

# Annual Report

2017-2018



VILLAGE EDUCATION RESOURCE CENTER

# Annual Report 2017-2018



**VILLAGE EDUCATION RESOURCE CENTER**

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## ***Message from the Chairperson***

Before saying anything about the Annual Report of VERC, I feel shocked to remember with all of you the saddening expiry of the Founder Executive Director of VERC in October last! His lifelong contributions to the organization has established an institution to stand beside the underprivileged people of the country in an effective manner in the days to come, we all pray to Almighty for his eternal peace!!

Despite the loss of the founder Executive Director, VERC has been successful in upholding the values it inherited from the past endeavours dedicated to the cause of the disadvantaged in the country. I am pleased to see the Annual Report of VERC 2017 - 2018 on the progress, achievements and highlights of the future growth. The year had been a challenging one to VERC itself and the nation as a whole in respect of challenges generated by climate change as well as humanitarian crisis issues generated by global politics. Scarce rainfall and high temperature level and environmental pollution have started posing threats to livelihood and survival of mankind across the developing countries including Bangladesh. Influx of refugees from Myanmar had been a serious human catastrophe to the nation. Despite all the difficulties, VERC efforts succeeded in bringing about new lessons to program sectors envisioning directions for growth and consolidating its role to contribute more to the national development initiatives.

We recall with deep appreciation that built promising partnerships with unicef, SCi, Plan Bd, MJF had been continued and accelerated further in the reporting period. We acknowledge the generous and dedicated support of the development partners for carrying out innovative people empowering process as well as humanitarian activities in the country. Working for Rohingya refugees had been accelerated further to support them in facing the miseries.

Micro-credit program has been more confident in extending support to undertake health service delivery for the disadvantaged women and children, stipend for poor students, support to pre-primary and primary levels during the year. The trend is encouraging to community people to come forward and invest more on WASH health and education in a collaborative manner. We thankfully acknowledge and highly appreciate the support that we received from PKSF, Plan Bangladesh, and 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 made in making VERC efforts more innovative and people-oriented. Special thanks should also go to the NGO Affairs Bureau, Government of the People's Republic of Bangladesh, for the effective collaboration and generous support extended to VERC in all its efforts to do the best possible to the marginalized people in the country.

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 2018

## ***Remarks of the Executive Director***

On the occasion of presenting the year's Annual Report, I am deeply shocked to recall with you all the news of losing the founder Executive Director of VERC Shaikh Abdul Halim on 12 October, 2018. VERC family members recall with respect and great admiration for the initiative he took to the formation of the innovative organization and contributions he made to take VERC to the height we see it today. We pray to Almighty to forgive him and bless him with eternal peace!

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, SCi, Practical Action, water.org USA, Max Foundation, MJF, USAID continued to support CBOs and local government bodies attaining targeted success in line with commitments made by the government. Generous support from partners for 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 remained as a good example of sustaining activities of ECD and primary education with the initiative 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 social development interventions in the country in a sustainable manner. Lessons learnt from a number of innovative interventions have been scaled up across IBIG program areas of the country; observations are encouraging to VERC itself and others in the sector. Various departments of the government have been extending the required technical support to bring more people under coverage. IBIG program is now linked with education, climate change adaptation and livelihood development, health and WaSH activities and extending operational support towards sustenance.

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



Md. Yakub Hossain  
Executive Director  
VERC

December 2018

# Condolence Message



We all in VERC deeply mourn the sad demise of Shaikh Abdul Halim, Executive Director of VERC! He has passed away at 1.10 AM on Friday, 12 October, 2018 due to physical complications.

We recall his visionary leadership that he started as Project Director of Village Education Resource Center (VERC) with Save the Children and Unicef support. His relentless efforts turned VERC into an innovative development organization. Till the last day of his life he served VERC. He was also associated with ADAB, NGO Forum, BSAF, CAMPE and many other national and international organizations as a development expert. While working with him, we have learnt a lot from his vast experience on participatory process facilitation for sustainable development in the development sector.

We all are deeply saddened with the loss of such an honest and brilliant professional we had in the country. May Almighty be pleased with the departed soul and bless him with rewards in the life after death!!!



We in VERC deeply mourn the sad demise of Jainal Abedin Khan, a veteran freedom fighter, former Treasurer of VERC Board of Directors! He has passed away on Sunday, 12 November, 2017 due to old age complications. He was a brilliant GoB Administrative Cadre service professional and retired from the services as a Metropolitan Magistrate, Metro Dhaka. During his lifetime, he was associated with VERC for a long time. He was also Chairman of SANAK Savar, Dhaka, Member CDD, Member of MM Chaklader Mohila College, Savar, Dhaka. While working with him, we learnt a lot from his vast experience in the development sector.

We all are deeply saddened with the loss of such a dynamic leader, a patriot with deep love for the country, a brilliant professional and a selfless philanthropist we had in the country. May Almighty be pleased with the departed soul and bless him in the life after death!!!

## 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:

1. Participation & Ownership
2. Respect
3. Environment Friendliness
4. Sustainability
5. Innovation
6. Good Governance
7. Equality

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

### Core competencies:

- Innovativeness
- Professionalism
- Teamwork
- Participatory Management
- Sharing Resources and Services

- Networking and Partnership
- Learning Organization
- Functional Governing Board
- Reaching and Working with Hard to Reach People

## Programmatic Strategic Issues

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

### Thematic Areas –

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

## Program Interventions

VERC has been implementing the following six major programs in its working areas across the country during 2017 - 2018:

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.

