported by US Agency for International Development, to raise reading skill in the early grades of School. Literacy affects all aspects of a child's education. By ensuring a strong foundation at the beginning of school, the expectation is that fewer children will repeat grades or drop out in the primary cycle, and a higher proportion will complete school with solid primary school skills-such as literacy-which are indispensable life skills in today's world. The Key objective of implementing READ project is to increase reading competencies among grade I to III students in READ-supported schools in the selected districts. Ultimately, READ will directly reach an estimated 1.5 million grade I-III children with reading interventions. Nearly three million indirect beneficiaries will be reached, including grade 4 and 5 students in target schools of READ area who benefited from skilled Bangla teachers trained by

READ, and teachers as well as students from non-READ schools who will benefit from resources of the READ website. This project is being implemented with the financial support of USAID and the technical support from Save the Children International.

GOAL:

All primary school students in Bangladesh attain expected learning outcomes and competencies.

Overall Objective:

Increased reading competencies among grade 1 to 3 students in READ- supported schools in the selected districts of READ.

Expected results:

1. Improved teacher competence in evidence-based, interactive literacy instruction in grades 1- 3 (pre-service and continuous professional development)
2. Increased use of early grade (1-3) reading assessment.
3. Expanded provision and use of relevant and age-appropriate supplementary materials.
4. Strengthening community support for early grade literacy.

Refresher training for Community Literacy Volunteer on Customized Session:

After students assessment of community reading camp identified significant nonreader students who have Weakness in letter, vowel symbol and reading text. To overcome their weakness READ has designed Customized session instead of manual based session. There are six steps and different teaching learning methodology in the customized session which should be known to every CLV of community reading camp. For this purpose VERC has successfully organized five batches of day long refreshers training in different venues in Singair and Saturia Upazilas under Manikganj district.

Training Objective:

The participants are able to

- know the steps and time distribution of customized session
- conduct the session following proper method
- know about students assessment, importance of assessment and method
- know the technique to conduct mothers gathering in reading camp
- know about sustainability of community reading camp

Output of the training:

All participants can understand the whole process of customized session and time distribution. There were some gaps in student assessments but after receiving the training hopefully the participants could be able to overcome their gaps regarding assessment procedure.

Challenges:

- Time was not sufficient than the training content
- Difficult to ensure participants attendance in time due to foggy morning

READ Project Close-out Activities:

As per agreement READ project has phased out its operation on 28th September, 2018. In this regard VERC organized and conducted several workshops at its intervention schools, Upazila and District under Dhaka Division.

School Level Phasing out Workshop:

VERC organized School level close-out workshop at 280 existing working GPS premises having consent from DPEO, UEO, UNO. In these workshops, VERC handover READ materials to the School authority (SMC) and teachers to continue the practices and make use of materials in future after phasing out. The SMCs, School Teachers, Parents and Guests like UEO, AUEO, URC Instructors highly appreciated READ project interventions and they committed to continue the READ practices at their respective Schools and Community Reading Camp level in future.



At a glance detail of participants

Name of Upazila	Teachers		SMC Member		UP Member		Elite Person		CRC Committee member & other	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Saturia	120	167	191	164	42	10	108	54	158	316
Shibaloya	125	180	200	152	16	4	74	21	193	355
Singair	115	306	145	180	31	7	70	55	175	572
Horirampur	48	114	81	72	7	0	18	10	79	108
Daupotpur	132	207	245	145	34	5	123	110	382	369
Total	540	974	862	713	130	26	393	250	987	1720

Upazila Level Close-out Workshop:

Considering the READ project closing on 28th September, 2018; VERC has successfully organized Upazila level close out workshops in five Upazilas (Singair, Saturia, Harirampur, Shibalaya, Daulatpur) under Manikganj district ensuring the participation of different stakeholders under USAID's READ project. UNO, Upazila Vice Chairman, UEO, AUEO, URC Instructor, Head Teacher, Assistant Teacher, SMC members, Classroom Assistant, CLV, Technical Officer, UP Chairman and



Members, Local elites participated in the workshops. The participants of the workshop proposed that they will continue READ activities like Reading festival, IAT, academic supervision, TLM & SRM use, book distribution at reading corner, arrange mothers gathering regularly in schools to develop students reading competency. They agreed to help the local community to sustain reading camps in their areas. Before this Upazila level close out workshop READ VERC organized 280 Close out workshop at 280 GPSs under five working Upazilas of Manikgonj district in the months of July and August, 2018. In this workshop READ project accomplishments, achievement, best practices and sustainability plans were discussed with the participants.

District Level Close-out Workshop:

Considering the READ project closure on 28th September, 2018; VERC has successfully organized District level close out workshop in Manikganj district by ensuring the participation of different stakeholders under USAID's READ project. DD-PE, DPEO, ADPEO, PTI Super, UNO, Upazila Vice Chairman, UEO, AUJO, URC Instructor, Head Teacher, Assistant Teacher, SMC members, Classroom Assistant, CLV, Technical Officer, UP Chairman and Members, Local elites participated in the workshop. The participants of the workshop proposed that they will continue READ



activities like - Reading festival, IAT, Academic supervision, TLM & SRM use, book distribution at reading corner, arrange mothers gathering regularly in the schools to develop students reading competency. They agreed to help the local community to sustain reading camps in their areas. Before the district level close out workshop READ VERC organized 280 Close out workshops at 280 GPS under five working Upazilas of Manikgonj district in the months of July and August, 2018 and five Upazila level close out workshops across its working areas. In this workshop, READ project accomplishments, achievement, best practices and sustainability plans were discussed with the participants.

Conclusion:

Reading Enhancement for Advancing Development (READ) is a Five year project (2013-2018) which VERC has completed in September 2018, supported by US Agency for International Development, to raise reading skill in the early grades of School. During the five year project VERC has remarkably implement the project activities according to the Detail Implementation Plan (DIP) and has achieved significant success which has mentioned in this close out report. VERC achieved the project Objective and Goal with the tremendous support from its field level team members who were really doing their jobs sincerity and honesty. The relation with VERC and Bangladesh Primary Education Department (DPE) has tremendously improved through this project activities and READ staffs personal relationship which was definitely in a professional manner everywhere. Students of Grade I-III were directly benefited through this project and Grade IV & V were the indirect beneficiaries. Also the Non-READ school students were benefited from this project resources especially from the E-Content and READ website. Hope the Primary Education Department and School Teachers will continue the READ practices in their areas and support the students accordingly in future. Community contribution for Reading Camp sustenance is another bigger achievement of the project indeed.

Ending Child Labour in Bangladesh Project

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

The Ending Child Labour Project was started in January 2016 with five partners and UDDIPAN as lead. Out of five, three partners (UDDIPAN, SSS and SEEP) were implementing TVET programme and they

were provided training on financial sustainability of TVET by Woord and Daad. Two co-partners (SSS and SEEP) involved with TVET programme were phased out in 2017 due to shortage of funds and following phasing out policy of TVET. UDDIPAN involved with TVET programme continued to be as lead organisation until 2018 which is the last year for TVET programme.

In 2019, TdH reorganized the Child Labour Programme based on the Country Strategic Plan 2019-2021. Since Child Labour is the most potential thematic area for Terre des Hommes in Bangladesh, this project are now implementing directly by BD country Office as lead. UDDIPAN has phased out and dropped. VERC now continue to work with service delivery at the field level and BSAF working with national level advocacy. Besides a new partner INCIDIN has been included for knowledge management and research and capacity building of CSOs, Government and engagement with private sector.

The target beneficiaries are

- (1) Children under the age of 18 = 2,200 (Boys: 900, Girls: 1300)
- (2) Families and communities = 2,960 people
- (3) CSOs = 40
- (4) Government = 391 officials
- (5) Private Sector = 30 companies

Significant Activities done during the reporting period

Childrens' Access to Education to reduce Child Labour:

In this reporting year (July, 2018 to June, 2019) a total of 40 centers were run in respective communities of Savar Upazila with the purpose to make access to Non-Formal Primary Education (NFPE) and ECD. Altogether 1400 working children (aged below 18 years) and children (aged 5 to 6) vulnerable to hazardous work were taught in the reporting year. Learning materials for the children were provided as per need.

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

Community Leaders organized and mobilized against Child Labour:

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

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

Child Led Organization - (CLO) to raise voice against child labour:

Large scale children's voices have risen widely against child labour in Savar Upazila. A total of 11 Child led Organizations (CLOs), of which 10 are area based and one is at the Upazila level are, running with a total of 1025 members where 260 executive members are working to reduce hazardous child labour in the project areas through different actions. All the member of these committees is working children. These children are raising their own voices for their rights.

In the meantime, they have held regular meetings and had developed yearly action plan. The members of CLO made visits to the child labour sites to observe the child labour situation so that they might make a report and talk to the employers and Labour Inspector to reduce child labour. They also reported at least 6 child abuse and exploitation cases in this period.

Provide Vocational training for working children:

In this reporting year (July, 2018 to June, 2019) 185 children were provided a short course of vocational training on Garment Machine Mechanics, five had received Dress Making & tailoring, two had received beauty parlor and one had received computer operation. Of them, 145 secured job in the mean time.

Provide skill training to child domestic workers

The rights of child domestic workers are indiscriminately violated in Bangladesh. Child domestic labour, an informal sector of work, is a common trend in Bangladesh. In our project intervention we provide some technical support to CDW like NFPE education, TVET and skill training. Skill training is very much needed to CDW. In our project we have 219 number of CDW's who are directly benefited. In this quarter we provide skill training to 25 number of CDW's. As per our prepared guideline of skill training of CDW we provide this training. After receiving this training CDW's are able to know about the house keeping and house management properly. They can able to know and how to prepare food in hygienic way and as well as safely. They can also able to know and practicing the personal hygiene. After the theoretical session a practical demonstration was organized for prepare nutrient

Meeting with Employers:

There are seven employers meeting were organized as per our planned schedule in this reporting period in three areas where 79 employers were present from 30 different factories including domestic workers employers. The meetings have discussed children's development and roles of the employers. They have given emphasis to send children regularly to the schools and monitor their progress. Some of the employers were explaining that they usually try to ensure children's attendance and help them to make progress. After brief discussion we shared draft CoC with employers of small and informal factories and they show their interest on some points and some points they disagreed to follow. But, they asked us to prepare and hanged this CoC on their factories.

Meeting with Tannery Workers Union

In this reporting period there were two interactive meeting held with Tannery workers union leaders at Hemayetpur, Savar where 30 union leaders including Secretary were present where they discussed about the improvement of work place situation of child laborers.

Outcomes of the period:

- A total of 221 children were withdrawn from hazardous labor and admitted into school
- A total of 145 children were employed in better jobs through vocational training
- 15 children got legal aid support
- Through ECLP intervention, children involved in work raised voice claiming rights and better environment and could increase salary and reduce heavy work.
- The project mobilized people, civil society, local government and administration and concerned people are coming forward to extend their support and the Upazila Nirbahi Officer of Savar is giving blankets to the children of NFPE centers every year as a mark of support to the children

Employment and scope of schooling for Zahid has brought happiness to his family

Name : Md. Zahid Hasan (13)
Date of Birth : (12 March, 2006)
Mothers name : Anguri Rani (45)
Mothers Profession : Garment Worker
Fathers Name : Md. Yakub Ali (65)
Fathers Profession : Beggar
Present Address : Amtola, Rajason, Savar, Dhaka
Permanent Address : Vill: Konapara, PO: West Ghagoya, UP: 5700 Vabaniganj, Dis: Gaibandha

Siblings Name, Age and Profession:

1) Rekha (27)- Housewife, 2) Bipasha (25)- Housewife, 3) Rasel-(20)-Garments worker; 4) Zaheda- (9): Student and CDW

Zahid Hasan is a student of VERC Amtola School in class IV. His father's name is Md. Yeaqub Ali (65) is a beggar and mother Anguri Begum (45) is a garments worker. Zahid has three sisters and two brothers. Zahid is the 4th son of the family. His elder brother Rasel (20) is also working in a garments factory named Internet garments and his monthly salary is BDT 10,000.



The elder two sisters got married in their village in Gaibandha and his younger sister Zaheda (9) is studying in Amtola VERC School in class one and is work as a domestic worker. Zahid along with his parents and siblings are living in Savar since 2009. Before migrated here they were living in a village in Gaibandha in their own house. In that time his father was an agricultural labour and his mother was a housewife. They did not have their own property to cultivate except the house. His father was working in the in others field. One day Zahid's father fell victim of an accident while paddy husking. He lost his left hand in the husking machine. After that accident, their family fell in a big trouble because his father was the only income source of the family. They had to sell their house for bearing his father's treatment expenses. In this crucial situation, they decided to move from there and migrated to Savar in 2009.

On reaching here, Zahid's mother got a job in the Marhaba Garments factory but his father could not manage any job. Zahid was so little only 3 years old and his brother was 6 years old. Zahid's mother was the only income source who earnt only BDT 4000 per month. With this little income it was so difficult to run the whole family of 5 members. In this situation, his brother Rasel started begging with his father. In 2012 when VERC surveyed children for ECD center they found Zahid and took home to admit him in Amtola ECD center. After completed one year in ECD, Zahid could not get admision in primary school. His parents stoped his study for not being able to bear the expenses.

In 2015, when Zahid was 9 years old, he got a job in the Isaba Packaging factory at Savar and his brother got emoloyment in a garments factory. When Zahid started his job in the packaging factory, he got salary of BDT 3000 per month. He had to work over 12 hours in a day and there was no specific holiday. In 2016 when VERC started conducting survey of working children for admission in NFPE center, they again found Zahid Hasan in the packaging factory. In that time his employers and parents were not agreed to admit Zahid in a school. His mother said, **"we were not ready to send him to school because, we do not have the money to bear his expenses."** But after knowing about VERC ECLP program, they agreed to send him to school. After several conversations, motivation his employer agreed to allow him two hours to attend classes. Zahid got admitted in class one at Amtola VERC school but didn't attend school regularly. Zahid said "when I started to work here, they didn't pay the salary properly, often they deduct the salary for little mistakes also they rebuked me and slapped me. But now situation is much better than before. Whenever I started my school in VERC NFPE center, teachers, and project staff's visited my workplace regularly, met with employers and the factory condition also improving".

Zahid Hasan is now studying in class IV and still working in the same packaging factory. But Zahid now earns BDT 6000 per month with other facilities like over time payment, leave, break for school etc. Zahid also is a CLO member of Amtola CLO. Zahid's father says, "We want to give huge thanks to VERC and ECLB team for my son's improvement. We also want to continue his study as long as he can go "

Zahid doesn't want to do any work. He just wants to continue his study to be a doctor. After being a doctor, he wants to serve the under privileged children like him. Zahid said, "I live in my dream and I know this dream will come true one day. "

Prevention and Elimination of Hazardous Child Labour Project

Introduction

Child labour is an old and persistent problem not peculiar to Bangladesh. The issue of child labour remains a major concern in Bangladesh. Bangladesh is a home of around five percent of world's working child population. According to the third national child labour survey conducted by the Bangladesh Bureau of Statistics in 2013, 3.45 million working children are there between the ages of 5 to 17 years; 1.70 million are between 5 to 11 years of age who cannot have permission to work at all and 1.28 million children are engaged in hazardous child labour.

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

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

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

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

Project Title : Prevention and Elimination of Hazardous Child Labour Project

Project Duration : January 2019 to December 2021

Project Goal : To contribute to prevent and eliminate hazardous child labour in selected areas of Bangladesh

Project Outcome:

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

Project Output:

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

Funded by : Department for International Development (DFID)

Supported by : Manusher Jonno Foundation (MJF)

Sub Partner : Bangladesh Shishu Adhikar Forum (BSAF)

Area coverage:

SL	Name of district	Name Upazilla/ 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	12 No ward	1	Working Children

Employee status:

SL#	Name of Staff	Designation	Number of Position	Sex
1	Md. Ariful Islam	Project Coordinator	1	Male
2	Md. Humayan Kabir	Finance & Accounts Officer	1	Male
3	Asma Khanam	Monitoring & Evaluation Officer	1	Female
4	Zonaki Akter	Assistant Accounts Officer	1	Female
5	Nusrat Sharmin	Project Officer	1	Female
6	Shawni Imam	Project Officer	1	Female
7	Manob Kanti Roy	Project Facilitator	3	Male
8	Bharoty Mondol	Project Facilitator		Female
9	Khaleda Akter	Project Facilitator		Female
10	Sujon Ibne Sohag	Support Staff	1	Male

Achievement against activities:

SL#	Activities	Number of Events		
		Target	Achieve	Deviation
1	Monthly staff meeting	3	3	0
2	CLO formation	70	70	0
3	Quarterly CLO meeting	21	21	0
4	Observe world day against child labour	1	1	0
5	Local workshop in connection with child labour	1	1	0

SL#	Activities	Number of Events		
		Target	Achieve	Deviation
6	National & International day observation	1	1	0
7	Dialogue between policy makers and working children in TV channel on world day against child labour	1	1	0
8	Identified working children	8000	5544	2456
9	Learning center establishment	15	15	0
10	Teacher recruitment	30	30	0
11	Students selection for school	15	15	0

Challenges:

It's too difficult to implement the project and achieve the target by only three field staffs.