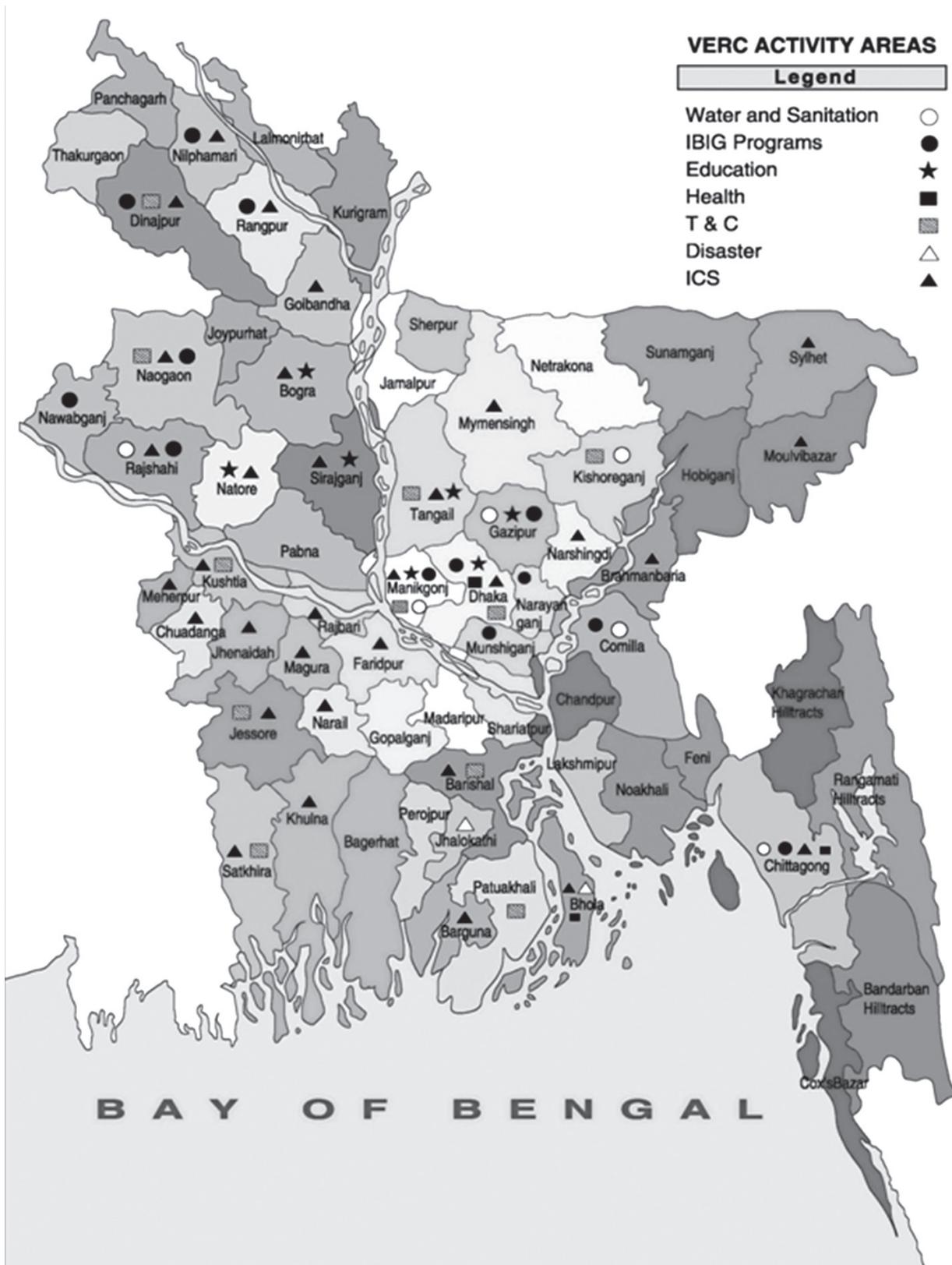
**Community Led Total Sanitation (CLTS):** VERC has innovated CLTS approach in February 2000 as the pioneering organization in Bangladesh. In the process of working with the community at the grassroots level on WatSan, VERC has learned that community awareness and participation could prevent most of 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***

<b>Programme Sectors</b>	<b>Name of Districts</b>	<b>No. of Upazilas/ City Corporation</b>	<b>No. of Unions</b>	<b>No. of Villages</b>
Education	Sirajganj, Manikganj, Dhaka, Narayanganj(4 Districts)	10	16	523
Watsan & Technology	Dhaka, Sirajganj, Gazipur, Kurigram, Bhola, Sunamganj, Cox,s bazar (7 Districts)	11	96	798
Health and Environment	Dhaka, Rajshahi, Barishal, Gajipur, Chattagram, Naogaon (6 districts)	6 (City Corporation-1)	72	-
Livelihood Development	Chapainwabganj, Rajshahi, Naogaon, Rangpur, Dinajpur, Gazipur, Dhaka, Manikganj, Narayanganj, Cumilla, B,Baria, Chattogram, Munshiganj, Narshindi, Nilphamari, Noakhali, Habiganj (17 districts)	58	329	2459

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

## Highlights of July 2017 to June 2018

### 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 SHIKHON, PCHL, Piloting in Kaliakoir, HOPE- Savar, HOPE- Belkuchi, and a regular program operated by making use of VERC own fund. The coverage of education program includes 16 upazilas in 6 districts of the country.

#### Ongoing projects at a glance:

Sl. No	Name of the Project	Duration	District	Type and no. of Schools		Student		# of Teachers	Donor
				NFE	Primary	2017	2018		
1.	Sonargaon Sustainable Education Program	2012 on going	Narayanganj	33	13+1	1683	1762	52	Commity people local administration and VERC
2.	READ	January 214 –December 2018	Dhaka, Manikganj, Tangail	-	280	35414	37893	560	SCI
3.	HOPE	2016 to 2019	Dhaka Sirajganj	-	-	24311	11537	209	IKEA Foundation
4.	Ending Child Labour in Bangladesh Project	January – December, 2018	Dhaka	20	20	1400	1400	1400	TdH Netherlands
5.	Piloting of integrated program in Kaliakair	2012 on going	Gazipur	10	-	-	-	10	VERC support
<b>Total -</b>				<b>63</b>	<b>314</b>	<b>62808</b>	<b>52592</b>	<b>2231</b>	

### 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 2016-2017	Achievement of 2017-2018
No. of Projects under implementation	8	9
No. of Donors	5	8
No. of Districts covered	8	9
No. of Upazilas covered	12	16
No. of Unions covered	95	134
No. of CBOs	832	1784
Installation and renovation of safe water facilities	1894	3196
Installation and renovation of sanitation facilities	9035	22020
Hygiene Promotion events organized	28351	41762
Water beneficiaries covered	33809	48621
Sanitation beneficiaries covered	41357	138493
Hygiene beneficiaries covered	606702	501230
Beneficiaries covered by Capacity Development activities	4634	9007
Community Mobilization activities	224	3564

## 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 2016-2017	Achievement of 2017-2018
No. of Projects under implementation	6	6
No. of Donors	5	5
No. of Districts covered	6	6
No. of Upazilas/ City corporations covered	11	11
No. of Unions covered	72	72
No. of beneficiaries covered	39363	33378

## 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 2016-17	Status of 2017-18
No. of Branches	66	66
No. of Districts Covered	17	17
No. of Upazilas Covered	58	58
No. of Unions Covered	329	329
No. of Villages	2,459	2,459
Total No. of Group/Samity	7,931	7,107
Total No. of Members	1,00,544	94,442
Total No. of Borrowers	77,732	63,137
Disbursement Amount	Tk 3,369.70 Million (Tk 336,97,07,000)	Tk 3,156.71 Million (Tk 315,67,19,000)
Loan Outstanding (Portfolio)	Tk 1,780.75 Million (Tk 178,07,59,007)	Tk 1,515.76 Million (Tk 151,57,63,048)
Savings Balance	Tk 549.15 Million (Tk 54,91,54,837)	Tk 576.91 Million (Tk 57,69,15,873)
Insurance Balance	Tk 56.39 Million (Tk 5,63,95,788)	Tk 68.98 Million (Tk 6,89,87,054)
Recovery rate	99.90%	99.56%

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 1,58,794 for the reporting year and the total of till date contribution stands at Tk.2,07,93,817.00.

## 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 16739 participants received training on various program capacity needs. A total of 598029 participants received training since inception of the organization.

### Progress of performance at a glance:

Particulars	Status of 2016-17	Status of 2017-18
Contract Training	119 participants	2202 participants
VERC projects training	29233 participants	14537 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 the respective program sectors of VERC. The following are the types of studies carried out during the reporting period –

### 1. Interns carried out study on VERC interventions: In all 17 studies conducted by 17 Interns as listed below -

Sl. No.	Name of Institution	Duration	No. of Interns
1.	Savar University College Masters Final Year	August – October, 2017	5
2.	Savar University College Hons Final Year (4 <sup>th</sup> year)	August – Oct 2017	3
3.	Savar University College Masters Final Year	March – June '18	3
4.	Home Economics College, Lalmatia: i) MSS Final year - ii) MSS Final year -	- June – July 2017 - Feb – March 2018	2 1
5.	Gano Biswabidyalaya, Savar	August 2017 – 11 Oct 2017	3
	iii) institutions	July 2016 – Oct. 2017	17

### 2. Publications: VERC Annual Report 2016 – 2017.

## 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. 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.

During the reporting period, VERC has implemented 05 projects across different areas in the country. The projects are READ, HOPE and covers the districts of Sirajganj, Dhaka, Manikganj and Narayanganj. In the projects, VERC implements non-formal education (NFE) and works with the government primary schools, for quality education and taking care of mainstreaming the dropout students. A total of 25742 students (Boys-8596, Girls-17142) are prosecuting study under the program. VERC works with 300 govt. primary schools (GPS) for quality education through READ, and HOPE projects. In addition, one model primary school is running with community support where VERC also provides limited resources.

## Ongoing projects at a glance:

Donor	Name of the Project	Duration	Upazila	District
Community and VERC	Sustainable Education Program	2012 on going	Sonargaon	Narayanganj
Save the Children	Holistic approach Towards Promotion of Inclusive Education- (HOPE)	2016 to 2018	Savar, Belkuchi	Dhaka, Sirajganj
Save the Children	Reading Enhancement for Advancing Development (READ)	January 2014-September 2018	Savar, Shibalaya, Daulatpur, Saturia, Singair, Mirzapur	Manikganj
TdH Netherlands	Ending Child Labour in Bangladesh Project	January-2015 December 2018	Savar	Dhaka
VERC-Micro-Credit program	Piloting of integrated program in Kaliakair	2012 on going	Kaliakair	Gazipur

## Sonargaon Sustainable Education Program

The 5<sup>th</sup> 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 in the seven noted union areas and as outcome of the project a visible interest in community people of the seven unions helped 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 in the interest of their children. As such they sought limited technical support from VERC and mobilized local resources. Local administration as well as the Union Parishads took interest in supporting the people's initiative to keep on the efforts. At present, a total of 45 schools 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 (2016-17)					No. of Union	Progress (2017-18)				
			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	226	204	430	7 Unions and 1 Municipal	13	13	210	265	475
2	Non-formal Primary Education(NFPE) Centers		33	33	406	481	887		34	34	435	527	962
3	Model Primary School		01	6	210	156	366		01	06	156	169	325
Total			47	52	842	841	1683	48	53	801	961	1762	

## Outcomes

- Monthly refreshers are held regularly and all the teachers are trained, performance of students is rated good and the success rate in exams is 97%.
- All of the 145 PSC passed students got admission in Mugrapara and Jampara High School for higher education.
- Community people pays regular visit to the schools to keep things on track.
- Community people bear 89% of the program cost (Community Tk.24,74,400 and VERC – Tk.3,00,000) Cost per student amounts to Tk.1622 .00 approx.
- Education department officials of the government pay regular monitoring visit to the schools that helps as encouragement to contributions made by the community people ensuring wider coverage intended by the government.
- All of the 145 students attended in Primary School Certificate (PSC) Examination and 100% students passed the exam, 17 students got GPA 5 and 2 students got scholarship from Habibpur VERC School.