Pictorials:



World day against child labour celebration



Project inception workshop at Savar



Monthly staff meeting



working children in project area (CLO)

Piloting of Integrated Program in Kaliakoir

All the 10 ECD centers are functioning in Kaliakoir. All the teachers are regular and guiding 200 children duly. IBIG program is extending support in procuring learning materials/ books from the Upazila Education office maintaining systemic coordination. In addition, Kaliakoir office has also extended support with materials for the centers that have been opened in Bhakurta this year. ECD need is increasing demand for similar initiatives in Kaliakoir and other areas of day by day.

Centers in Kaliakoir are housed free of cost, the spirit is to be retained by IBIG and it is possible to keep on the centers running in future with the present mode of support.

WatSan and Technology



With a population of 150 million Bangladesh has made significant progress towards providing water supply and sanitation in the past two decades. According to the Joint Monitoring Program (JMP) report 85% people have access to safe water and 57% people use hygienic sanitation facilities. However, still there remains significant challenge if Bangladesh wants to ensure safe, affordable, reliable and sustainable services for all that calls for a multi-pronged population. It also needs to tackle the emerging issues like the negative impact of climate change and meeting the demands for services due to rapid pace of urbanization, as well as strengthening sector governance by building the capacity of institutions to ensure quality, accountability and transparency. Considering the above 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 eight projects with the support of five donors.

The implemented projects cover 403 unions, 58 upazilas and 21 districts across the country. The key activities under the projects were community mobilization through CLTS process promotion, improving WASH facilities in community, schools and public places, Arsenic mitigation, reducing stunting in children, capacity building, and emergency WASH responses for Rohingya refugees, Improved Cookstoves (ICS) test, technology installation, linkage building, networking etc.

In the reporting year VERC-WASH projects cover 97,423 people with improved access to safe drinking water 546,049 people reached through education on hygiene and health, 346,418 people gaining access to adequate sanitation and 36,322 people including LGI representatives, Teachers and SMC members covered through different capacity building training and orientation.

Ongoing Projects at a glance

Donors	Name of the Project	Duration	District
WaterAid-Bangladesh	South Asia WASH Result Project-II	April 2017 to March 2021	Sirajganj
WaterAid-Bangladesh	South Asia WASH Result Project-II	April 2017 to March 2021	Kurigram
Plan International Bangladesh	South Asia WASH Result Project (SAWRP)-II	June 2017 to December 2020	Bhola
Max Foundation	Max Value for Stunting Free Village	October 2016 to September 2019	Sunamganj
Water.org	Enabling people Towards Sustainable Safe water and Hygiene project, Phase-II	October 2018 to March 2021	18 Districts
unicef	Improved WASH Services to the Myanmar Refugees Population in Balukhali Makeshift Camp 8E and 8W, Ukhiya Upazila in Cox's Bazar district	March 2019 to February 2020	Cox's Bazar
unicef	Supporting with Improved WASH services at Chakaria upazila (Cox's Bazar district)	December 2018 to October 2019	Cox's Bazar
unicef	Creating Arsenic Safe union with Sustainable improvement of Water, Sanitation and Hygiene in selected unions of Daudkandi upazila, Cumilla	February 2019 to January 2021	Cumilla
Practical Action	Accelerated Sanitation and Water for All (ASWA) -II	February 2019 to January 2022	Sylhet, Sunamganj and Hobiganj

Detail of projects under implementation

South Asia WASH Result Project-II, Sirajganj

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

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

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

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

Major activities carried out during the reporting period: (July 2018 - June 2019)

TW installation and platform construction: The project staff raised awareness through facilitation on water issues which creates demand among the community to use safe water. People of the community are motivated through CSA conduction and interested to renovate their tube well those were without platform and install tube well who has no safe water source. Number of total achieved 1913 improved or new tubewells over the year. Among the 1913 tubewells, 293 tubewells were installed and 1620 tubewells renovated by constructing a platform. In this year, 2217 number of tubewells has been tested for water quality on FC and arsenic. The project has achieved 18159 number of water beneficiaries coverage through these improved water sources.

Hygienic latrine installation and renovation: Union Facilitators and Community Volunteers raised awareness on sanitation issues which created demand in community people to use hygienic latrines and helped converting unhygienic latrines into hygienic ones. During this reporting period, a total of 8694 latrines have been installed/renovated/distributed. Of them 2227 are new latrines and 6467 are renovated. 39537 beneficiaries have been produced from these claiming latrines against the target of 39636. Moreover, 3150 poor and hardcorepoor have received latrine subsidy (a combination of three rings and one slab latrine set) from the project during the reporting period. Now, they are installing these subsidy backed latrines on their own cost through the technical support from project staffs.

Handwashing 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 motivate the people on handwashing with soap through facilitation while visiting households and conducted CWAC meetings. In this year, the project achieved 8769 numbers of handwashing facilities against the target of 8800 providing improved handwashing devices to 41017 handwash beneficiaries against the target of 41040.

Capacity building activities: Guidance, coaching, supervision, monitoring, demonstration and on-job training are the continuous process of capacity building in this project. During the reporting period total 53 training, orientation and meetings have been organized to strengthen the capacity of the project staff so that they can perform their role and responsibilities properly and achieve the goals of this project. In order to enhance the presentation skill on hygiene promotion session focusing on hand washing given session feedback and facilitation tips to the CV and UF and discussed the findings in the monthly staff meeting. As a result, they are now playing their roles and responsibilities properly to improve the handwashing situation.

Observed national sanitation month and global handwashing day: The Sanitation Month October, 2018 and Global handwashing day observed by organizing different events through the participation of LGI representatives, community people, students, UNO with Upazila level government officials and school teachers, local resource persons and VERC staff members etc. All Union and Upazila WatSan Committee observed the month by organizing rally, discussion and handwashing demonstration in association with VERC.

Behaviour change activities: South Asia Wash Result Project-II, Ullapara has started new hygiene approach named ABCDE for hygiene promotion. This approach campaign called the Best Family campaign for hygiene promotion. The main objective of this campaign is to transform each family of the working area into the best family. Theater is the entry point and main activity under this campaign in the community. Mainly the campaign journey is starting with this theater. According to its continuation, 15 dramas, 104 religious leader sessions 1 & 2, 468 courtyard sessions 1 & 2 have been played and conducted in 13 unions under Ullapara Upazila.

Quarterly Meeting with Stakeholders: Communication and advocacy with LGIs, upazila administration and other stakeholders is a continuous activity in this project. We are advocating LGIs, Upazila administration and others to address marginalized and excluded people so that they can get support

from UP and other stakeholders. So, stakeholder coordination is very essential to improve the WASH situation. Total 4 stakeholder coordination meetings have been organized and total 76 persons participated in the meetings where local MP, Upazila Chairman, Upazila Nirbahee Officer, Upazila Education officer, UP chairman, DPHE Engineer were present with others. Participants gave valuable opinion to achieve the SDGs.

Participation in local governance related initiatives: Union WASH standing committee and Union WATSAN committee meetings are one kind of important activity in this project. WASH Result project would be implemented in collaboration with local government. Reactivated and capacity building of this committee is the hidden objective. It is badly needed for their engagement in WASH activities to sustain. 190 Union WASH standing committee and Union WATSAN committee meeting were held in a year.

CBO Meeting: In all 1382 CBO meetings were held where 12044 people participated. They discussed ward level achievements of WASH activities and updated their plan for the next months along with their duty and responsibilities to achieve the plan.

CWAC Meeting: 15131 CWAC meetings were held and 163224 members were present. They discussed their present WASH situation in their communities. As per the community action plan they discussed their achievement along with upcoming target and their responsibilities like monitoring, implementation and evaluation of WASH activities etc. They update their plan on the basis on achievement of every month in the CWAC meeting.

Visible Outcome:

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

Project motivation turns Barik into Sanitation entrepreneur

Md. Abdul Barik is a resident of Jikra of Ullapara pourashava. He is 35 years old. He started straw business when he was ten years old. Besides this he started to sale plastic produts in a rented shop for better earning two years ago. South Asia WASH result project is being implemented in Ullapara upazila using CLTS approach since May 2017. The project staffs created demand on latrine installation, renovated unhygienic latrine into hygienic and aware importance of hand washing practice during five critical times among the community people. By this project people from all walks of life feels the importance on WASH issues. So they are looking sanitary materials as like SATO pan, plastic tap, handwashing device, cyphone, toilet cleaning agents, brush etc. While selling straw to the cattlehead farmers, they asked him about the availablity of sanitary items. He came to know about VERC from them as promoter of WASH in the area and through its activities demand for SATO pan and handwashing devices among the local people grew-up. But at that time nobody sold SATO pan and handwashing device in Ullapara and people have to buy these items from Sirajganj or Bogra. He thought that if he can sell these items along with other plastic materials that would help him to make a good profit. So he started trading on plastic tap, handwashing device, plastic drum, and SATO pan in his shop and communicated with VERC staff to support him in market promotion.

He requested VERC staff for providing an orientation on how to set SATO pan and installing handwashing device. With market promotion support from VERC his sales increased double within a month and earned a good profit. To meet up his fund crisis he took a loan of Taka 50,000 from Janata Bank Ullapara branch. Now he also sells latrine ring and slab along with above sanitary items. Everyday his average sale is Taka 3,000 of which Taka 700 is his profit margin.

Bakir is very popular shopkeeper in the community. He says that he maintains a network with the villagers and sometimes he goes to the community with VERC staff and motivates people to buy handwashing devices and replace normal pan into SATO pan. As day by day his business is increasing he is trying to manage loan from NGOs and hopefully he will get it soon. He also maintains books of accounts so that he can understand the everyday update of his business. His income has increased and his livelihood standred has improved. Some customers are late in payment, but they are people from his own community, so he is not worried that they will not pay the dues. He is grateful to WASH result project for promoting his business at rural areas and providing technical support. To his great happiness Bakir says "I was a very small businessman and now I am a sanitation entrepreneur in Ullapara upazila. This success has been possible only for WASH Result project."



South Asia WASH Result Project-II, Kurigram

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

Goal:

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

Objective:

Water: Increased access to adequate safe water for poor and excluded community people of the area

Specific objectives:

- Targeted 320 population will have access to adequate (at least 2.5 litres/person/day) and safe potable water through installation of 16 new water facilities
- A total of 925 water facilities will turn into safe water sources through renovation support and motivation to benefit 7402 community people
- A total of 1245 water points will be tested at field level and 10% of them will be cross checked at lab and the findings will be disseminated with the user community for appropriate corrective measures.

Sanitation: Increased access to improved sanitation facilities in the project area.

Specific objectives:

- Targeted 13880 populations will have access to improve sanitation through community mobilization process in line with CLTS approach in the form of up gradation and renovation.
- About 2200 extreme poor and exclude households (Approx.8800 people) will have access to improved sanitation options with minimum subsidy support
- Reduced ratio of shared latrine down to an acceptable level.

Hygiene: Improved hygiene practice adapted through motivation and mass campaign.

Specific objectives:

- Undertake awareness raising campaign on practice promotion in all CBOs
- Targeted 22680 populations will adopt hand washing practice on two critical times (After defecation and before having food) across the project area.

Governance: Interaction and knowledge sharing with local administration, media, LGIs and sector actors increased on WaSH.

Specific objectives:

- Project objectives and interventions shared with local administration and other stakeholders at Upazila and 7 target Union levels
- Representatives of LGI are capacitated effectively that enables them to play their roles and responsibilities on WaSH related issues
- Local government bodies in all the 7 UPs engaged meaningfully in WaSH situation analysis and drawing plan of action on WaSH situation improvement
- Network established among CBOs, CAC and LGI in sustaining the project initiatives in the long run

Major activities carried out during the reporting period: (July2018-June2019)

- LGI is one of the important key actors and integral part of this process to forward the WASH activities and sustaining its effects. DPHE also be the important part of the process to advocate the specific technology design considering different geophysical context. However linkage has been built up with these relevant stakeholders who are working for ensuring water and sanitation related needs; As a result some of the following key initiatives have been taken for the project by the local level policy makers. Over the period 3 quarterly stakeholder meetings were held.

- During HH visits, CWAC meetings and other meetings, there are discussions with the water user, improve their existing latrine and hygiene practices who is given a message on how to make it safe. By the effective facilitation, people come up with a clear understanding regarding the unsafe water, hygienic latrine and hygiene practices and as a result they are losing health, money, labour, time and honour. Over the period of 47407 numbers of HH has been visited and 6487 numbers CWAC meetings were also held.
- 22 Standing Committee meetings held to review and prepare plan to install hygienic latrine, safe water sources and promoting hygiene practices.
- A total of 495 WAB supported TW and 255 numbers of TW through motivation has been renovated to increase safe water option for hard core poor people.
- 16 new tube wells installed through WAB support at HH level and 68 TWs have been installed through motivation to increase safe water option over the period.
- 577 HH latrines have been installed and 1233 HH latrines have been renovated through project subsidy support.
- 376 latrines have been installed and 1166 latrines have been renovated through motivation.
- 3143 numbers of hand washing facilities has been installed at HH level through motivation.
- 339 Tea stall session held and have got hygiene message. They committed to maintain food hygiene in their respective tea stall.
- 28 religious session held and have got hygiene message. They all are understood the benefits of hygiene.
- 126 Court yard session held and participated 2601. Every participant has gathered knowledge on the importance of the hand washing, latrine uses and maintenance and they committed to maintain food hygiene in regular basis in their respective household.
- Different capacity building training including caretaker training, hygiene promotion training, Local entrepreneurs training and PMIS training and foundation training on ABCDE approaches were also held for smooth implementation of the project.

Visible Outcome:

- Demo Expo expended sanitary businesses.
- Build capacity of sweeper, TW mechanics, and sanitation workers and available their mobile numbers in the communities to make the project sustainable.
- New model ABCD has been introduced in the communities and community people has started to understand the necessity of hand washing and hygienic maintenance of latrine.
- News covered nationally through print and electronic media.
- People have got access to improved sanitation through community mobilization process in line with CLTS approach in the form of installation and renovation.
- Reduced ratio of shared latrine down to an acceptable level.
- Increased awareness on the importance of latrine use and maintenance, water safety plan and hygiene practices.
- People adopted hand washing practice at five critical times.
- Developed leadership skills of CBO members through training for motivating people to buy hand washing facilities and practices.
- Community people are able to identify the problems and get started to raise their voice with different service providers.
- Local entrepreneurs are benefited financially through marketing of tapping drum and bucket with tap.
- Capacity has been built among the representative of LGI that enabled them to play their roles and responsibilities on WASH related issues effectively.
- Local Government bodies in all the 7 UPs engaged proactively in WASH situation analysis and designed plan of action on WASH situation improvement.
- 26 staffs were trained on management of WASH interventions.
- 7 unions incorporated WASH activities in their annual plan.

“Demo expo” expanded sanitary businesses

The publicity spreads, the more the promotion of the product, the more people will know about the product and expand the range of knowledge and understanding. Besides, the product will be more familiar to the people and strengthen the place of confidence of the people in purchasing. In particular, if the product is displayed in a shop and the quality of the product, the making of equipment, the date of production, the maximum usage timeline, tags with the name of the manufacturer, etc., if the exhibit is displayed, then the customer or consumer will know more about the product according to their own capability, they can meet their needs by purchasing goods of their choice. As a result of this, the Customer will

be benefited as well as the increase in the sales volume of the product and the product manufacturing center will also benefit. Apart from this, the scope of business will increase on one side and on the other hand, due to manpower requirements the employment of unemployed people will be created. In this way a small entrepreneur can gradually become a viable businessman. Today we will hear the story of a successful entrepreneur, who has seen success of his business after eleven years. We know about what is the catalyst of the success of his businesses? Is it extreme pursuit or change of business strategy, or the wonder of the light of the sounds of the lamp, or something else? Let us know about the identity of the man and his business and the mystery of success.



Bulu Sanitary

Proprieter: Md. Bulu Arafat

We are talking about Md. Bulu Arafat. He is a businessman of sanitary equipment and a permanent resident of Sadar Union of Rajarhat upazila. His Sanitation Center is located on the Rajarhat-Tista road near Rajarhat Union Parishad. In 2007, Md Bulu Arafat started making and selling the sales business slip slopes in the Sanitation business by renting two hundred slots in the Rajarhat market. However, there was no employee in the shop. He himself made the ring slab. His business continued this way till 2017. By working as much as he did by working himself, he got into the stomach with the profits he got, and there was no change in the business.

In July 2017, he was introduced with an employee of the Village Education Resource Center (VERC). He learned that



VERC is working for promoting WASH situation in Rajarhat Upazila. Since VERC activities are related to his business, he regularly contacts with the VERC office and he knows about the service. He also learned that when VERC organized a training program with local sanitation entrepreneurs. He participated in the training and learned about quality of ring and slabs, techniques of ensuring quality of products, proper marketing, etc. After the training, he started producing various types of ring slabs, along with border pillars, ventilators, flower tubs, improved stoves etc. as well as the preparation of latrine cleaning equipment such as; cleaning ingredients, brush and sanitary latrine with handwashing devices, pipes, plastic pans, SaTo pan, Saifun etc. Keep all life stores.

Thus, his business started to grow slowly and he was encouraged to earn more. Following his encouragement, VERC people advised to build a Sanitaryware Demo Center by expanding its business reputation and thinking about the choice of customer so that they could purchase products by checking quality and prices of different models. According to the advice of VERC people, at the one side of the Sanitation Center, a four-dimensional exhibition center has been made for display of different models of hygienic latrine along with related information.

When asked about Md. Bulu Arafat, he said, "Since the creation of the demo center, sale volume has increased two fold. Because people want to buy their preferred ring slab to see the model and purchasing slabs, plane slabs, gaspipe, Saifun, hand washing devices etc. This has increased the amount of goods in comparison to the previous year. Now I'm getting the order of making TwinPit Latrine. My business coverage increased around 30% and this calculation was also learnt from VERC officials. Now every day my machine and two workers are working to make different sanitary products. The amount of daily sale varies from Taka 7000-8000. Now he has rented 15 decimal land for Taka 1500 monthly. Every day I spend an average of 800-1000 taka with the exception of other expenses including labor costs and rentals. For the promotion of my business, I want to give VERC a major credit, because VERC has provided me with all the necessary suggestions for training as well as for business expansion, and already provided



about 250 sets of latrines (per set 3 rings and 1 slab) to the South Asia Wash Result project in VERC. After preparing the latrine's exhibition center, Rajarhat Upazila Nirbahi Officer received 25 sets (4 ring and 1 slab) latrine order. Besides, I also work with BRAC NGOs and VERC. So far, the quality of my goods remains the same. I hope this trend will continue in the future. I believe that there is no permanent success without honesty in business, hard work and perseverance. The source of my business money is the small loan. I borrowed a loan of Taka 80,000 (eighty thousand) from Grameen Bank. I have repaid 40 percent of the loan amount successfully and hopeful of paying the rest amount soon. If there is good quality and promotion of product quality in business, then success will come.

South Asia WASH Results Project-II, Bhola

VERC is being implementing South Asia WASH Results Project-II for the period of July 2017 to March 2021. The overall goal of the project is to promote disaster resilience & sustained hygienic household toilets, and the practices of hand washing with soap at critical times, by 477,016 men, women and children in poor rural communities through scaling up the CLTS approach and strengthening the government system on WASH in Charfashion (Fifteen Unions) and Lalmohan (Nine Unions) Upazila of Bhola District in Bangladesh. This will contribute to the achievement of WASH related national goal and target 6.1 and 6.2 of SDG 6; clean water and sanitation. Two phases of the project first one is the outputs Phase (July 2017-June 2019) and second phase is the outcome phase (July 2019-March 2021). All types of hardware related task have been completed by end of June 2019 and project have reached 24670 nos of water, 246226 nos of sanitation and 267855 nos of hygiene beneficiaries. The project is to contribute improvement of human wellbeing and dignity of poor and excluded population in Lalmohan upazila & Charfashion upazila through sustainable, coastal resilience and scaling up access to WASH.

Major activities carried out during the reporting period:

- A total of 1400 Community Situation Analysis (CSA) (cluster based in 216 words) has up to dated by cluster committee.
- A total of 1400 nos of community mobilization activities held through Interactive session, campaign, National & International day observation, meeting and orientations to increase the hygiene promotion practice at different level including school, which enhance the knowledge on WASH both at community and institutions level.
- Increase safe water coverage among 24670 peoples through renovation of 177 nos of Deep tube well platform construction and installed 100 nos of new Deep Hand Tube well at community level.
- Increase hygiene sanitation coverage among 246226 peoples by installation and up gradation of 49093 hygienic latrines through CLTS Process. Household level waste water and solid waste management situation also improved.
- Installation 53811 nos of different models of Hand-Washing Devices at Households of Sanitation and Water user's beneficiaries. Increase the hygiene promotion practices of hand washing with soap at critical time's covering among 267855 peoples. Established Demo of Hand washing device at 60 Schools and students are using for hand washing with soap at critical times.
- Capacity building on WASH, participatory planning and advocacy held in 135 batches for Natural Leader. Organize training and meeting for the Local Sanitation Entrepreneur (LSE) where 33 persons have participated.

Outcomes:

- Access of safe water for 24670 nos of people, 246226 nos of beneficiaries covered by improved sanitation and established of 53811 nos of hand washing device at house hold level and practicing hand washing with soap 267855 nos of people during five critical times.

Case Study

A story of successful Natural leader

Nurjahan Begum is working to ensure WASH facilities at the community level and creating awareness in them for practicing of hand washing at critical times and cleanliness of latrine.

Nurjahan Begum (40) is playing an important role in achieving the target of South Asia Wash Results project-II in Charvuta village. Nurjahan Begum was born in Charvuta village in Charvuta union under Lalmahan upazila.



Fig 2: Nurjahan Begum Assist to making Hand Wash Device at community level



Fig 1: Nurjahan Begum Assist to poor people to ensure latrine superstructure

This village

is 8 kilometers away from upazila sadar. She is living in this village since her childhood. Her husband Salim Mia is an auto rickshaw driver. She is a member of Ananda bazar CAT committee and also acts as a Natural Leader. Nurjahan Begum and other CAT members have identified a large number of unhygienic latrines during analysis of WASH situation of their

community. She made her community people understand that unhygienic latrine is a barrier to health and environment. It was April 2018, Village Education Resource Center (VERC) started activities of South Asia Wash Results Project-II supported by Plan International Bangladesh in the area. While undertaking Community Situation Analysis (CSA); she was involved in the process. Then the state of safe drinking water, unhygienic latrines and hygiene practice status were highlighted through social map. She realized how the disease spreads and affects harmfully to human being.

They prepared action plan for ODF community status. Nurjahan begum passes commitment to all for any help to the hardcore poor households for installing hygienic latrine and a list of hardcore poor households was prepared. Nurjahan Begum communicated with UP member for endorsement of the latrine distribution list. She helped women headed households in roof and fence making for latrines. She also helped making hand washing devices setting tap for many households.



Fig 3: Nurjahan Begum Assist to set tap in existing bucket at HH level

Meanwhile, she received two days long orientation on community mobilization and open defecation free progress monitoring. She gathered knowledge about types of hygienic and unhygienic latrine, hand wash device and its importance, key messages of hygiene promotion, water borne diseases and safe drinking water. She also knew about the role of Natural Leader in SAWRP-II. Now Nurjahan Begum is a popular figure in her community. Now she is advising people of the community for hand washing with soap during critical times and for proper cleaning of latrine. Now she is playing active role to mobilize and motivate people to remove unhygienic latrine.

So far 13 unhygienic latrines have been converted to hygienic ones through her initiative and assistance to install 13 Hand Wash devices in the community. He dreams "*All people of their community will practice hand washing with soap during five critical times and use clean latrine*".

Max Value for Stunting Free Village Project

Max Value for Stunting Free Village project is an integrated program, especially developed to work in the rural communities of Islampur and Noarai Union of Chhatak Upazila in Sunamganj District, Sylhet Division. Research shows that rural children are more likely to be stunted than urban children. Stunting is most prevalent in Sylhet. Existing health facilities of this area do not provide height and weight measurement together. Also weight and height of children are not measured regularly here. The people of these areas cannot eat nutritious food due to poverty as well as lack of proper knowledge. The sanitation status of this area is awful; a lot of people have been defecating in the open spaces. The existing horrific environment and sanitation system are rhetorically responsible for stunting.

Max Value for Stunting Free Village project is working in this area to prevent stunting and to ensure healthy growth of the children with Max Value for Stunting Free Village approach in the selected project area. The interventions are being implemented through four major components: WASH, Nutrition, Safe Motherhood and SRHR.

Goal:

The goal of the project is to ensure healthy growth of the children with Max Value for Stunting Free Village approach in the selected project area.

Objective:

The overall objective of the project is to improve child nutritional status (and reduce stunting) through the integrated approach of WASH, Nutrition and SRHR. The interventions will be implemented through four major components: WASH, Nutrition and Health.

Major activities carried out during the reporting period:

- A total of 1520 sessions have been conducted on WASH, Nutrition, Safe Motherhood and SRHR. The session covered 47125 participants, mostly women and adolescent girls.
- A total of 1730 households' latrine installed and renovated. 10603 people got access to improved sanitation.
- Four School Toilets have been renovated. 1104 students got access to improved sanitation at school.
- A total of 35 Water facilities installed and 172 Water facilities renovated in different communities covering 9864 people.
- Eight Water facilities have been renovated in eight schools covering a total of 1751 students.
- 9851 Hand Washing Devices installed.
- Growth measurement chart of all U-2 children have been updated regularly in the project area.
- Established a total of 290 vegetable gardens in different community.
- A total of 159 women bathing chambers installed by community own cost.
- Mobilized people for birth registration and to receive ANC and PNC services for the local service providers.

Visible Outcomes:

A. WASH

Access to safe water

About 94% of the total beneficiaries have access to shallow tube well as primary source of water compared to 37% at the start of the project. The water quality of these sources is good and the water is safe for drinking.

Access to improved hygienic latrine

About 93% of the total beneficiaries have access to improved latrine compared to 22% at the start of the project.

Hygiene

A total of 57685 people received messages on safe water management, improved sanitation and improved hygiene behavior in courtyard meetings through the open learning school including SBC and counseling method. In addition, 21189 people have gained access to Maxi Basin at dining place and 21946 people have gained access to Maxi Basin adjacent to latrine.

WASH in schools

Access of school students to WASH facilities seems very high. When we planned to improve access of school students, we were repairing 4 existing toilets and 6 existing water options. Besides, out of the project subsidies, 14 water options repaired using school's own cost. 7882 school student's access to safe water and improved sanitation. When we started the project water and sanitation coverage was 3383 students.

B. Safe motherhood, sexual and reproductive health

All pregnant mothers and new mothers received the 4 times of ANC and PNC services. The project was able to raise the coverage to 91% ANC and 71% PNC services.

C. Reducing child stunting

When we started the project severe stunting children was 50% but now it is 14% which is below the national rate of stunting 39% and 3 CSGs are now totally stunting free.

Children learn hygiene practice and monitor in a joyful manner

Kawrologown govt. primary school is located in Union of Noarai under Chhatak Upazila comprising of 264 students in different classes. As per primary survey report, the school children have no proper information and knowledge on sanitation and hygiene. The school has poor sanitation and latrine facilities as required to their need. Most of the school children are frequently attacked by diarrhoea and other water related diseases. The girls have no opportunity to use latrine. On the other hand most of the school children are not healthy. The school teacher did not take care to improve the hygiene and sanitation situation of this School. The governing body of this school also have no headache to improve this situation. The school compound and class rooms have similar situation.

During October 2016 VERC started "Max value for stunting free village" project activities in this school. The program started with implementation of activities conducting discussion meeting with the school teacher and School Management Committee. In this meeting objectives of the project were discussed. As per discussion, a school brigade committee was formed for continuous operation and management of School WASH activities. Accordingly VERC provided various types of support for dissemination of information on Nutrition, SRHR, Safe motherhood, Stunting, Safe water, Sanitation and Hygiene issues. School teachers are also playing active role for monitoring and operation of School WASH activities.

Now the school children are enjoying healthy environment in the school, practicing hygiene at school as well as at household level. They clean their school campus and toilet regularly by rotation following the action plan introduced by school brigade committee. Class rooms are regularly cleaned under the guidance of class teacher. The maintenance of personal hygiene by each student is regularly monitored by the assigned class teacher. The Head Teacher plays a key role in improving the sanitation and hygiene situation of the schools.

Enabling people towards sustainable safe water and hygiene project, Phase-II

VERC has successfully completed the 1st phase of the project and now 2nd phase of the project is continuing. The 2nd phase project will cover 18 districts and 47 Upazilas of the country. The main objective of the project is to empowering people with access to safe water and Sanitation through affordable financing. VERC will follow the integrated approach to make the program sustainable. People of all walks of life especially poor and marginalized men, women and children will be involved in the program activities. The target beneficiaries will get the financial support to install water and Sanitation facilities at household level. The project will also be contributing towards achieving SDG- 6 goals relating to water and Sanitation for the un-serve and under serve people. The project has designed to provide financial support 32000 households reaching 144,000 people ensuring to access safe water and sanitation facilities. The project is extending awareness raising support in terms of session facilitation in communities, institution. The project will establish linkage with local administration, representatives of LGIs and related stake holders to involve them in program process and so that they can contribute to sustain the intervention through motivation and monitoring the improvements. VERC are committed to apply its expertise to success the program with the line of sustainable development.

Goal of the project:

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

Objective:

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

Key activities:

1. Community situation analysis and demand creation
2. Develop product design
3. Health and hygiene awareness session
4. Beneficiaries awareness building session
5. Staff training
6. Beneficiaries training
7. Local entrepreneur training
8. Program campaign
9. Community cross visit
10. Coordination meeting with branch/ regional level
11. National/International day observation
12. BCC/IEC materials develop
13. Technical assistance offered for installation for water facilities
14. Technical assistance offered for installation for Sanitation facilities
15. Water quality test
16. Collaboration with GOB and stake holders

Project activities target and achievement form July-2018 to June-2019

Activities	Target	Achivement	Remarks
Staff training (Batches)	16	16	486 Participants
Beneficiaries training (Batches)	5252	5252	131300 Beneficiaries
Hygiene awareness on beneficiaries (session 378)	9450	9450	9450 Beneficiaries
Training to Local entrepreneur (Batches)	14	14	140 Participants
Program Campaign (Events)	11	11	2640 Participants
Water facilities installation	5320	3100	13950 Beneficiaries covered
Sanitation facilities installation	6500	3790	17055 Beneficiaries covered

Fulfillment of a cherished desire

Most. Mariom Begum (52) is housewife of Omarganj - a village in Nangolkot Upazila. Her Husband neme is Md. Habibur Rahman.

Mariom Begum is a member of Kamini Mohila Samity under VERC Micro Finance Program. Her family consists of 6 members. She has 03 daughters and 01 son. Out of them 02 of the elder daughters are married. Her husband is an Auto Rikshaw driver. They have sufficient cultivable land. Her husband's income was not sufficient to meet the needs of the family. So, most of the times they had to pass the days in hardship. It was very difficult for her to build a hygienic latrine.



Her dream has afflicted with the poverty. Her daughter and other members always felt discomfort to live in unhealthy situation but she had no way to overcome the situation. Being informed by the VERC program person she decided to avail the opportunity of financial support and they took a loan amounting to Taka 10,000 for installing a hygienic latrine. At present her surrounding environment is clean and there is no foul odor. Mariom Begum said her aspiration has become fruitful by the grace of Allah. She and her husband revealed that without financial support of VERC it was not possible for them to be an owner of hygienic latrine. Mariom Begum expects to see the good work of VERC and expects others organization will be resuscitated to discharge their jobs for the benevolence of people.



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

Since September 2017 VERC has been working with the partnership agreement of UNICEF in Balukhali Camp area on WASH services for the Rohingya People. Over the time VERC has covered about 32,000 people in Camp 8E, 8W, 9 and 10. According to sector decision VERC has been working since 2019 in two selected camps partially (8E and 8W) in 69 selected blocks. Total numbers of population of the targeted blocks is 30,232.

VERC aims to build on the initiatives that improve community engagement, integrate gender and equity into hygiene promotion activities and develop context based monitoring systems and tools to make informed decisions to improve hygiene promotion approaches leading to positive changes in hygiene behaviours. In 2019 Clean Camp Campaign (CCC) has been scaled-up in different camp areas including others working fields who are working with the support of UNICEF. For ensuring the WASH program sustainability local community involvement and ownership has been developed, WASH committee in each block has been strengthen through regular follow-up and monitoring.

Goal:

Output 1: 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.