## 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 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 7194 out of school children where 173 children are with disability and distributed 261 assistive devices among the Children with Disability for better living. During the reporting period, it has also completed 604 community meetings with parents at community level and 14089 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 one and two. HOPE, project organized and conducted 12 dialogue sessions of Child forum group between Union Parishads to ensure child rights and child friendly local government.



During the reporting period UP bodies completed 36 Ward shavas and 4 open budget meetings 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, we have completed clinical assessment of 654 Children with Disability out of 943 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 654 children with Disability 10241 times through CBR centers. Receiving the PRT service, the children are now going to school regularly and moving easily. We have completed 604 community meetings at community level where 11269 parents participated. Normally, CBR-RP and UF conducted the meetings and they discussed about the issue of CWD, Careering of pregnant motherfever, 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 261 Assistive Devices among the Children with Disability and Referred 185 clients for better treatment as per instruction of Doctor and admitted 363 children with disability in schools.



### At a Glance of CBR center -

Activity / Category	Boy	Girl	Total	Remarks
Registered Children with Disability	549	394	943	With the instruction of CDD training document and SCI format
Clinical Assessment	403	251	654	With the support of CDD
Admission in school	117	95	212	As per Instruction of Technical person
Provided Assistive Device	158	103	261	As per Instruction of Technical person
Referral Support extended	101	84	185	As per Instruction of Technical person

**School Accessibility Activity -** During the reporting period, we have completed accessibility activities in 30 schools. We have prepared ramp, toilet ramp, toilet door, school gate, water line and installation



of high commode for children with disability and colour for better education environment. After the school, accessibility was provided to 7071 enrolled out of school children and 212 children with disability. All the children are now going to school on regular basis and for active participation in lessons. We have completed colouring of 30 schools as per SCI guideline; school accessibility committee, SMC committee, SLIP committee and UP bodies supported the accessibility activities. The UP bodies constructed the boundary wall for safety of the children and levelling the playground with soil. SMC and SLIP committee supported the class room painting for creating educational environment. Accessibility committee followed up the activity to ensure quality.

### At a glance information of learners and teachers

# of School	Students		Total	Children with disability		Total	Teachers		Total
	Boy	Girl		Boy	Girl		Male	Female	
15	5348	5976	11324	117	95	212	67	135	202

## Capacity building of Teachers and SMC members-

During the reporting period, we completed 30 school SMC and teachers orientation on Inclusive Education. A total of 195 teachers and 282 SMC members took part. Normally technical officer, UC and SCI technical person conducted the orientation and deliberated on Inclusive Education issue, support to the children with disability, clarification on disability, duty of SMC and teachers in the class room and enrolment. The HOPE team completed 356 SMC meetings at school level where 3003 members participated in the meetings. 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 committee members discussed with student parents enrolment and regular schooling. During the reporting period 120 sensitization meetings at school level with parents and teachers were held where 5342 parents and 192 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 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.

## At glance of SMC and Teachers orientation Information

SL No	Participant	Male	Female	Total
1	Teachers	82	113	195
2	SMC	165	117	282
Total		247	230	477

## Union Parishad support –

During the reporting period, 4 Union Parishads provided 4 rooms for continuation of Community Based Rehabilitation (CBR) centres. The UP bodies completed 36 Ward shavas and 4 open budget sessions with the 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 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 261 assistive devices with the support of HOPE project. They prepared action plan to continue CBR centers without any project support. All the UP members supported organizing 542 community meetings to be held in their communities.

## Participants of Ward Sava and Open Budget

SL No	Activity	Participant		Children		Total
		Male	Female	Boy	Girl	
1	Ward Sava	10087	2972	1117	761	14937
2	Open Budget	3742	277	258	153	4430
Total		13829	3249	1375	914	19367

## Child forum Group Activity-

Child Forum is a group of children at community level. It is 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 1688 out of school children where 70 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 43 children with disabilities and vulnerable children. During the period under report they conducted 144 meetings where 1890 children participated.

## Information on Child Forum meeting

Name of Union	# of Meeting	Participant		Total
		Boy	Girl	
Pathalia	36	438	498	936
Dhamsona	36	472	482	954
Bhangabari	36	500	431	931
Dhukuriabera	36	438	617	1055
<b>Total</b>	<b>144</b>	<b>1848</b>	<b>2028</b>	<b>3876</b>

## Community Meeting-

As per project guideline, The CBR-RP and UF organize 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 participate in these meetings. They conduct the meetings and discuss children with disability, inclusive education, seasonal fever, admission of children, child protection issue and ways to remove the deficiencies, the Technical Officer UC supports the meetings. After receiving the information the community people support their children with disability. During the reporting period the CBR-RP and UF conducted 604 community meetings where 11269 community people and parents participated.



## Now IMRAN can go to school

Eleven years old Imran is the only son of Md. Samsul Islam and Hazera Khatun. They are from Fulsori Upazila under Gaibanda district. Immediately after birth Imran was affected by types of diseases. His hands and legs were not able to do any normal work and he had also dribbling problem, for this reasons the parents took him to a local shaman for treatment and the shaman cheated them and collected a handsome amount of money from them. Day by day the condition of Imran was deteriorating instead of improvement.



We selected Imran under the HOPE project as a beneficiary child. At first, we conducted a clinical assessment and provided therapy as per instruction of resource person of CBR center. Imran's grandmother continuously served therapy at home. Slowly, he improved from his previous complications. Then we enrolled him into Konda GPS and then he started to go to school. Now he goes to school regularly with her grandmother. **"IMRAN said, I want to be a Doctor. His teachers said that Imran participate in classes attentively"**

## 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.

### Operating Reading Camps:

During the reporting period a total number of 12904 (Boy-6496, Girls-6408) students attended in the 130 Community Reading Camps of Singair and Saturia Upazila.