Output 2: Myanmar refugees in camps/settlements have access to, and use, adequate, safe, affordable and sustainable sanitation services.

Output 3: Myanmar refugees in camps/settlements have access to, and use, adequate, safe and sustainable water supply services.

Objective:

JRP 2019 Objective 1: Ensure effective, sufficient and equitable provision of life saving water and sanitation services for targeted men, women, boys and girls.

JRP 2019 Objective 2: Ensure that all targeted women, men, girls and boys have the means and are encouraged to adopt individual and collective measures increasing health seeking behaviours to mitigate public health risks for the well-being of the affected population.

Major activities carried out during the reporting period: (July 2018-June 2019)

Sl No.	Activities	Achievement	Remarks
1	Hygiene promotion volunteers training-2 days	62	Person
2	Distribution of soap to the target population	254520	Pcs
3	Distribution of hygiene dignity kits among target population	8200	Pcs
4	Hygiene Promotion Session	9357	No's
5	MHM session	1510	No's
6	Distribution of aqua tabs (packets)	25694	Pack
7	Distribution of Jerry Can	16610	No's
8	Hygiene Session in CFS and Learning Spaces (Schools)	64	No's
9	Clean Camp Campaign [CCC]	7	No's
10	WASH Committee Meeting	80	No's
11	Maintenance of FSM systems	2	No's
12	Desludging	14101	No's
13	Latrine installation	122	No's
14	Regular Latrine maintenance and functional	5023	Times
15	Regular bathing cubicles maintenance and functional	18	Times
16	Installation of hand washing facilities in Latrine site	55	No's
17	Support for DAP friendly latrine with assistive device.	7	No's
18	Latrine decommissioning	2437	Times
19	Latrine rehabilitation	255	Times
20	Pipe Network System	3	No's
21	Installation of deep tube well	45	No's
22	Regular maintenance of deep tube well and functional	2038	Times
23	WSP Orientation for Water user group [Materials cost only]	5793	No's
24	Care Taker Training (Tools and others)	137	No's
25	New active bucket chlorination sites (BCS)	681	Times
26	TW Decommissioning	79	No's
27	Water quality test	318	Times

Visible Outcome:

Access to safe water through pipe water network systems

VERC has installed 3 pipe water network systems which are operated by solar power. These 3 pipe water network systems are located at subblock B-48 (Camp 8E), subblock- I 10 (Camp 8W) and subblock A-22 (Camp 8W). Total 4951 people including 2900 female and 2091 male are having access to chlorinated drinking water for their daily households needs at their door steps. These 3-pipe water network systems are with provision of tap stands at various points for easy access to water especially for pregnant women and elderly people. The pump situated at camp 8E supplies around 27,000 ltr chlorinated water per day and for camp 8W, the average daily water supply volume is 52,500 ltr.



Improved Sanitation:

In this reporting period VERC has installed new 122 latrines at Camp & Host communities. There is 2442 people (male-1173 & female-1269) use the latrine. VERC has repaired and maintained around 1170 latrines which include 435 latrines (95% functional) at camp 8E and 735 latrines (96 % functional) at camp 8W. VERC has desludged, repaired and maintained all latrines regularly. However, till date VERC has decommissioned 70 latrines, rehabilitated 55 latrines, and installed 29 disable friendly latrine during the tenure of this project.



TW and Bathing Facilities:

During these reporting periods VERC has installed 45 Deep Tube Wells (DTW) at Camp & Host communities. The DTW is uses surrounding 11097 people (male-5376, female-5721). Community people easily collection safe water from the points & meet up their regular needs.

There are almost 465 bathing space including 200 in camp 8E and 730 in camp 8W. Looking into the STW and DTW, the figures are 251 TW at camp 8E and 388 TW at camp 8W. VERC has been regularly repairing and maintaining all these DTW and STW. Recently, VERC has measured the depth of required DTW and STW and shared with UNICEF. Till date, VERC has decommissioned 18 bathing space and 2 TW's.

Supporting with Improved WASH services at Chakaria upazila (Cox's Bazar district)

WASH is a significant underlying concern in Cox's Bazar with access to clean drinking water and improved sanitation below national average. 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' 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.

UNICEF Cox's Bazar designed this project document in response to the concerns raised by Cox's Bazar District Commissioner office and Department of Public Health Engineering (DPHE) to address the WASH needs of Chakaria upazilas Chakaria is one of the worst affected upazilas after Teknaf and Ukhia due to forcefully displaced Myanmar Citizen. Proposed Program document, in connection with the annual work plan of UNICEF Bangladesh; is one of the attempts from UNICEF Cox's Bazar to address WASH challenges at Host community following district-wide approach and UNICEF District wide response plan. In response to the Government of Bangladesh and Sectoral concern with reference to joint response plan (JRP) to address host communities WASH needs, UNICEF Cox's Bazar WASH section is going to initiate a partnership with VERC to implement a supplementary WASH project at Chakaria Upazila following technical and monitoring support by UNICEF Cox's Bazar WASH programme. UNICEF is providing support to Department of Public Health Engineering (DPHE) to construct 950 household latrines (700 new and 250 renovation) and 470 hand pumps (220 new and 250 renovations) at Chakaria Upazila. VERC with the support of this project document will supplement DPHE to ensure community engagement & mobilization especially ensuring participation of women & girls, supporting facilities to be implemented gender sensitive as well as inclusive, hygiene promotion, capacity building and establishment of operation and maintenance.

Major activities carried out during the reporting period: (July2018-June 2019)

Major Activities	Project plan	Progress	Remarks
Output – 1: Respective unions of ChakariaUpazila will have documentation on status of safe water, sanitation and hygiene behaviours among children, women and families.			
# of Need assessment/s on WASH intervention conducted.	01	01	
# of Knowledge, Attitude and Practice (KAP) Survey conducted.	01	01	
Output – 2: Vulnerable children, women and families at Chakaria Upazila have access to safe drinking water, improved sanitation and practice key hygiene behaviors.			
# of existing water options renovated and operational as per standards.	250	250	
# of existing sanitary latrines renovated and operational as per standards.	250	298	
# of hygiene sessions targeting children, adolescent girls and women organized and conducted focusing hand-washing, use of safe water & sanitary latrines, child faeces disposal and menstrual hygiene management.	3458	3458	
# of households having children and women received hygiene kits/soap/aquatabs.	2,800	0	It not done as the programme following Community Led Approach and it is succeeded.

Output – 3: Targeted women, men, local elites, local authority and WatSan committee of ChakariaUpazila will have enhanced capacity on operation and maintenance (O&M) of WASH facilities.			
# of users' group following equal participation of women & men trained on Operation & Maintenance (O&M) of WASH Facilities	70	66	100% progress according to HH found from CSA
# of community volunteers following equal participation of women & men trained on hygiene practice in the host community.	30	30	
# of WatSan committees following equal participation of women & men activated and trained on WASH O&M.	21	20	1 missed which was Upzilla due to some practical reason

Visible Outcome:

- Community people are having access to safe water and Increased safe water coverage
- Community people are using improved latrine and Increased improved latrine coverage
- Community people are having access to hand-washing facility

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

With the support of UNICEF, Village Education Resource Center (VERC) has been working in Selected Eight Unions of Daudkandi Upazila under Cumilla District on the project titled "Creating Arsenic Safe union with Sustainable improvement of Water, Sanitation and Hygiene in selected unions of Daudkandi upazila, Cumilla." VERC as implementing agency has 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.

The overall purpose of this project is to achieve the desired positive public health impact of zero open defecation, use of improved sanitation facilities, safe hygiene behavior and ensuring water safety following arsenic-safe union concept.

The Project has been started in February 2019 and by this reporting period following activities carried out:

CSA conducted in 57 Communities and CAP prepared accordingly. Ward and union level WATSAN Committee meeting has been conducted in 24 Wards and in one union. A total of 152 household level latrines have been renovated covering 760 people.

Accelerated Sanitation and Water for All (ASWA) -II

Village Education Resource Center (VERC) is implementing the ASWA-II project in three upazilas under Sylhet division. Baniachong, Gowainghat and Dowarabazar upazila are the working upazila of the project. Working approach of the project is CATS. The project is being implemented with the joint support of Practical Action Bangladesh and UNICEF.

Goal:

Facilitate to contribute to improved health, nutrition and wellbeing of poor people in targeted rural unions especially of women and girls through sustained use of safe water supplies, sanitation services and sustained adoption of hygiene practices in 10 targeted unions, especially by women and girls.

Objective:

- Community Approaches to Total Sanitation (CATS) for achieving and sustaining ODF
- Sanitation marketing approach to support moving up the sanitation ladder and increase access to basic sanitation facilities.
- Community hygiene Behaviour Change
- Water Safe Communities and Provision of Safe and Sustainable Water Supply Option

Major activities carried out during the reporting period:

SL No	Activities	Achieved
1	Staff recruitment	01
2	Office setup	01
3	Staff orientation on WASH Inventory	01
4	Pre-Triggering	281
	Triggering	294
	Post- Triggering	294
5	Existing Basic Latrine identified	2323
6	Existing Basic Handwashing Device identified	205
7	Selected water safe community	160
8	Installation Basic latrine	139
9	Hand Device Installation	49
10	WASH Inventory of Households (Mobile Based)	35317

Visible Outcome:

- Community people regularly using sandal in toilet.
- Community people practicing handwashing before taking meal after regularly use hand wash device.

Monuara could finally install a hygienic latrine in her courtyard

Monuara begum (45) is living with her husband Umed Ali (55) with one son and two daughters at Peskargaon village in Bouglabazar Union in Dowara Bazar Upazila under Sunamganj district. Umed Ali and his family members live in a hut.



Before



At present

VERC started ASWA-II project activities in Monuara's village in May 2019. Monuara Begum attended the Community Situation Analysis (CSA) meeting and took part in transect walk to observe latrine tube wells and hand washing devices. She was feeling shy while community people with VERC facilitator team wanted to observe her unhygienic open latrine. Some of them informed that this latrine is harmful for Monuara's family and for her neighbours. She realized that due to unhygienic latrines, people are suffering from water born diseases like diarrhoea, Jaundice, Dysentery, worm etc. A calculation was made that almost BDT. 8000- 10000 is required for her family to meetup the treatment cost in a year. Afterwards community people were discussing about the advantages of hygienic latrine and disadvantages of unhygienic latrine. As outcome of the discussion Monuara talk with her husband to install a hygienic latrine within short distane for easy access.

The project has been successful to make understand Monuara Begum that twelve steps off pit latrine beneficial to children and elderly people as most convenient option. On the other hand, it contributes to sound health. Monuara said *"at present our family members lead a healthy life."*

Health and Environment



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. Environment being an integral part of health, VERC lays emphasis on issues of environmental hazards. VERC initiatives cover MDG 4, 5, 7 and address 1, 2, 3 and 13 of SDG issues. VERC operates two full fledged hospitals in Savar and Mirsarai. The people of the said areas especially children and mothers are getting health services from the hospitals. Besides, VERC has been implementing two Rights Based Projects to establish health rights of the poor and marginalized people in different areas of the country. The ICS program supports communities with fuel-efficient cook stoves to improve health and preventing the ongoing trend of deforestation. VERC is also active with specific interventions in building capacity across selected climate change vulnerable area people to combat the challenges in a sustainable manner.

Visible outcomes:

During the reporting period the total number of patients was 15,904 which was 13,893 in the previous year, the total income from the hospitals was Tk. 23.78 million (Tk.237,83,670); expenditure was Tk.21.41 million (Tk.214,11,945) and net surplus was Tk.2.37 million (Tk. 23,71,725).

Smoke emission related health hazards through the use of ICS (Improved Cook Stove) have been checked Goat rearing in slatted house has reduced disease vulnerability of goats as such people are now more encouraged to take up goat rearing as an alternate source of income and health in the area.

Under the BRUP project areas CDC, the whole community is strongly bonded and collectively brought together under a common vision, realized RRAP to help each other in times of disaster. A good example of neighborhood was observed on several occasions like- fire outbreak at Dakshin Tetultola. During the fire outbreak at Dakshin Tetultola, CDC mobilized the community to feed the affected families by collecting money from neighbouring households and managed temporary shelters for two days following the blaze.

Ongoing projects at a glance:

SL. No	Donors	Name of the project	Duration	Union/Ward	Upazila/City Corporation	District
1	VERC Own Fund	VERC Mother and Child Hospital	Ongoing since 2004	-	Savar	Dhaka
2	VERC Own Fund	VERC Mother and Child Hospital	Ongoing since 2013	-	Mirsarai	Chattagram
3	IDCOL	Improved Cook stove (ICS) program	Ongoing since December 2013	83 Unions	Savar, Keranigonj, Dhamrai, Kaliakoir, Singair Mohanpur, Durgapur, Bagmara,	Dhaka, Manikganj Gazipur and Rajshahi,
4	MJF/SDC	"Strengthen civil society and public institutions to build community resilience to adapt climate change" (SPIBACC)	July-2017 to June 2020	4 Unions	Rangabali	Patuakhali
5	GIZ	Urban Management of Internal Migration Due to Climate Change (UMIMCC) And Urban Management of Migration and Livelihood (UMML)	01 November 2018 to 30 April 2020 (18 months)	1Unions (6 Wards)	Sirajganj Paurasava	Sirajganj
6	Practical Action (Zurich Foundation)	Zurich Flood Resilience Project	5 Years (July 2018-June 2023)	4 Unions	Sadar and Sadarpur	Faridpur
7	Community Partners International (CPI)	"Emergency Response through Energy Project Activity for Newly Arrived Rohingya People in Makeshift Settlement, Cox's Bazar District, Bangladesh Project"	1 March, 2019 – 31 August, 2019	1 Union (In three Rohingya Refugee camps)	Ukhiya	Cox's Bazar

VERC Mother & Child Hospital, Savar, Dhaka and Mirsarai, Chattagram

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

VERC experience and successes as noted above has encouraged VERC to extend similar service delivery mechanism in Mirsarai, Chattagram when an overseas supported health project was phased out in 2013. The present service provisions available with the hospitals includes services like – ANC/PNC, normal delivery, caesarean operation, general treatment, pathology, ultra-sonogram, ECG and all kinds of easy to manage surgical operation. Health services are provided to VERC beneficiaries from these hospitals at a subsidized rate and offering grant support to deserving poor patients. To this effect, VERC staff members make a generous contribution to the subsidy fund on a regular basis.

WatSan & Technology Section is responsible for planning and managing the program as a corporate social responsibility.

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 an air conditioned operation theatre, a safe delivery room, an observation room and a post operative care room in the hospital. The hospital has also manager, counsellor, lab technicians, diploma nurses and paramedics to provide counselling to pregnant mothers, postnatal mothers and eligible couples for recommending FP methods. Immunization program is carried out in collaboration with Savar Poursava through Savar upazila health complex. Besides this free health camps were arranged by the hospital in Savar, Kaliakoir, Singair and Sonargoan upazilas as regular activity. Every health related international and national days are also observed by the hospital.

Hospital services at a glance

Particulars	July 2017 to June 2018	July 2018 to June 2019
Outdoor	2538	2589
Normal Delivery	78	65
LUCS (Caesarean Operation)	967	953
Other Operation	32	46
M.R.	35	18
D.E & C	33	21
Pathology	3346	3388
USG	2377	2028
Child Patients	445	331
Health Card (ANC)	405	395
EPI	2132	2385
Total	12388	12219

During the reporting period, the total income from the hospital was Tk. 18.89 million (Tk. 1,88,99,545); expenditure was Tk.16.25 million (Tk. 1,62,59,165) and net surplus was Tk.2.64 million (Tk. 26,40,380). The total number of patients was 12,219 which was 12,388 in the previous year.

Services available with Mirsarai Hospital:

The hospital provides both indoor and outdoor services to the patients coming from Mirsarai and adjoining areas. One MBBS doctor specially trained on maternal & child health is available to render outdoor services every day. There are also manager, counsellor, lab technicians, diploma nurses and paramedics to provide counselling to pregnant mothers, postnatal mothers and eligible couples for recommending FP methods.

The hospital at Mirsarai is equipped with ambulance, pathology lab and patient beds with doctors and other supporting staff.

Hospital services at a glance

Particulars	July 2017 to June 2018	July 2018 to June 2019
Outdoor	1636	1555
Normal Delivery	75	65
LUCS (Caesarean Operation)	155	121
Other Operation	00	04
M.R.	00	00
D.E & C	19	07
Pathology	840	715
USG	791	747
Total	3516	3214

During the reporting period, the total income from the hospital was Tk. 41.86 million (Tk.41,86,181.00) ; expenditure was Tk. 54.26 million (Tk.54,26,153.00) and net Loss was Tk.12.39. million (Tk.12,39,973.00). The total number of patients was 3214 which was 3516 in the previous year.

Improved Cook Stoves (ICS) Program

The activities are under implementation by WatSan & Technology Section. 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. From our experiences we have 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.

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

Major activities carried out during the reporting period: (July 2018 - June 2019)

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:

- Orientation on ICS for IBIG, WASH and ICS team
- Construction, distribution and installation of 3118 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
- Conducting Water Boiling Test (WBT) of newly innovated portable ICS models
- Organizing ICS user Training to orient 6924 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 3222 ICSs

In-country VERC staff development training, meeting/seminar/workshop of the reporting period (July 2018–June2019)

Meeting and Training

- Attended day long Workshop on “Building a Foundation for National Cook stoves Standards Implementation”. at Chandana, L-9, IEB Bhaban, SREDA, Ramna, Dhaka on 24th September 2018.
- Attended a workshop on Gender Equality and Inclusion held on 21st October 2018 at Venus Meeting Room in Save The Children, Dhaka office. The purpose of this workshop is to Increase voice and visibility on gender equality and inclusion actions and results for further strengthening the organizations/partnerships
- Attended a meeting on competency standards (CSs) of Improved Cook Stove Production and Installation occupation held on 05 December 2018 at 09.30 am at BTEB.
- Attended a day-long workshop on Building a Foundation for National Cookstoves Standards Implementation: Final Recommendations and New ISO Standard at Hotel Six Seasons, House-19, Road-96, Gulshan-2, and Dhaka 1212 on. December 8, 2018. This workshop hosted by CLASP, a US-based international organization specializing in appliance standards and labelling. The workshop was organized in collaboration with the Household Energy Platform (HEP) program of SREDA and supported by the Energising Development (EnDev) program of GIZ and the Clean Cooking Alliance (CCA).
- Attended IDCOL Annual Review Meeting and planning workshop held in 14-15 February 2019 at Sarah Resort Gazipur organized by IDCOL
- Attended Bangladesh Clean Energy Summit at BICC on 10-11 March 2019
- Attended a half-day learning sharing workshop on innovations demonstrated under a pilot project to promote briquette business from the unused and under-used biomasses, on Monday, 25 March 2019 at SREDA (Level-9) IEB, Bhaban, Ramna
- Attended Marketing and Demand Creation Sub-Committee meeting on 12 June 2019 at SREDA (Level-9) IEB, Bhaban, Ramna
- Attended Basic Training on Gender at AVAS Training center, Barishal on 16-19 June 2019 Organiged by Plan International Bangladesh
- Attended Twelve Operation Committee meetings held on Improved Cook Stove (ICS) Program of IDCOL

Other Activities:

- Agreement signed with IDCOL for second phase
- Orientation on ICS for IBIG and Water credit team at Savar, Keranigonj, Singair and Dhamrai
- Conducted Participatory Assessment at Singair and Dhamrai Cluster

Visible outcomes:

Newly innovated tier - 3 portable ICS has become popular in communities. Campaign, awareness raising at user level, schools, UPs has contributed in increasing the number of ICS users. Training of catalysts has been effective in installation and use and providing an income source for the catalysts

themselves is also visible in the areas. Mothers and children in user families feel the health benefits of the technology use in terms of reduced complications of indoor air pollution and an overall impact in terms of fuel use efficiency, 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.

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

VERC has been implementing a project titled “Strengthen civil society and public institutions to build community resilience to adapt to climate change” (SPIBACC) since July, 2017 to address building greater community resilience to climate change impacts and natural disaster in the climatic and environmentally vulnerable Coastal area in Rangabali Upazila under Patuakhali Distract. The intervention Unions are - Barobaisdia, Chotobaisdia, CharMontaz, Rangabali. VERC has adequate experience and expertise to handle the 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 it’s partner VERC have been working to promote climate-resilient community and to deal with climate change impact in the community, and empower vulnerable communities particularly women so that they may adapt to climate change.

Beneficiary types:

- Village group member = 1620
 - Farmers group member = 1080
 - Community volunteer _____ = 80
- Total = 2780

SL	Activities	Plan	Achievement
1	Village Group Meeting (monthly)	648	607
2	Farmer’s group meeting	221	207
3	Periodic meeting with community volunteer	16	16
4	Training on emergency response & rescue for community volunteer	4	4
5	Training on CCA & DRR, Gender & GBV, Leadership for group leaders	4	4
6	Preparation Risk Reduction Action Plan in collaboration with related stakeholders (Union Level)	4	4
7	Advocacy with UDMC and UzDMC to incorporate community Risk Reduction Action Planned activities in their own union and Upazila plan	4	4
8	Training of community/potential leaders on gender base violence related to climate change impact and disaster	4	4
9	Training of NGO staff on gender based violence related to climate change impact and disaster	1	1
10	Piloting climate resilient composite agriculture model farm (duck-fish-vegetable) /establish demo plot	05	04

SL	Activities	Plan	Achievement
11	Market oriented early summer & winter climate resilient vegetable cultivation	01	01
12	Day Observation (International Disaster Risk Reduction Day, Environment Day, National Disaster Preparedness Day)	04	04
13	Issue based campaign OR School student campaign on CC & Gender in disaster	06	06
14	Promote ecosystem based plantation at community place	01	0
15	Coordination Meeting between NGOs/CSOs Network	01	01
16	Farmers training on climate resilient/ adaptive agriculture/crop cultivation (e.g. homestead gardening, saline/flood tolerant agriculture, aquaculture & livestock rearing etc)	12	12
17	Regional workshop on DRR and CCA	01	0
18	Revitalization of UDMC and UzDMC	05	05
19	Training of UDMC and UzDMC on DRR, CCA and Gender in disaster	04	04
20	Periodic follow-up meeting with UDMC, UzDMC	16	16
21	Facilitation of CSC	04	04
22	Interface meeting with Union Parishad and finalization of Action plan	02	02
23	Sharing meeting with Upazila level stakeholders.	01	01
24	Organize Public meeting Union/Upazila level	08	08
25	Dialogue meeting among DMCs, Civil Society, Public administration and LGIs at Upazila Level	01	0

Advocacy initiatives:

1. Appropriate intervention have been implemented in the project area specific DRR by LGI leaders, Community, farmers and youth groups
2. Based on collected data by VERC from the field MJF has developed appropriate advocacy, Lobbying activities at the national level.
3. VERC activated and was responsive to the LGI leaders, Union disaster management committee and Upazila disaster management committee and organized capacity building training, dialogue meeting and workshop.
4. Various meetings, advocacy based workshops; Day observations were the major collaborative initiatives arranged at local level. Community people, NGO representatives, govt. service providers participated in those programs, local problems were identified and supports from service providers were recommended for solution.

Major Challenges:

1. Less time and efforts were put into meetings/other events, particularly by local men. However, there are limits to how much time and effort one person can give.
2. Transportation is the main barrier to communicate from one place to other location. Only a motor bike or a launch can be used inside of the Upazila and union.
3. In the plain land or other coastal areas, transportation is a waste of time due to bad transportation system, which is one of the challenges for the project to be planned. It is very difficult to facilitate and guide different groups as well as coordinate with LGI in a month if he/she (Project facilitator) is Responsible for two unions.
4. Since accommodation facilities are not available for official duty bearers in Upazila parishad complex, they are not regular in their station except a few people. As a result in some cases coordination/ liaison is not possible when needed.

Lessons Learnt:

- 08 women (beneficiaries) representing Union Disaster Management Committee (UDMC).
- Beneficiaries negotiated with different LGI and Public service institutions for services.
- Some farmers are interested in Adapted climate resilient technologies / diversified agriculture/ livelihood practices.
- Women are more interested in getting involved in different events for implementation than men at community level.
- Community people are interested in climate change issues.

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

Introduction:

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

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

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

Project Goal:

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

Objectives of the Project

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

Expected Outcomes:

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

Major Interventions/Deliverables proposed:

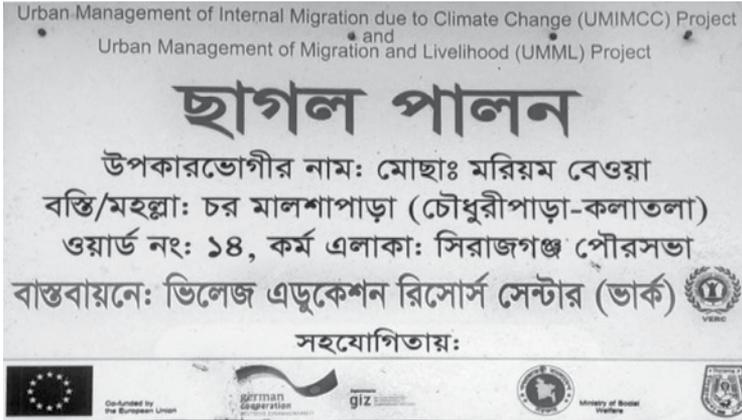
- Project inception Workshop.
- Household/beneficiary selection.
- Producer Group Formation.
- Market assessment/supplier enlistment.
- Orientation and Capacity Development.
- Establishment of goat shed for selected farmers

- Distribution of Improved variety goats.
- Courtyard Meeting.
- Exposure visit for advance farmers.
- Regular Vaccination and follow up.
- Feed and feeding regular monitoring.
- Linkage development with local service providers.
- Coordination and collaboration with stakeholders

Major activities carried out during the reporting period November 2018 – June 2019

SL No.	Description of activity	Target	Achievement	Participants/Beneficiaries
1	Household identification, data collection and farmer selection	58	58	M=34, F=24)
2	Organized selected HHs into Producer group	58	58	M=34, F=24)
3	Formation of Goats farmers group	07	07	
4	Project Inception Meeting	01	01	80 (M=57, F=23)
5	Establishment of goat shed for selected Farmers	58	58	58
6	Training for goat rearing feeding, house management, treatment and business plan (batch)	02	02	58 (Male=04, Female=54)
7	Male goat Distribution	03	01	01 (Male=01)
8	Female goat Distribution	110	55	28 (02 female goat for 01 HH)
9	Monthly Farmers group Meeting	35	32	290(M=20, F=270)
10	Goats given birth		05	02 male kids and 03 female kids but 01 female kid had died.
11	Fodder entrepreneur Training	01	01	10 Entrepreneur
12	Making and hanging beneficiaries Signboard	58	58	
13	Preparing Beneficiaries Profile and distribution to beneficiaries (HHs)	29	29	
14	Linkage development with local service providers			

Moriyam Bewa has learnt the ways to change livelihood



Moriyam Bewa was born in Char Malsapara (Chowdhury Para) of Sirajganj township. Her husband's is Late Siraj Shaikh. She is a housewife, making a monthly income of Tk. 6,600.00. She has 4 children and a girl in her family. She has no land of her own. There is none to earn in her family. In the situation she was mentally upset. She didn't have any idea to save her family. Once she could know about VERC urban management of migration and livelihood project to save her family. Now she has started going to

VERC area office to communicate with the Project Manager. VERC has offered her two goats from the project. She has been trained on goat rearing which has enabled her to draw better result in terms of physical growth of the animals.

The goats have reproduced 4 kids this year. She can explain the benefits she has received from the project in terms of feed for the goats, fertiliser, fodder and medicines.

For all sorts of cooperation, Moriyam Bewa expressed satisfaction and thanks to VERC authorities.

Zurich Flood Resilience Project

Background: Bangladesh is one of the most flood prone countries in the world. Floods have significantly contributed to the 520,000 deaths caused by natural hazards recorded in the past 40 years in Bangladesh. The devastating floods in 1998 and 2004 caused damage costing US\$2.8 billion and \$2.2 billion, respectively; or about 5 percent of GDP. Bangladesh consists of many floodplains, and more than two-thirds of the country lies fewer than 5 metres above the 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: The 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 are the intervention areas those faced devastating flood water.

Project Progress: During this reporting period Village Education Resource Center (VERC) has been implementing Zurich Foundation funded Flood Resilience Project under Education sector of VERC with the technical assistances of Practical Action. Being the first year of the project, it has started building rapport and understanding the community flood resilience capacity, their existing resources & potentials through vigorous field visit, dialogue with different levels of key informants, organized two Project Inception workshops, conducted 21 PRA sessions, 723 household survey, 64 FGDs with different groups including UDMC & 27 KIIs with Union Parisad Chairman and different District and Upazila level Govt. Officials including Upazila Project Implementation Officer and Upazila Nirbahi Officer for identifying vulnerability of flood affected community. Moreover, Project staff has oriented on Flood Resilience Measurement for Community for understanding their role and responsibilities, community engagement, enhance technical knowledge, application of PRA & FRMC tools and techniques for understanding & identifying flood affected communities.

SL No	Union	Type of Resources		Vulnerability of Flood
		Physical	Natural	
1	Dikirirchar	School(High & Primary), Community Clinic, Hospital NGO Office, Roads, Mosque, Temple, Boat, Brick Field, Grave Yard, C&B Ghat, Hat, Bazar, Flood Shelter etc.	River, Canal, Pond (Kum), Banana Garden, Grass Field (Kashban)	Peoples live in Chars, river bank and beside river basin, possibilities of soil erosion, river and land slide insisted loss of crop production/less invest for income, Damage plinth of house, water points and Toilets go under water, Water logging, Damage road communication, Loss and Damage crops, vegetables, poultry, cattle etc. Crisis of safe water, vegetable, cattle food, hamper household work including cooking, peoples become workless/ decrease income, prevalence of disease especially water born, prevalence snack, increases social insecurity, robbery, All these vulnerability causes of migration for work, displace peoples from own land and they lease other for their livelihood as become homeless and even migrate other district with whole family forever.
2	North Channel	School (High & Primary), Madrasa, Community Clinic, Bridge, Club, Roads, Mosque, Trawler, Brick Field, Bazar etc.	River, Canal, Pond(Kum), Grass Field(Kashban), Big Tree, Banana Garden, Big Tree	
3	Dheukhali	School(Primary), Madrasa, Roads, Mosque, Trawler, Boat, Ghat,	River, Canal, Pond (Kum), Banana Garden and Grass Field(Kashban), Trees	
4	Char Nasirpur	School(High & Primary), Community Clinic, Roads, Mosque, Boat, Trawler, Ghat, Hat,	River, Canal, Pond (Kum), Banana Garden and Grass Field(Kashban), Rain Trees	

Resource & Vulnerability Mapping: It has presented all infrastructures, resources along with how peoples directly and indirectly affected by hazards (flood water) by different colours with its boldness. It has also focused on from which points flood water appearance first and gradually overflowed low lands and submerged crop fields, households, schools and so on. It has reflected how much the community is vulnerable by flood and helps to put attention for future planning of flood resilience.

At a Glance Resources and Vulnerability Information:

Historical Timeline of Flood: By this graphical presentation the participants identify all flood years/flood history that occurred (more or less affected) in the village/villages through memorized/ recalling those flood history (Year wise) especially

Action Plan for Flood Preparedness: It will be prepared by facilitating session with three group/ types (Leaders, Business and Women) and each group will consist of five similar types of people. All these participants make consensus to prioritize the problem and put the name of the problem with possible steps of work for solving the problem along with identifying appropriate responsible person/ group/institute to implement the steps mentioned here. To resolving the above two issues community people identified some works like road and culvert construction, plinth raising, river embankment, livestock training, MCH training, improvement of early warning system and prevention of early marriage by local government and other related stakeholders including local organizations.



Understanding Communities through FRMC Study:

Project has support to the FRMC study where all staff and four union wise community enumerators trained by which 723 household survey, 64 FGDs with different groups including UDMC& 27 KII with Union Parishad Chairman & different District and Upazila level Govt. Officials including Upazila Project Implementation Officer and Upazila Nirbahi Officer completed for identifying vulnerability of flood affected community.

National Disaster Preparedness Day

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

Courtyard and Dialogue Session

Introduction: About 34 courtyard sessions & two dialogue sessions with UP councils were organized in 33 villages participating 281 Male and 819 Female under four unions of Sadar and Sadarpur Upazila under Faridpur District. The session contents are on roles and responsibilities of pre, post and during the flood time along with hygiene promotion at individuals and community levels and Krishok Call Centre for access to Agricultural, Fisheries and Livestock advisory services through 16123. Moreover, during these sessions find out their understanding, access, experiences, practices and future expectations regarding early warning system, life and livelihoods, action plan for flood preparedness, support during and after flood and social security.