### Basic & Refresher training for Community Literacy Volunteer on Customized & Regular Session:

Students' assessment of community reading camp identified significant non-reader students who have weakness in letter, vowel symbol and reading text. To overcome their weaknesses READ have designed customized session instead of manual base session. There are six steps and different teaching learning methodology in the customized session which should know every CLV of community reading camp. For this purpose VERC has successfully organized 12 batches of four days basic and refreshers training at different venues in Singair and Saturia

### C-16: Number of early grade parents attending in parenting meeting/mothers gathering session in the schools and Reading Camps (CRC):

#### Parents Meeting at Community Reading Camp (CRC):

VERC – READ is implementing 130 Community Reading camps in Saturia and Singair Upazilas. Each CRC organize 1 Mothers gathering per month. During reporting period a total of 388 Parents Meetings were held with the 130 CRCs working in two Upazilas. A total number of 8216 parents (Female-7862,

Male-354) attended the meetings during the period. Main discussion in these meetings was on sustainability of reading camps and its process.

### **Bi-monthly regional learning sharing workshop:**

The ultimate objective of bi-monthly regional learning sharing workshop is to review project progress and find out problems related with smooth implementation of activities and prepare a realistic plan for the next month. The senior staffs of READ project participate in this workshop. Usually regional learning sharing workshop is held bi-monthly. VERC- READ organized two regional learning sharing workshops during the reporting period; the participants got instructions for effective implementation of the READ activities from this workshop.

### **Challenges faced:**

- Conduct IAT at school level while the 1st term exam was knocking at the door. Also IAT entry in Rhymes
- Ensure attendance of all students in CRC during Ramadan vacation.

### **Coping Strategy:**

- Great effort from TO & CA. They communicated with head teachers & Bangla class teachers regarding this issue. Finally completed successfully.
- CA and CLV regularly visited homes and tried to bring the students to the reading camp as far as possible.

### **Lesson Learned:**

- Asst. Teachers of GPS become more active to use the print materials effectively.
- Presentation of Video clip of teaching learning process in the RIA Training of the respective GPS helps them become more efficient to adjust the reading instruction and the use of TLM.

### **Best Practice:**

- Government SRM activity is incorporated in READ-reading corner.
- Above 12000 books are in books stand to maintain our register. Also implementing with Reading corner modality.
- All URCs Incorporated RIA strategy in Govt. sub cluster training in READ areas.
- Horirampur UEO office considers RIA Strategy to G-1 in 1st term exam questioner

### **Recommendations:**

Find out the irregular students and organize special meetings with parents, make home visits, involve respective Head teachers and reading camp committee as well for increasing the student's attendance and competency.

### **Conclusion:**

READ project has completed the fifth year with highest number of schools and a large number of activities during this reporting period. This year was very important for READ regarding project duration and achievement of expected result of READ project. Teachers, GoB officials and SMC members felt the importance of the activities and they extended their support to achieve READ objectives at their level. As a result, an enabling reading environment was created in the selected schools. We have taken a special initiative (Customized Session) to develop CLV capacity. We are successfully facilitating the Community Reading Camps with the assistance of community people. Students are learning form Community Reading Camps on phonetic awareness, letter knowledge, vocabulary, fluency and comprehension in a joyful environment. Community people are very much interested in community reading camps and in READ activities.

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

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

### Outcomes:

1. Children claim their rights when their rights are violated,
2. Families and communities (caregivers) protect children from abuse and exploitation,
3. Government provides access to rights and services to children to protect and respond their vulnerabilities,
4. Government (law-making institutions) protect children by making and adequately implementing laws and policies and
5. Judiciary and policy prosecute and convict perpetrators of child abuse.

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

## Significant Activities done during the reporting period

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

In this reporting year (July, 2017 to June, 2018) 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.

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

A total of 700 children at risk of hazardous child labour have pre-primary education through Early Childhood Development (ECD) programme and their parents, guardians are being motivated through parenting sessions to help continue their study and saved from child labour. The project conducted monthly parenting sessions with the parents of ECD children on regular basis. Involvement of parents in children's teaching-learning process is very important to make the process a success. In this reporting period, the project organized 149 meetings as planned where a total of 4165 parents, caregivers and guardians of ECD groups attended against a target of 4470

### **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.

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

Large scale children's voices under the banner of **Agrogamee Shishu Parishad** have risen widely against child labour in Savar Upazila. A total of 11 Child led Organizations (CLOs), of which 10 are area based and one is at the Upazila level are, running with a total of 1025 members where 235 executive members are working to reduce hazardous child labour in the project areas through different actions. In the meantime, they have held regular meetings and had developed a yearly action plan. They have also formed 5 cultural teams to perform dramas to make people aware on child labour issues. Five cultural teams have performed dramas to make people aware on child labour issues. In this reporting period, a capacity building orientation on child rights was held to raise voices against child labour effectively where 102 CLO executive members (boys-50 and girls-52) participated. The members of Agrogamee Shishu Parishad 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.

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

In this connection, the ECLP arranged dialogues with the Upazila Parishad and with the elected body of Savar Pourashava to create a social safety-net for the children involved in child labour and their families. In these dialogues, the concerned agencies like Upazila administration, Police, Factory Inspector, Journalists, Civil Society etc participated and they vowed to assist the vulnerable children and free them from worst forms of child labour to enable them to enjoy child rights to flourish by developing their full potentialities as worthy citizens of the country.

### **Provide Vocational training for working children:**

Ninety working children (75 females and 15 males) were provided a short course of vocational training in this reporting period. Eighty five participants received training on Garment Machine Mechanics, five had received Dress Making & tailoring, two had received beauty parlor and one had received computer operation. Of them, 18 secured job in the mean time.

### **Develop and hang Code of Conduct:**

The project has a plan to develop and hang 30 Code of Conduct (CoC) charts on child rights in informal enterprises in 3 years (2016-2018). Accordingly, in the reporting year, 10 CoCs were developed and hanged at children's work-places. But it is worth mentioning that 20 CoC charts already existing in children's work-places in the area had been developed and hanged in the previous years.

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

- A total of 222 children were withdrawn from hazardous labor and admitted into school
- A total of 129 children were withdrawn from light labor and admitted into school
- In all 28 children passed PSC exam and got admitted into secondary schools
- A total of 30 code of conduct were visualized in formal factories
- A total of 145 children were employed in better jobs through vocational training
- 315 injured and ill children got treatment support

- 18 children got partial 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.