Community concern:

- At community medical facilities are very poor and time spending; thus, we require training livestock medical service providers
- Plinth raising and build high raised Mud ground (Matir Kella) for livestock and poultry during flood time
- Special Boat for evacuation with during flood as no such vehicles available in communities
- Build flood shelter as char islands are low and affecting flood water frequently
- Police force security besides river bank as robbers coming by boat or trawlers
- Training on new technologies for flood resilience
- Health service facilities especially for pregnant women as no appropriate service providers and transport to fetching nearest hospital
- Increase risk factors that reduce children & women security during flood
- Far distance of police station that hampers to reach timely to catches the thief and robbers
- No access by bridge to cross the river that hamper to reach civil defence opposite community of the river
- No awareness on cattle rearing and common treatment knowledge
- No knowledge about nutrition as they don't have food habit of local vegetables



- Inadequate number of teachers in school and children are irregular in school due to security
- Peoples sell their products like milk and vegetables in low price due to poor communication from char to public market/whole sale market
- There are no education facilities in some chars and they don't know how to start a community followed by govt. registration processes.

“Emergency Response through Energy Project Activity for Newly Arrived Rohingya People in Makeshift Settlement, Cox’s Bazar District, Bangladesh Project”

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

Objectives of the Project:

- Promote appropriate and user-friendly ICS Technologies and solar lights in Rohingya Refugee camp and host communities
- Reduce health hazards in the camp, especially for mothers and their children
- To conduct behavior change communication for adopting new technologies
- Protect environment by reducing CO2 emissions
- Prevent deforestation.

Basic Information of the Project

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

Major Activities:

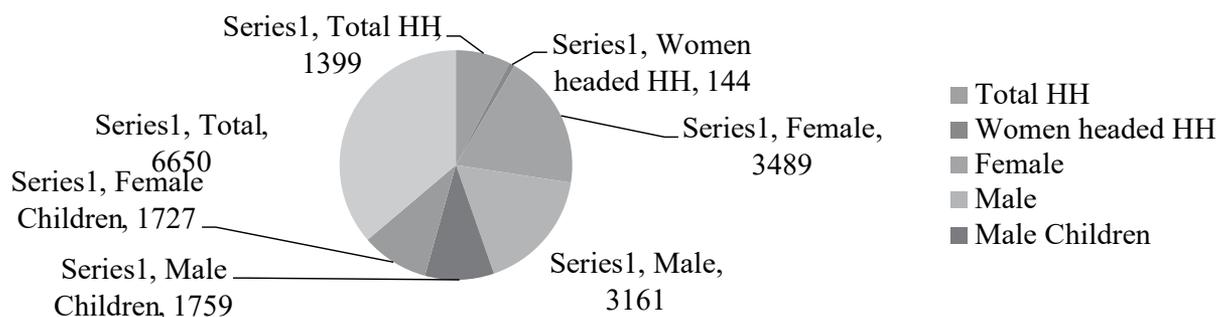
1. Approval from NGO Bureau and RRRC
2. Rapport building with CiC, Sector and Site Management Team
3. Conduction of Survey
4. Project orientation for staff and volunteers
5. Inception workshops at camp level

6. Formation of Energy Management Groups- 6 and continue existing Energy Management Groups.
7. Formation of Adolescent Girls Group
8. Formation of Children Brigade
9. Organize meetings: Monthly EMG meeting, bi-weekly adolescent group session and bi-weekly Children Brigade session
10. Develop Women Ambassador-10 and continue to work with existing 05 women ambassador
11. Conduct School sessions
12. Cooking competitions
13. BCC and IEC Material development and printing
14. Training and capacity building activity
 - a. Women Empowerment and Leadership Development Training
 - b. TOT for project staff and Volunteers
15. Monthly Sharing meeting with staff and Volunteers
16. Coordination with CPI CHV Team Leader
17. Follow-up and provided need based support to the existing beneficiaries, HHs and New beneficiaries.

Project Implementation process at camp and host community

1. **Project Approval:** Before starting the project activity at camp and host communities, we had to collect approval from the RRRC, Camp in Charge, DC, UNO, Chairman and site management. Mainly the chairman and responsible site management of camp selected the working area at camp and host community. During the reporting period we have worked in 24 sub blocks under 3 camps and 1 ward under Palongkhali union. The site management and chairman provided support to select the working area at camp and in host community.
2. **Conduct baseline Survey:** Before the beneficiary selection we have conducted survey in 1500 HHs at camp and host communities. Mainly the CVs and CMs conducted the survey at camp and Host community and PM followed up the survey. Through the HH survey, we have selected 1000 benefisaries (camp-800 and host community-200) as per existing ICS practices and energy facilities for distribution of the ICS and solar lights.

Second Phase Survey Data



3. **Formation and meeting information of Energy Management Group (EMG):** At first stage we formed 20 EMG at Camp. Before the formation of EMG, Our Community Volunteer and Community Mobilizer called a formation meeting by the support of Block Mmajhi and ward member. In this meeting the CM discussed about Energy project activity and responsibility of of EMG members. After the discussion, the block Majhi and Rohingya participants selected the 11 members for EMG



EMG Meeting

to ensure their ICS and Solar light facilities in their community. Mainly EMG chairperson called monthly meeting and discussed about their exiting problems/issues and ways to overcome. In this meeting the EMG members prepare an action plan to ensure the ICS and solar light facilities in their community through HH visit. The EMG played another role in their community and participated in the adolescent girls' group meeting, Children brigade meeting, school session and followed up their activities. During the reporting period 60 meetings were held.

Information of EMG

Sl No	Location	# EMG	Participant		Total
			Male	Female	
1	Camp- 8 East	14	98	56	154
2	Camp-13	3	21	12	33
3	Camp-15	3	21	12	33
4	Host Community	1	7	4	11
Total		21	147	84	231

4. **Formation of Adolescent Girls' Groups and meeting information:** During the reporting period we have formed 15 adolescent girls' groups under 3 camps. Before the group formation the CM and CV called a general meeting with the support of Block Majhi. There were 15 members in each group and their age is 11-18 years. Mainly the leader of adolescent girl group led the team and called 2 meetings in each month. During the reporting period they have conducted 90 meetings in communities and 1342 girls participated. Mainly the CMs and CVs participated the meeting and conducted the meetings to ensure quality.



Adolescent Girls' Group Meeting

Meeting Information

Sl no	Name of the Camp	# meeting	Participant	Total
1	Camp- 8 East	30	450	450
2	Camp-13	30	445	445
3	Camp-15	30	447	447
Total		90	1342	1342

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



School Session

6. **Courtyard Session:** Women Empowerment is another main focus of the project and addresses this issue and gradually capacitated to make the women aware about the process of women empowerment through courtyard meeting. In this period we have completed the 42 courtyard sessions.



Staff orientation

7. **Staff orientation on Project activity:** At the first stage we have conducted a capacity building training on activities of project staff. There was participation of 17 staff (VERC -13, CPI -4) in the training. Mainly Project Manager of VERC has conducted the training and discussed about project implementation process, project activities and responsibility of staff members.

8. **Women Empowerment and Leadership Training-** The purpose of the training is to open their potentiality regarding behavior change, adaptation, etc. Behavior change is a critical step in the adoption of new technologies and women can play a significant role making this happen. The course is intended for Rohingya Refugee women, who would like to strengthen their capacity in effective work for the development of their Family and their behavior change communication. During the reporting period we have completed the 2 batch women empowerment and leadership development training and 50 Rohingya women participated. VERC technical team conducted the training.



Group work of Women Empowement training

9. **ICS and solar light distribution:** ICS and solar light distribution is a vital activity of the project. During the reporting period we have distributed 200 ICS and 200 solar lights among the Rohingya community people. CIC, Army and site management took part in the distribution program.



Solar light Distribution

Livelihood Development



VERC is implementing Micro Finance Program for the disadvantaged and underprivileged poor people, particularly women, as per the program strategy. VERC is also reaching the poor ethnic minority to fulfil the demographic coverage goal with Micro Finance Program for 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 (Tk. 20,10,886.00 in the reporting year). Besides, the area expansion and population coverage, VERC is increasing multidimensional lending service delivery system by opening different wings gradually in keeping with the market demand and ensuring access to comparatively big size of investment amount in the rural and urban micro economy sectors. It has introduced new dimensions of investment in agriculture with a view to contribute in making agriculture a more dynamic sector of development and is emphasizing health service to empower people to demand service from relevant service giving agencies. At the same time, VERC is providing skill development training in agriculture other income generating trades along with leadership development, human rights and awareness raising training to the loan recipients prior to starting income generating activities.

Credit and training support to people in program areas have been enabling communities to maintain environmental hygiene, proper composting in pits, through hygienic disposal of garbage in fixed places so that contamination may be prevented, along with vermicompost skill, chemical free vegetable

production by using pheromone trap, the wastes turned into resources contributing to increased crop production and increased income as well as health and nutrition. Large scale extension in the area has made benefits accessible to more and more farmers in the program areas. Insurance coverage is benefiting both the organization itself and beneficiaries in terms of recovery support on sudden death of beneficiaries and their families, also in case of cattlehead morbidity and death.

Goal

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

Objective

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

VERC believes that without a positive change of the economic status of the poor people all types of development activities will prove to be futile and from this reality based feelings, 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 2,481 villages of 336 unions under 60 Upazilas of 19 districts in Bangladesh. The program is managed by 560 staffs working under 70 branches spreading across the country.

Main activities carried out in each specific program in brief

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

1. Jagoron Program

Jagoron loan provides means for the poor families to take small loans to be engaged in productive activities or to expand their small business, thereby to help the poor to increase income, build viable business and reduce vulnerability to external shocks. It is also a powerful instrument for self-employment by enabling the poor, especially women, to become income earners and agents of change. The clients of Jagoron Program are low-income persons not having access to formal financial institutions. Till June 2019, the number of Members was 72,569 in 5,642 groups; No. of Borrowers was 47,781; Loan Outstanding (portfolio) was Tk. 791.47 million (Tk. 79,14,76,832); Savings Outstanding was - Tk.399.00 million (Tk.39,90,09,424); and the recovery rate was 99.79%.



- The scope of the project has widened as outcome of training imparted on income generating activities side by side with micro credit support.
- About 8-10% beneficiaries are enhancing their status through proper use of micro-credit support and implementation of their plans
- Health and Sanitation status improved by 15.75%

2. Agrosor Program

VERC observed that there are many small entrepreneurs, small and medium scale market based businessmen and skilled workers in the rural and peri-urban areas in Bangladesh who are struggling to expand their business owing to lack of capital. Based on the realization, VERC has been providing Agrosor loans in addition to its Mainstream Micro Finance 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 of members till June 2019 was 14,462; No. of Borrowers was – 12,093; Loan Outstanding (portfolio)- was Tk. 837.46 million (Tk.83,74,64,446); Savings Outstanding amounted to Tk. 230.22 million (Tk. 23,02,27,135); and the recovery rate was 99.67%



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

3. Sufolon Program

Through the implementation of micro finance activities, VERC has observed that most of the beneficiaries are involved in agriculture based seasonal activities. At particular time of the year they face financial crisis to carry on their production and avail of the opportunity to increase their income. To increase their production and make them financially well off, VERC has initiated to implement the Sufolon program. VERC firmly believes that this is a part of multi-dimensional microfinance activities assisting the farmers in due time with positive outcome. Till June 2019, No. of borrowers was 4,020; Loan Outstanding (portfolio) was Tk.125.51 million (Tk.12,55,15,657) and the recovery rate was 98.31%.

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



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

4. Buniad Program

A promotional program targeting people who cannot fulfil their basic needs, having no permanent address, with little or no education and health support and not having little access to social benefits is known as Buniad. Most of these Buniad members benign floating, it is difficult to organize the as sustainable groups. VERC has been trying to identify these people for group formation, support them for income generating activities and introduce them to social values since October 2005. Under Buniad program, 2,660 Buniad members received training support on various issues. In addition, in order to build their capacity, VERC imparts training to them on various IGA and social issues. Till June 2019, the number of members stood at 2,146; and borrowers 1,269 Loan Outstanding (portfolio) amount was Tk. 13.25 million (Tk.1,32,56,898); Savings Outstanding was Tk. 7.32 million (Tk.73,29,105) and Reco very Rate was 99.90%.



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

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

ENRICH is a program under implementation at the grassroots level focusing on overall household development of the poor. The program targets poor families to enhance and maximize the utilization of their resources and skills. ENRICH aims to alleviate poverty not only through income generation but through a holistic approach to targeting other crucial aspects of human life including health, education, youth development, community development, etc, the goal being sustainable development driven by the people themselves.



By working with selected households in association with the local government and committed stakeholders, ENRICH catalyses the households' efforts to lift them out of poverty. The overall goal

of the program is to ensure human dignity and freedom by gradually reducing poverty in a sustainable manner, towards total elimination at the household and community level in a union.

VERC is implementing ENRICH program in Laxmanpur union under Monohorgonj upazila of Cumilla district. During the reporting period 2 beggars were rehabilitated. A total of 4 general health camps, a special eye camp, 192 static clinics and 45 satellite clinics also were organised in this period. Beside this 32 education centers have been set up and 822 students are continuing education in pre-primary, class I and II.

Fifty prosperity houses have been constructed and two Ward based prosperity centers have been constructed. So far, out of 9 Wards, 7 houses for 7 prosperity centers have been constructed in 7 Wards of Lakshanpur union.

Outcomes

Out of 543 pregnant women 257 received ANC support, 542 had safe delivery support and 286 received PNC support from the project. Besides, the project organized special eye camps through which 232 patients had been offered treatment support and 19 were given cataract surgery service.

A total of 888 persons have been tested for diabetes. Also 398 health awareness meetings were organized during the period.

6. Uplifting the Quality of the Lives of the Elderly People Programme



Started the program in August 2018 in Laxmanpur union under Monohorgonj upazila of Cumilla district. Under the project 763 individuals above the age of 60 years have been identified as program beneficiaries to be supported with materials, allowance, treatment support and counselling support for mental peace. Awarding the loyal sons and daughters for taking care of parents in the area to encourage good practice. An amount of Tk. 2000 is given to families for meeting funeral expenditure purpose. Village, Ward and Union level committees have been formed to implement the activities. Key activities of the period upto June 2019 are noted in the table below:

SL No	Activities	Quantity
1	Distribution Walking stick	20
2	Umbrella	20
3	Wheel Chair	2
4	Blanket	50
5	Wrapper	50
6	Monthly Grant -75 persons	Tk. 600/ Head/ Month = 405000.00

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

7. OBA Sanitation Microfinance Program

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

In the backdrop of prevailing high rate of unhygienic toilet which is about 65%, PKSf has decided to undertake a demand led strategy for



promoting the expansion of hygienic toilets by using the lending instrument. However, a grant element may be required for supporting the ultra-poor households in this regard.

Types of Latrine

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

- Aram, Aram Plus and
- Bilash or Bilash Box

The project was started in February 2016 in Cumilla and Brahmanbaria districts. Under this project, beneficiaries can take Tk.10,000 as loan at a time only for latrine construction. Trained selected local entrepreneurs construct the latrine. Duration of this loan is one year and without any service charge it is to be repaid in 50 equal installments. Till June 2019 borrower balance stood at 64 and Loan Outstanding (portfolio) amount was Tk. 0.10 million (Tk.1,00,050);

8. 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 will be 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 the VERC micro credit program.