## Salma Akter is now self-supportive

Salma Akter and her family migrated to Savar in 2010 from Kushtia due to poverty. She has one sister name Sharmin Akter (10). Salma's father was a rickshaw puller in Kushtia. But after his second marriage he left Salma and the family. In 2010, Samla and her mother along with her sister came to Savar. After coming here Salma's mother started working in a Garments factory. At that time Salma got admitted into class one in Talbag Sunflower School. In 2013, Salmas mother became very sick and she had to leave the job. In that critical situation Salma also left school and took job in Dipzol Chanachur Factory. She started earning 2200 BDT per month and with this money, she had to manage her family including her mother's treatment. In 2015, Salma's mother again started working as cleaner in a shopping mall located near Talbag VERC School and she got to know about the school from the teacher of the school. After knowing about the school, she wanted to admit Salma into the school. Salma was so happy hearing about the scope of admission in the school. In 2015, Salma got admitted into Talbag VERC School in class five and left the factory job and started work as a domestic worker nearher school. But Salma did not like to work as a domestic worker. She always wanted to do something better. In that year, she completed her PEC from VERC School with CGPA 2.75 and got admitted into class six.



In 2016, when VERC provided the TVET training to the working children in Savar, she received the training on garments work. After the training, she got a job in Denim Wear. At first her salary was 6000 BDT per month. Now she is doing the same job and earning 12000 BDT per month. Salma got her younger sister admitted into school. Salma is now very happy wih her job. Every month, she is saving some money for the future and she wants to buy a plot of land to build a house so that they may live happily there. Salma said that VERC school and training has changed her life and she would remain grateful to VERC and TdH forever. Salmas mother also expressed her thanks to the VERC and TdH. She said "If VERC and TdH did not provide the support, my daughter might not have such a happy life"

## Piloting of Integrated Program in Kaliakoir

VERC has undertaken an integrated project on pilot basis in Kaliakoir Upazila in Gazipur district. Its aim is to replicate the sector-wise best learning of VERC program/projects so that a ground for sharing may be installed in an easy-to-reach location for others. The area is located within a distance of one hour drive from VERC head office. After completion of ground works in the area, a total of (10) ten ECD centers have been activated in collaboration with respective SMCs of Govt. primary schools; after selection and orientation of teachers, the centers have been running with the help of local resources and initiatives.

A total of 10 trained teachers are engaged for the center on regular basis and their salary is being paid jointly by VERC and by the parents.

A total of 8 WatSan CBOs have been involved in promotion of hygiene practice through message dissemination and follow-up support is being rendered for maintenance of sanitation facilities. A total of 12 existing IBIG groups are being linked with other development activities.

VERC is extending staff support from IBIG for facilitation and resource mobilisation to carry on this innovative project. VERC senior management team members along with other senior level program personnel are involved in the project process.

## ***WatSan and Technology***



Bangladesh with a population of 150 million has made significant progress towards providing water supply and sanitation in the last 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 remain significant challenges 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 and local government. Over the reporting year VERC implemented eight projects with the support of five donors.

The projects cover 134 unions, 16 upazilas and 09 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, emergency WASH responses for Rohingya refugees, Improved Cookstoves (ICS) test, technology installation, linkage building, networking etc.

The WASH projects cover Bhola, Sunamganj, Kurigram, Gazipur, Sirajganj, Cox's Bazar, Cumilla, Brahmanbaria and Dhaka. The WASH projects cover 48,621 people with improved access to safe drinking water 501,230 people reached through education on hygiene and health, 138,493 people gaining access to adequate sanitation and 9,007 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	WASH Result	May 2014 to March 2018	Sirajganj
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 Programme (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	April 2015 to September 2018	Dhaka, Gazipur
unicef	Improved WASH Services for the Rohingya Refugees and Host Communities in Cox's Bazar	September 2017 to February 2019	Cox's Bazar
Plan International Bangladesh	Humanitarian Assistance to Rohingya Refugees in Cox's Bazar Project	September 2017 to November 2017	Cox's Bazar
PKSF and World Bank	OBA Sanitation – Output Based Activities on Sanitation	February 2016 to June-2018.	Cumilla, Brahmanbaria

### Detail of projects under implementation -

## WASH Result Project

VERC-WasH Result Project is working to contribute towards improvement of human well being and dignity of poor and excluded population in Rayganj Upazila of Sirajganj district through context specific access to Safe Water, Safe Sanitation and Hygiene promotion. The project is focusing on accelerating present sanitation coverage in Rayganj Upazila.

The project has been implemented through the effective mobilization of community and Community Led Total Sanitation (CLTS) approach and with participation, collaboration and coordination of CBO, CAC, LGI, government office, etc. The four year project has been implemented with the support of Water Aid and funding of DFID by 31<sup>st</sup> March 2018.

### 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 low service coverage areas in Bangladesh.

The goal will contribute to the national goal for Water, Sanitation and Hygiene and WASH-related SDGs.

## Objectives:

WASH Result Project is to increase the number of people with sustainable access to WASH Services in low income (LIC) and low coverage sub-districts in Bangladesh, thereby making a significant impact on the MDG in respect of water, sanitation and hygiene.

- Community mobilization for Interaction and knowledge sharing with local administration, print and electrical media, LGI's and sector actors increased on WASH.
- Increased access to adequate safe water for poor and excluded community people of the areas.
- Increased access to improved sanitation facilities in the project areas.
- Improved hygiene practice adapted through session, meeting, HH visit and mass campaign.
- Developed capacity on WASH rights, advocacy, leadership, Hygiene promotion for project staff, LGIs representatives, CBO leaders and Religious leaders

## Major activities carried out during the reporting period: (July 2017-Mar 2018)

- Community WaSH Action Committee meetings (CWAC) and engagement of CWAC, WWC & UWC members for Hygiene knowledge dissemination at community level.
- One to one visit for reaching house hold head/Male members of HH for dissemination of information on 5 critical times of hand washing.
- Hygiene session at tea stalls and mosques for hand washing promotion.
- Hygiene session with women and adolescent girls group
- Mobilizing the community to install upgrade hygienic latrines, hand washing devices, water points
- Hygiene session with students at school on hand washing and food hygiene
- Maintenance of liaison, networking and linkage between community people, DPHE staffs and local TW mechanics for availability of their services.
- Ward and union WATSAN Committee meetings
- Water quality monitoring test
- All reported options ( Water and Sanitation) to be visited to ensure functionality
- Quarterly meeting with stakeholders
- Follow up HH visit by CVs, UFs, CDO, M&E and PM to reach women, men, adolescent for improving knowledge related to Hand Washings 5 critical times in at community level.
- Use of folk song/Drama
- Telecast TV Scroll on Hygiene issues
- Latrine Pit Cleaning by community
- Making homes healthy through postering and miking
- 3rd outcome monitoring survey completed
- End line survey
- World water day observation
- Exit meeting

## Visible Outcome:

- Outcomes 1: Community mobilization for Interaction and knowledge sharing with local administration, media, LGI's and sector actors increased on WASH.
- Outcomes 2: Increased access to adequate safe water for poor and excluded community people of the areas.
- Outcomes 3: Increased access to improved sanitation facilities in the project areas.
- Outcomes 4: Developed capacity on WASH rights, advocacy, leadership, Hygiene promotion of project staff, LGIs representative, CBO leaders, Religious leaders.

# Visible change in the families of people with disability through WASH programme

## Background

Raiganj Upazila is a poor and natural satellite in Sirajganj district, surrounded by remote areas in northern Bangladesh. This upazila consists of 1 municipality and 9 unions. Sonakhara union located 15 km west of the Upazila Sadar. All Indigenous people including ethnic groups live in this Union. The area is predominantly agrarian but the cultivable land is not sufficient. As a result, the poor and the poorest population are comparatively more in number. Moreover, among the 9 wards of this union, ward 3 of Sonakhara Madhyapara is one of the poorest areas. This ward has six communities and has started WASH activities. Of these, 62 families and 264 people live in Sonakhara Madhyapara. Aasia Begum HH# 57 lives there. The latrine that she had was unhygienic.

## Previous status

Before starting implementation of the project in April 2014, out of 62 families there were 43 families with no hygiene latrines. Nobody had any idea of any user friendly hand washing device. Aasia Begum attended courtyard sessions, at different times of wash result activities in those communities and listened to the benefits of safe drinking water, health benefits of hygienic latrine and health practices. Aasia Begum's husband Md. Abu Sayeed is a physically handicapped day labourer. The family has 8 members (four daughters and two sons). She talked about the need of her husband and children in the house as the latrine they use needs to be turned into a hygienic one. Aasia Begum realized that they



need a hygienic latrine as their daughter is at marriageable age. Her husband had strong will for installing a hygienic latrine, but being unemployed he was unable to afford a latrine. Feeling the importance of latrine, Aasia Begum saved money with the sale proceeds of chicken and eggs. After this, she handed over an amount of Tk.5000 to her husband to install a new latrine. Aasia's husband managed to add more to the amount and installed a hygienic latrine by spending Tk.15000. The platform of the tube well that they used to drink and cooking was broken. As outcome of motivation through the courtyard session and household visit they upgraded the tube-well platform and are now making use of safe water for all purposes.

## Present status



Aasia Begum felt happier when the girl's daughter-in-law visited her house after the installation of new hygienic latrine. With the improvement, she thanked the employees of the Wash Result project. Community volunteer demonstrated the process of washing hands by using the hand washing device after hygiene session in the community. She felt the need for the hand washing device. After discussing with her husband, once more she sold her poultry chicken and bought a Hand washing device spending Tk.180 and installed it beside the house. Now all of Aasia Begum's family members know when to wash hands with soap.

## Future plan

Aasia Begum's plan is to make everyone around aware of the matter and the need for a hygienic latrine and a hand washing device in every house, to make Sonakhara Madhyapara Community a standard and environment-friendly community where WASH activities are going on.



## South Asia WASH Result Project II

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 help households to move up the sanitation and water 'ladders' in line with the Sustainable Development Goals (SDGs) so that the benefits may last for long.

The objective of the project is to increase the number of people with sustainable access to WASH Services.

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.

### Major activities carried out during the reporting period: (July 2017- June 2018)

**Sanitation:** The project staff raised awareness through facilitation on sanitation issues which creates demand among the community for hygienic latrines. People in the community are motivated through ignition of the CSA process to become interested in upgrading their latrines which are unhygienic or to install a hygienic latrine if they have no latrine. We have achieved a target of 4543 latrines of the total of 4543 latrines, 579 were new installations and 3964 were upgraded/ renovated. We have achieved coverage of 19977 sanitation beneficiaries.

#### Sanitation achievement status:

Sl	Particular	# of intervention		# of beneficiary	
		Target	Achievement	Target	Achievement
01	New latrine installation	600	579	19764	19977
02	Latrine renovation	4000	3964		
03	Latrine superstructure development	600	622	-	-

**Water:** The project staff raised awareness through facilitation on water issues which creates demand among the community for safe water. People of the community are motivated through ignition while CSA conducted survey and induced them to renovate tube wells that were without platform and install new tube wells for those who have no safe water source. We have achieved a target of 1091 improved or new tubewells. Of the 1091 tube wells, 324 tube wells were installed and 767 tubewells were renovated by constructing a platform. In the year 2017 – 2018, the water of 1916 tube well's water quality tested on FC and arsenic. The project has achieved 3837 number of water beneficiaries; the target was 3780 what mentioned in the request for proposal.