Types of service

Two types of services will be provided that are on:

1. Preventive Healthcare Services
2. Curative Healthcare

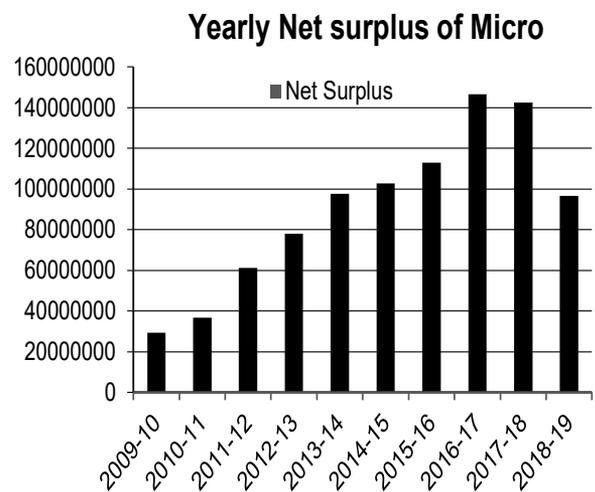
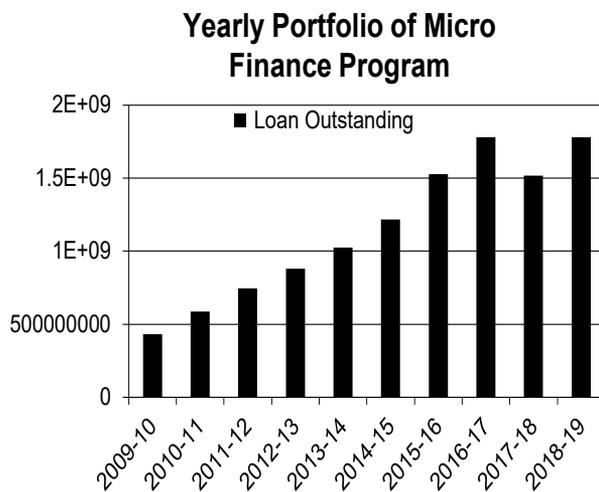
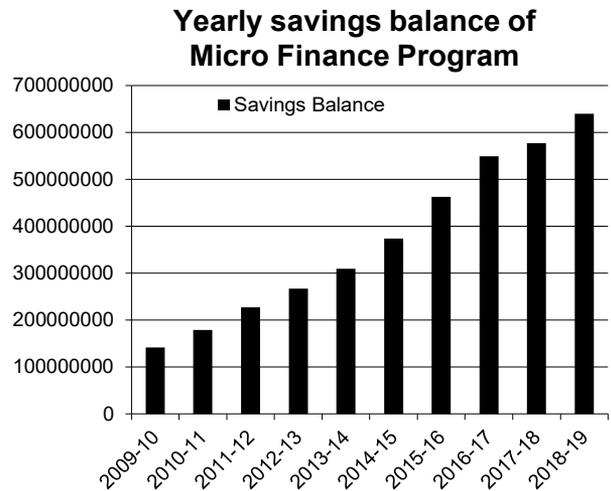
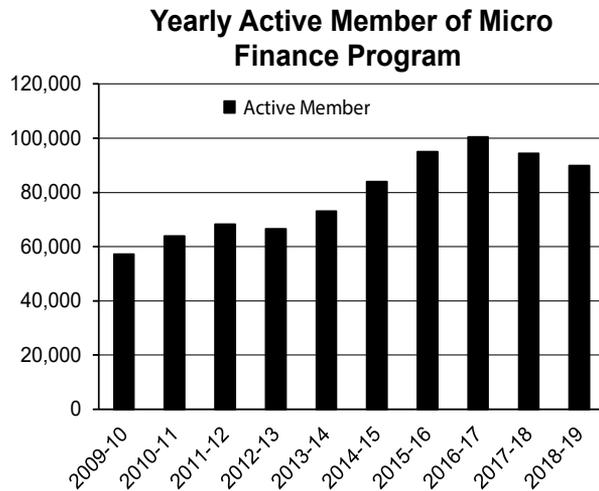


Under the preventive healthcare services regular health session is being conducted. Up to 30 June 2019, number of health sessions conducted-3,052 where 31,861 female, 3,570 adolescents, 2,738 male and 4,682 children of 42,851 beneficiaries attended.

Up to 30 June 2019 under the curative health services total number of 19,937 health cards have been issued and a total of Tk.19,93,700 was earned as income. Card holder beneficiaries and their family members are getting treatment from the Senior Supervisor (health) up to their capacity. Patients for critical diseases are referred to nearby government and private hospitals.

Total Program Implementation at a glance (Up to June 2019)

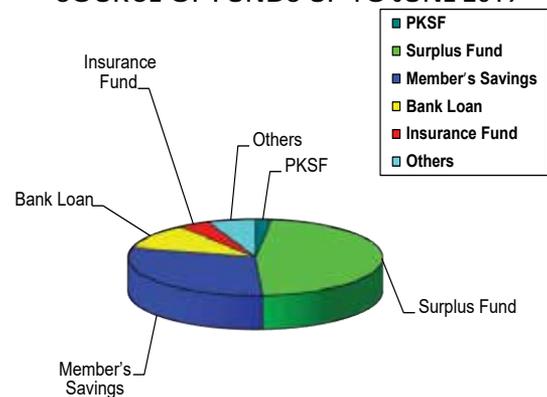
Particulars	Status of 2017-18	Status of 2018-19
No. of Branches	66	70
No. of Districts Covered	17	19
No. of Upazilas Covered	58	60
No. of Unions Covered	329	336
No. of Villages	2,459	2,481
No. Staff Involved (Operation)	570	560
Total No. of Group/Samity	7,107	5,836
Total No. of Members	94,442	89,855
Total No. of Borrowers	63,137	60,421
No. of Borrower (Cumulative)	0.71 Million (7,16,451)	0.77 Million (7,72,161)
Disbursement Amount (Yearly)	Tk 3,156.71 Million (Tk 315,67,19,000)	Tk 3,174.03 Million (Tk 317,40,37,000)
Disbursement Amount (Cumulative)	Tk 20,944.46 Million (Tk 2094,44,65,000)	Tk 24,110.84 Million (Tk 2411,08,48,452)
Realizable Amount (Yearly)	Tk 3,497.85 Million (Tk 349,78,52,375)	Tk 2,956.63 Million (Tk 295,66,38,271)
Realized Amount (Yearly)	Tk 3,411.79 Million (Tk 341,17,90,335)	Tk 2,911.97 Million (Tk 291,19,79,938)
Realized Amount (Cumulative)	Tk 19,421.24 Million (Tk 1942,12,48,404)	Tk 22,333.02 Million (Tk 2233,30,28,342)
Loan Outstanding (Portfolio)	Tk 1,515.76 Million (Tk 151,57,63,048)	Tk 1,777.82 Million (Tk 177,78,20,110)
Savings Balance	Tk 576.91 Million (Tk 57,69,15,873)	Tk 639.71 Million (Tk 63,97,19,209)
Insurance Balance	Tk 68.98 Million (Tk 6,89,87,054)	Tk 84.33 Million (Tk 8,43,39,864)
Overdue Amount	Tk 86.06 Million (Tk 8,60,62,040)	Tk 84.55 Million (Tk 8,45,58,406)
Recovery rate	99.56%	99.47%



Source of funds up to June 2019

Source	Amount (In Tk)	Percentage
PKSF	4,21,16,667	2%
Surplus Fund	100,73,96,440	47%
Member's Savings	63,97,19,209	30%
Bank Loan	23,16,17,237	11%
Insurance Fund	8,43,39,864	4%
Others	13,12,83,089	6%
Total	213,64,72,506	100%

SOURCE OF FUNDS UP TO JUNE 2019



Gradually own fund sources increasing with the available increased surplus fund which is 47%. Member's contribution is 30%.

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

Collaboration and networking done during the reporting period

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

IBIG contribution 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. IBIG 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. 20,10,886.00 for the reporting year and the total of till date contribution stands at Tk. 2,28,04,703.00.

Capacity Building



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 615325 participants received training since inception of the organization. During 2018–2019 the Program has covered 17454 participants and the participants have turned into efficient contributors in the development process in multiple ways.

Training imparted during the reporting period on contract basis:

Foundation Training for IBIG Staffs:

Training & Communication section staff conducted Foundation Training for IBIG staffs financed by VERC IBIG section. The training was started on 22 July, 2018 and ended on 11 October, 2018. A total of 58 IBIG section staffs received the training.

Outcome:

- Increasing confidence of the participants to perform their assignments effectively and efficiently

Training on Community Mobilization and Facilitation for IDCOL PNGO Staff

Training & Communication section staff conducted Training on Community Mobilization and Facilitation for IDCOL PNGO Staff, financed by IDCOL. The Community Mobilization and Facilitation Training was started on 01 July 2018 and ended on 14 July, 2018. A total of 108 IDCOL PNGO Staff participated in the training in 4 batches.

Outcomes:

- The participants have internalized Community mobilization and Facilitation issues properly
- Acquired facilitation skills to mobilize users for using ICS effectively.

VERC Orientation and Self Development for IBIG Staff

Training & Communication section staff conducted VERC Orientation and Self Development for IBIG Staff. The VERC Orientation and self Development for IBIG Staff training was started on 16 February, 2019 and ended on 25 July, 2019. A total of 51 IBIG staff participated in the training in 3 batches.

Outcomes:

- Well oriented about VERC and the participants learnt about the process of self development

Training on ICS, LPG use promotion, Empowerment, Leadership for icddr,b staff:

VERC organized the Training on ICS, LPG use promotion, Empowerment, Leadership for icddr,b staff during 5-9 August, 2018. The training was facilitated by VERC Team. Throughout the training course, a total of 8 facilitators were actively involved in the facilitation process to conduct the training sessions by following the Empowered Entrepreneur Training Handbook. The Empowered Entrepreneur Training Handbook is designed to support an organization and its trainers in empowering women micro-entrepreneurs, small enterprise owners, and sales agents who work throughout the value chain in the household energy sector. While the Handbook has been developed by the Alliance and is designed to empower women to scale adoption of clean cooking solutions globally, it has applicability throughout the household energy sector. This Handbook is focusing on training sales agents, but there is also potential for them to engage in many other ways in the cooking sector.

The purpose of the training is to equip sales agents with the knowledge, skills, confidence and ability to succeed as a business woman in the clean cooking technology sector. The training is designed to enhance their capacity to make strategic choices in business and to transfer those choices into desired actions and outcomes. This training is focused on improving capabilities and insights so that they can become agents of positive social change on their own behalf and gain recognition in the community. The training will go through in three sections:

A total number of 16 participants attended the training from Uchicago Research Bangladesh (URB) and icddr,b.

Outcomes:

- Confidence in the participants have increased to perform their assignments effectively and efficiently
- Strong confidence developed that being a women they will be able to run a business
- They could recognize that they have inner power, beauty and unique potentialities they should take care of it and utilize it properly
- A new mindset is in place to run the ICS business which was unpredictable before
- Familiarized on various approaches of community driven development
- Familiarized oneself with community driven community organization tools.

Training support to VERC projects during the reporting period:

During the reporting year, various VERC projects were supported through the capacity building of 16965 staff and stakeholders in 666 batches of various training courses. On WatSan and Technology program 566 batches of training imparted where 10972 participants took part. On various education program issues 16 batches of training imparted and 311 participants took part. Training on Livelihood program imparted 206 batches of training and 3788 participants took part. Health and Environment program imparted 72 batches of training and 1894 participants have been covered.

Outcomes of project training of the reporting period:

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



Research, Evaluation and Documentation

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

Interns carried out study on VERC interventions: In all 19 studies conducted by 19 Interns as listed below:

Savar Varsity College (Group -13) – 3 studies by 6 interns

- i) Children engaged in hazardous labour
- ii) Children Out of School
- iii) Role of Micro-finance in Promoting sanitation

Savar Varsity College (Group -14) – 4 studies

- I) Cleanliness in rural households
- II) Children engaged in hazardous labour
- III) Child Health situation in 1 – 5 yrs. of age group
- IV) Children engaged in hazardous labour

Gano Biswabidyalaya, Savar (Group -5) – 2 studies

- i) Effectiveness of materials used by ECD teachers in VERC programme
- ii) Use of tools/techniques in VERC WASH programme

Dhamrai Govt. College, Dhamrai (Group - 1) – 1 study

- i) Efficiency Assessment of WASH hardware installation in VERC intervention areas

Lovely Professional University, East Punjab, India (For the first time two students have come here to have orientation on a Bangladeshi NGO and write report) – 2 reports prepared

- i) VERC supported various development interventions in different working areas of the country. After having orientation by VERC program staff they prepared two nice impression papers and have submitted the reports to VERC.

Publications:

Annual Report

2017-2018

VILLAGE EDUCATION RESOURCE CENTER

নিরাপদ পানি পান করি, সুস্থ জীবন গড়ি

নিরাপদ পানির উৎস চেনার উপায়

- নিয়মিত পানি পরীক্ষাকরণ (৬ মাসে একবার)
- প্ল্যাটফর্মসহ নলকূপের আশপাশ পরিষ্কার রাখা
- বর্জ্য পানির সঠিক ব্যবস্থাপনা করা

ট্যাপ ওয়াটার

হ্যাণ্ড পাম্প

অনিরাপদ পানির উৎস চেনার উপায়

- নলকূপের মুখে লাল রং থাকা
- প্ল্যাটফর্ম ছাড়া নলকূপ
- নলকূপের আশেপাশে পিট ল্যাট্রিন ও ময়লা আবর্জনার স্তুপ থাকা

বাস্তবায়নে: **ভিলেজ এডুকেশন রিসোর্স সেন্টার (ভার্ক)**
বি-৩০, এখলাস উদ্দিন খান রোড, আনন্দপুর, সাতার, ঢাকা

সহায়তায়: **water.org**

উন্নত স্যানিটেশন, সুস্থ জীবন

- ল্যাট্রিন নিয়মিত পরিষ্কার ও রক্ষণাবেক্ষণ করি
- পায়খানা থেকে ফেরার পর সাবান দিয়ে দু'হাত ধুই
- স্যান্ডেল পায়ে পায়খানায় যাই

বাস্তবায়নে: **ভিলেজ এডুকেশন রিসোর্স সেন্টার (ভার্ক)**
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'নিরাপদ পানি করব পান সুখে থাকব বার মাস'

সকল কাজে নিরাপদ পানি ব্যবহার করা

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সহায়তায়: **water.org**

টিউবওয়েল ও ল্যাট্রিন ক্যাটালগ



সহায়তায়:



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সহায়তায়:



উদ্বুদ্ধকরণ কার্যক্রম বিষয়ক ফ্লিপচাট



সহায়তায়:



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সহায়তায়:



সঠিক নিয়মে সাবান দিয়ে দুই হাত ধুই-

- সাবান দিয়ে দুই হাত ধোয়ার অভ্যাস গড়ে তুললে রোগজীবাণু ছড়াতে পারে না।
- গবেষণা থেকে জানা যায় সঠিক নিয়মে হাত ধুলে পাঁচ বছরের কম বয়সী শিশুদের ডায়রিয়া রোগ হওয়ার হার ৩৭% থেকে ৪৮% কমেতে পারে।

বাস্তবায়নে :



ভিলেজ এডুকেশন রিসোর্স সেন্টার (ভার্ক)

বি-৩০, এখলাস উদ্দিন খান রোড, আনন্দপুর, সাভার, ঢাকা

সহায়তায় :



সাবমারসিবল পাম্প থেকে পানি সংগ্রহ করা

‘নিরাপদ পানি করব পান সুখে থাকব বার মাস’

যে পানিতে নিম্নের গুণাগুণগুলো বিদ্যমান থাকে তাকে নিরাপদ পানি বলে

- গন্ধ ও বর্ণহীন;
- সকল প্রকার দূষণমুক্ত;
- মানব দেহের জন্য ক্ষতিকর নয়;
- বিভিন্ন ক্ষতিকর উপাদান (জৈব, অজৈব ও রাসায়নিক) সমূহ গ্রহণযোগ্য মাত্রায় থাকে।

ভূ-গর্ভস্থ পানি কিভাবে দূষিত হয়?

- পানিতে মাত্রাতিরিক্ত আর্সেনিক, আয়রন এবং লবণের উপস্থিতি থাকলে;
- ভূ-গর্ভস্থ পানি উৎসের নিরাপদ দূরত্বের মধ্যে কোন দূষণ উৎস থাকলে।

মাটির উপরের পানি দূষিত হয় কিভাবে?

- পানির উৎসে বিভিন্ন ধোয়া-মোছার কাজ করলে (কাপড়-চোপড়, থালা-বাটি ধোয়া, পোসল করা ইত্যাদি);
- বৃষ্টির পানিতে ময়লা আবর্জনা গড়িয়ে পুকুর বা অন্য কোন জলাধারে মিশে গেলে;
- পানির উৎসে মলমূত্র ত্যাগ ও মৃত জীবজন্তু ফেললে বা জীবজন্তু পোসল করলে;
- বন্যা জলোচ্ছ্বাসে মাছের মড়ক লাগলে;
- জমিতে বা পুকুরে রাসায়নিক সার ও কীটনাশক ব্যবহার করলে;
- অপরিশোধিত প্রাকৃতিক তেল পানিতে মিশে লক্ষ, ট্রিলার থেকে নিসৃত গ্যাস ও তরল পদার্থ পানিতে মিশলে এসিড বৃষ্টি হলে।

বাস্তবায়নে :



ভিলেজ এডুকেশন রিসোর্স সেন্টার (ভার্ক)

বি-৩০, এখলাস উদ্দিন খান রোড, আনন্দপুর, সাভার, ঢাকা



টিউবওয়েল থেকে পানি সংগ্রহ করা

সহায়তায় :



Administration and Finance

The Administration and Finance Section provides financial and various other support services to VERC in respect of personnel management, procurement, logistic support, secretarial services, recruitment and placement, supervision, 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 matters.

All the 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 of VERC.

Management of VERC

General Council: The General Council is the highest body in VERC management system. Presently, the General Council consists of 19 members (17 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 for meet the requirements.

Board of Directors:

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

The Executive Office:

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



The 45th Annual General Meeting was held on 06 April 2019. The meeting discussed and approved the Annual Report and Audit Report for the period of July 2017-June 2018 and the Annual Budget and Work Plan for the year 2018 - 2019.

Five meetings of the Board of Directors were held during the year as per practice. Important policy matters, vital issues and problems related to VERC's current and future programs were discussed. The Board of Directors reviewed VERC's operations, provided guidance and direction to make VERC more effective and dynamic in the future.

Coordination Meetings:

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

charges. These meetings are primarily held to ensure proper communication and coordination regarding implementation of activities for analysis, decision making and working out the needed solution to critical issues.

Physical Facilities/Logistics

Infrastructure:

VERC has 7-storied own building on use as its head office, training and resource centre. It has three training rooms and one counselling room and accommodation for 51 persons. Three of the training rooms, one counselling room and 11 hostel rooms are air-conditioned. All the meeting rooms are fully equipped with audio-visual appliances.

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

Vehicles:

To ensure smooth running of official assignments, VERC maintains a 5-vehicle transport pool at its headquarters. It also has a fleet of 225 motorbikes for use at the field level.

Office equipment:

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

Staff of VERC:

The organization has a good number of experienced and dedicated staff. In the reported year VERC had a total of 838 staff including 617 regular and 221 project/contract basis staff. A total of 67 staffs are based at VERC head office and the remaining 771 are involved in the programs that work under guidance of project/area offices. There are 98 Branch offices at various locations of the country. During the year, 316 staff was recruited and 399 left. VERC has a system of annual performance appraisal of staff by a committee. During this year 27 staff was promoted to higher grades.

Financing of VERC

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

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

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.

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

Source	Amount [in Taka] 18-19	Percentage [18-19]
Donor Fund	290,143,155.00	5.82
VERC Income	876,134,069.00	17.58
Donor Loan Fund	-	-
Group Savings	550,828,768.00	11.05
Revolved Loan and other	3,265,828,027.00	65.54
Total	4,982,934,019.00	100.00

Source	Amount Taka	Percentage
Institution Building & Income Generation	4,269,887,590.00	86.84
Capacity Building	34,980,546.00	0.71
Assessment, Planning & Evaluation	1,714,269.00	0.03
Water, Sanitation, Health & Environment	205,285,620.00	4.18
Education & Literacy	9,895,902.00	0.20
Material Development	4,169,730.00	0.08
Disaster Management/Livelihood	4,198,933.00	0.09
Management cost	62,659,249.00	1.27
Capital Expenditure	323,957,814.00	6.59
Total	4,916,749,653.00	100.00

Village Education Resource Center (VERC)
Consolidated Statement of Financial Position
As at June 30, 2019

Particulars	FY 2018-2019			FY 2017-2018
	General Fund	Micro Credit	Total	Total
Property and Assets:				
Non-Current Assets:				
Property, Plant & Equipment	200,116,430.00	81,247,032.00	281,363,462.00	286,830,504.00
Investments :		166,900,000.00	166,900,000.00	146,780,975.00
Loan to Beneficiaries :		1,777,820,110.00	1,777,820,110.00	1,515,763,048.00
Current Assets:	35,531,788.00	87,802,734.00	123,334,522.00	244,486,347.00
Total Property and Assets:	235,648,218.00	2,113,769,876.00	2,349,418,094.00	2,193,860,874.00
A. Capital & Reserves:				
Cumulative Surplus	18,093,573.00	892,998,538.00	911,092,111.00	777,223,111.00
Reserve Fund		102,000,000.00	102,000,000.00	88,000,000.00
Revaluation Reserve	184,703,753.00	12,296,900.00	197,000,653.00	244,265,997.00
			-	-
B. Long Term Liabilities :	150,000.00	42,116,667.00	42,266,667.00	171,526,667.00
			-	-
C. Current Liabilities :	32,700,892.00	1,064,357,771.00	1,097,058,663.00	912,845,099.00
Total Fund & Liabilities	235,648,218.00	2,113,769,876.00	2,349,418,094.00	2,193,860,874.00

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: October 16, 2019

SD
Mahfel Huq & Co.
Chartered Accountants

Village Education Resource Center (VERC)
Consolidated Statement of Comprehensive Own Income
For the year ended June 30, 2019

Particulars	FY 2018-2019			FY 2017-2018
	General Fund	Micro Credit	TOTAL	TOTAL
Income:				
Service Charge Realised		374,772,362.00	374,772,362.00	426,184,470.00
Training Income	825,000.00		825,000.00	200,000.00
Income from Health Service			-	326,148.00
Donation	188,277.00		188,277.00	36,400.00
Overhead Income	18,762,261.00		18,762,261.00	21,317,271.00
Interest on Bank Account and fixed deposit	80,255.00	10,405,098.00	10,485,353.00	8,357,636.00
Other Incomes	2,264,628.00	10,085,995.00	12,350,623.00	8,540,148.00
Total	22,120,421.00	395,263,455.00	417,383,876.00	464,962,073.00

Particulars	FY 2018-2019			
	General Fund	Micro Credit	TOTAL	TOTAL
Expenditure:				
Service Charge to PKSf		8,161,938.00	8,161,938.00	29,332,458.00
Operational cost	29,249,533.00	191,244,640.00	220,494,173.00	214,740,866.00
Training	38,869.00	5,700,459.00	5,739,328.00	3,283,238.00
Social Development Activities	444,410.00	7,722,565.00	8,166,975.00	5,680,929.00
Bank and other interest	56,864.00	47,997,876.00	48,054,740.00	52,427,730.00
Reserve for LLP, DMF and others	6,050,494.00	38,399,619.00	44,450,113.00	31,663,405.00
Total Expenditures	35,840,170.00	299,227,097.00	335,067,267.00	337,128,626.00
Excess of Income over expenditure	(13,719,749.00)	96,036,358.00	82,316,609.00	127,833,447.00
	22,120,421.00	395,263,455.00	417,383,876.00	464,962,073.00

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: October 16, 2019

Village Education Resource Center (VERC)
Consolidated Statement of Receipts & Payments
For the year ended June 30, 2019

Particulars	FY 2018-2019			FY 2017-2018
	General Fund	Micro Credit	TOTAL	TOTAL
A. Receipts :				
Opening Balance	33,138,246.00	161,759,915.00	194,898,161.00	129,378,701.00
Receipt from Donor	232,499,562.00		232,499,562.00	177,163,762.00
Training Income	3,019,806.00		3,019,806.00	4,012,167.00
Income from Health Service	23,464,422.00	2,859,556.00	26,323,978.00	24,650,126.00
Interest on Bank Account and fixed dep[osit	71,597.00	39,338,825.00	39,410,422.00	10,576,246.00
Loan Received from PKSF :			-	10,000,000.00
Loan Received from Others:	239,897,026.00	382,386,596.00	622,283,622.00	348,180,173.00
Loan Principal Realised :		2,872,079,865.00	2,872,079,865.00	3,362,056,863.00
Member Savings and Other Collection		550,828,768.00	550,828,768.00	439,059,568.00
Service Charge Realised :		373,302,163.00	373,302,163.00	429,445,215.00
Donation	188,277.00		188,277.00	36,400.00
Receipt from Operating Income	63,278,104.00	4,821,291.00	68,099,395.00	31,973,270.00
Total	595,557,040.00	4,387,376,979.00	4,982,934,019.00	4,966,532,491.00
B. Payments				
Loan Refunded to PKSF :		128,825,000.00	128,825,000.00	283,016,665.00
Training Exp	38,869.00	4,566,870.00	4,605,739.00	6,366,771.00
Social Development Activities	444,410.00	1,600,242.00	2,044,652.00	5,807,793.00
Capital Expenditure	45,531.00	15,456,897.00	15,502,428.00	6,699,186.00
Loan Refunded to Others:	30,653,452.00	247,249,311.00	277,902,763.00	459,393,343.00
Loan Disbursement :		3,174,037,000.00	3,174,037,000.00	3,111,660,000.00
Member Savings and Other Refund		413,934,088.00	413,934,088.00	399,923,442.00
Service Charge paid to PKSF:		8,161,938.00	8,161,938.00	29,332,459.00
Investment		109,500,000.00	109,500,000.00	44,100,000.00
Donor Project Exp	261,334,494.00	4,004,320.00	265,338,814.00	202,734,302.00
Operating Expenses	269,902,038.00	245,740,024.00	515,642,062.00	222,600,369.00
Closing Balance	33,138,246.00	34,301,289.00	67,439,535.00	194,898,161.00
Total	595,557,040.00	4,387,376,979.00	4,982,934,019.00	4,966,532,491.00

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.

SD
Mahfel Huq & Co.
Chartered Accountants.

Date: October 16, 2019

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
	International		
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
	National		
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

Visits and Special Events

IDCOL/World Bank has awarded VERC as the Best Participating organization for gender responsiveness in Improved cookstove program



Mr. Ripon Kumar Saha from VERC received an International Training on Faecal Sludge Management Training during 4-7 March 2019. The Training was organized jointly by Asian Institute of Technology (AIT) and WaterAid Bangladesh.



Executive Director, VERC and Director, WatSan & Technology; Director, IBIG; Deputy Director, IBIG and Project Manager and Project Engineer, water credit project attended the workshop on unlocking financing opportunities for SDG-6 on 1 August, 2018 organized by water.org.

Venue: Hotel Amari, Gulshan, Dhaka.

This was an exciting gathering of noteworthy leaders from the water, sanitation, financing public and private sectors to learn and collaborate regarding access to affordable financing for safe water and sanitation in Bangladesh.



Board of Directors



Syed Nurul Alam
Vice-Chairman



Majeda Shawkat Ali
Chairman



Mirza Tareq Md. Mamtazur Rahman
Secretary



Abdul Karim
Treasurer



Lt. Col. Muhammad Hussain (Retd)
Member



Khondker Rebaka Sun-yat
Member



Shebika Sarkar
Member

Professional Profile of General Council

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 Mobile: 01819510913, 01713314837 majeda.shawkat@gmail.com	<ul style="list-style-type: none"> • Chief Executive, Naria Unnayan Samity (NUSA) 	
2	Syed Nurul Alam Vice Chairman Mobile-01711530990 Phone: 88 02 8118465 nalam8064@gmail.com	<ul style="list-style-type: none"> • Former Executive Director SAP-Bangladesh 	
3	Mirza Tareq Md. Mamtazur Rahman, Secretary Phone- 7741295, Mobile: 01721176263, 01942850799	<ul style="list-style-type: none"> • Rtd. Deputy Director Department of Social Welfare 	<ul style="list-style-type: none"> • Freedom Fighter • Member CDD • Life member Bangladesh Rtd. Govt employees Association.
4	Mr. Abdul Karim Treasurer Phone 8120037 Mobile 01819218117 akarim.dba@gmail.com	<ul style="list-style-type: none"> • Rtd. Secretary, Government of Bangladesh • Former Managing Director, MIDAS 	<ul style="list-style-type: none"> • Treasurer-SAP Board of Directors • Board Member, MIDAS
5	Lt. Col. Muhammad Hussain (Rtd), Member Mobile: 01819528181 masudmannan1973@gmail.com	<ul style="list-style-type: none"> • Rtd. Army Officer • Ex- Director, Pathokoli Trust 	
6	Khondker Rebeka Sun-yat Member Mobile: 01819213450, 01716001179 cupbd2010@gmail.com	<ul style="list-style-type: none"> • Executive Director Coalition for the Urban Poor (CUP) 	<ul style="list-style-type: none"> • Member, BWHC • Treasurer, Gram Bikash Samity • EC Member Khulna Zella Samity
7	Ms. Shebika Sarkar Member Mobile: 01712620268	<ul style="list-style-type: none"> ▪ Former Deputy Director Swanirvar Bangladesh 	
8	Dr. Ahmadullah Mia Member Mobile: 01746192907 aumia1941@gmail.com	<ul style="list-style-type: none"> ▪ Rtd. Prof. Dhaka University ▪ Professor and Dean. Faculty of Social Sciences University of Dev. Alternative(UODA) 	<ul style="list-style-type: none"> • 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.
9	Ms. Tahrunnessa Abdullah Member Mobail-01713084024 abdullah@bangla.net	<ul style="list-style-type: none"> • Rtd. Govt. Officer • Freelance Consultant 	<ul style="list-style-type: none"> • Ramon Magsaysay Award winner (1978) • Chairperson- SAP • Vice Chairman NGO Forum • Member BRAC Governing Body • Member PKSF Governing Body
10	Mr. Md. Emranul Huq Chowdhury Member Mobile- 01711564826	<ul style="list-style-type: none"> • Former Executive Director UDDIPAN 	<ul style="list-style-type: none"> • Convenor ATSEC-BD • Executive Board Member CDF • Chairman BSAF
11	Dr. Md. Wazihullah Patwary Member Mobile: 01716790567	<ul style="list-style-type: none"> • Freelancer 	<ul style="list-style-type: none"> • Chairman, Mohamay Madrasha and Atimkhana. • Ex. Chairman, BDSC • Chair-Finance Committee M.M. New Model UC.

Sl. No.	Name, Designation and phone number and email address	Profession	Member or service holder of any other NGO
12	Mr. S.M. Al-Husainy Member Mobile: 01711523410 Phone-8114338, 8117711 husainy@bol-online.com	<ul style="list-style-type: none"> • Rtd. Govt. Officer • Ex. Chairman, Public Service Commission 	<ul style="list-style-type: none"> • Chairman, Swanirvar Bangladesh • Member-MIDAS, • Chairman, Governing Council of Independent University etc. • Consultant: ADB, World Bank, UNDP, UNICEF, Government of Bangladesh etc. • Vice President, National Heart Foundation • Member Dhaka Ahsania Mission, National Executive Committee • Trustee, Indepandat University Bangladesh
13	Advocate Nazrul Islam Member Mobile: 01715521795	<ul style="list-style-type: none"> • Legal practice 	<ul style="list-style-type: none"> • EC Member CDD • Secretary, HRDC
14	Prof. Hafizul Islam Member Mobile:-01712612222	<ul style="list-style-type: none"> • Retd. Professor, University of Dhaka. 	<ul style="list-style-type: none"> • Honorary Secretary- FDSR • Governing body Member-UCEP • Member-National Society for the Blind.
15	Dr. Mohammad Alauddin Member Mobile: 01711409393 mohammadalauddin0272@gmail.com	<ul style="list-style-type: none"> • Retd. Professor, University of Dhaka. • Former Country Representative Pathfinder International 	<ul style="list-style-type: none"> • Trustee Member, University of Asia Pacific, • Founder, Shahatan Nesa-Nayebuddin Academy • Member, UCEP, FDSR and Gopalpur Upazila Kalyan Samity, Dhaka.
16	Mr. Shahid Hossain Talukder Member Mobile: 01715103677 shahid_talukder@yahoo.com	<ul style="list-style-type: none"> • Freelancer 	<ul style="list-style-type: none"> • General Member, Uddipon, CODEC, Nijera Kari and ALRD
17	Mrs. Salma Ali Member Mobile: 01711595203 bnwla@bdonline.com	<ul style="list-style-type: none"> • Former Executive Director Bangladesh Jatiyo Mahila Ainjibi Samity 	<ul style="list-style-type: none"> • Member Bangladesh Supreme Court Bar Association • Member South Asian Coalition for Human Rights and Democracy Watch • Member, Federation of International Women Lawyer
18	Swanirvor Bangladesh Organisational Member Phone-9116808	<ul style="list-style-type: none"> • Social Mobilization, Micro Credit and Education 	
19	Bangladesh Association for Community Education, Organisational Member Phone-9345173, Mobile: 01712152467 bacbd@gmail.com	<ul style="list-style-type: none"> • Non-formal Educaion, Skill Development & Vocational Training, Social mobilication, Health Development, Micro-credit, Scholarship etc. 	<ul style="list-style-type: none"> • Council Member, CAMPE • Executive Member, CODEC • Member Secretary, Informal Sector Industrial Skills Council (IS- ISC)

Senior Staff Members of VERC

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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
IBIG	Institution Building and Income Generation
IGA	Income Generating Activities
IAP	Indoor Air Pollution
LC	Learning Centre
MFMSF	Micro Finance for Marginal and Small Farmers
ME	Micro Enterprise
NPA	National Plan of Action
NFE	Non Formal Education
NFPE	Non Formal Primary Education
PVA	Participatory Vulnerability Analysis
PPE	Pre-Primary Education
PTPDI	Preschool Teacher Professional Development Initiative
PTA	Parents Teachers Association
PSTF	Pourashava Sanitation Task Force
RMC	Rural Micro Credit
SSB	Seesame Street Broadcast
SMC	School Management Committee
USTF	Union Sanitation Task Force
UP	Ultra Poor
WaSH	Water, Sanitation and Hygiene
WatSan	Water & Sanitation
WAB	WaterAid Bangladesh
WSTF	Ward Sanitation Task Force
WPMC	Water Point Management Committee

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