#### Water achievement status:

Sl	Particular	# of intervention		# of beneficiary	
		Target	Achievement	Target	Achievement
01	TW installation	300	324	3780	3837
02	TW platform construction	800	767		
03	Water quality test	2000	1916	-	-

**Hygiene:** UF and CV visited the project area to see the present situation of hand washing practice with soap and water at community level and also encouraged the household for hand washing facility installation. They motivate the people on hand washing with soap through facilitation by visiting household and conducting CWAC meeting. In this year, the project achieved 4354 numbers of hand washing facilities against the target of 4200 for providing improved hand washing to 18630 hand washing beneficiaries against the target of 18360.

**Hand washing achievement status:**

Sl	Particular	# of intervention		# of beneficiary	
		Target	Achievement	Target	Achievement
01	Hand Washing Facility installation	4200	4354	18360	18630

**Training:** Guidance, coaching, supervision, monitoring, demonstration and on-job training are the continuous process of capacity building in this project. During the reporting period the following activities were carried out to strengthen the capacity of the project staff so that they might play their role and discharge their responsibilities properly and achieve the goals of this project.

Sl	Particular	Batches	# of Participant		
			Male	Female	Total
01	Foundation training for Key staff	2	29	10	39
02	Foundation training on WASH for CV	5	57	60	117
03	Hardware Implementation training	2	28	12	40
04	Training to CBO leader on CBO Management & Leadership	50	517	805	1322
05	Training on mobile base monitoring system (mPMIS)	2	34	9	43
06	Participatory WASH planning meeting at Union level	13	148	26	174
07	Training to local entrepreneur development	1	26	0	26
08	Training to CBO leader on WASH issues	42	498	847	1345
09	TW mechanic training	1	26	0	26

**“I was not born as a leader but I used the opportunity that I was offered”**

**Johir Sardar**

Johir Sardar is 28 years old and lives in Suja a village of Ward No-1 in Mohanpur union under Ullapara upazila. He completed Masters Degree and is now a WASH worker and natural leader as well. The socio-economic condition of the villagers is good. He is a well wisher of the village and the community people also like to follow him. In his childhood, he wanted to do something for the well-being of the community people and for this he was looking for a platform. As an educated person when he saw hanging latrine and human excreta in the village that contaminated the surrounding environment, he felt uneasy and made up his mind to work on WASH. Johir started to work as a leader of CWAC for WASH in 2017, “when VERC Union Facilitator came to his community to conduct CSA and when a CWAC was formed, he was selected as president of the CWAC. VERC suggested him to start WASH activities in his sardar para community for achieving open defecation free and improved WASH status.

Afterwards, he became a member of the Ward WatSan Committee/CBO and because of that he received two days leadership training on WASH. After this training he conducted home visits to identify who had no safe drinking water source and no toilet. The list he compiled of those without access to drinking water and sanitation was used to provide people with toilets and TW. He convinced and mobilized rich and middle class households to install improved latrine & tube well and device for hand washing with soap and running water. As a Ward WatSan committee member and in this position he actively assisted the selection of new TW sites, inviting women and adolescents to attend the hygiene session. Johir estimates that it spends 10-15 afternoons a month for the voluntary work for WASH situation improvement.

He distributed two latrines and twelve hand washing devices among the hardcore poor in the community by spending his own money and converted eleven unhygienic latrines into hygienic, which gained respect and trust of the local people, as they know he can assist in WASH situation improvement of the locality. He also likes to share this knowledge with others. Johir is well aware of the budget available at the Union Parishad for WASH interventions and also has the authority and right to use it for the benefit of the people in his Union. So he communicates with LGI for getting their support. Due to his active involvement, positive attitude and voluntary work he has gained in social status. “My biggest reward for the work I have done is the positive response of the people. They consider me as a staff member of VERC, even though I am only working for them as a volunteer”. This helps him to serve people in improving their situation.



## South Asia WASH Result Project

The project will have important focus on accelerating 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 target 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 subsidy provision if needed. Similarly 22681 hygiene beneficiaries (hand washing with soap) will be addressed through mobilization. The beneficiary will be counted once in each service like water and sanitation.

### Goal:

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

### Objective:

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

#### Specific objectives:

- Targeted 320 people 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 people will have access to improved sanitation through community mobilization process in line with CLTS approach in the form of up gradation and renovation.
- About 2200 extreme poor and excluded households (Approx. 8800 people) will have access to improved sanitation options with minimum subsidy support
- Reduced ratio of shared latrine will come 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 people 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 will increase on WaSH.

#### Specific objectives:

- Project objectives and interventions will be shared with local administration and other stakeholders at Upazila and 7 target Union levels
- Representatives of LGI will be capacitated effectively to enable them to play their roles and responsibilities on WaSH related issues

- Local government bodies in all the 7 UPs will be engaged meaningfully in WaSH situation analysis by making out a plan of action on WaSH situation improvement
- Network will be established among CBOs, CAC and LGI for sustaining the project initiatives in the long run

### **Major activities carried out during the reporting period: (July 2017 - June 2018)**

- LGI was one of the important key actors and an integral part of this process to forward the WASH activities and sustain its effects. DPHE was also an important part of the process to advocate the specific technology design considering different geophysical contexts. However, linkage was built up with these relevant stakeholders who are working for meeting water and sanitation related needs. As a result, some of the following key initiatives were 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, discussions with the water user to improve their existing latrine and hygiene practices were delivered a message on how to make it safe. Through the effective facilitation, people came up with a clear understanding regarding the unsafe water, hygienic latrine and hygiene practices and that as a result they are losing health, money, labour, time and honour. Over the period of 56352 numbers HH's were visited and 4279 of CWAC meetings were held.
- 23 number of sanitation standing committee meetings were held among the committee members and a plan was developed to increase hygienic latrine, safe water and hygiene practices and make them understand why hygienic latrine, WSP and hygiene knowledge were needed and how they were spoiling environment and spreading various diseases through open defecation or by using unhygienic latrine.
- 262 number of WAB supported TWs and 126 TWs through motivation were renovated to increase safe water option for hard core poor people.
- 62 TWs were installed through motivation to increase safe water option over the period.
- 87 number of HH latrines were installed through project subsidy support.
- 414 latrines were installed and 1247 latrines were renovated through motivation.
- 1654 number of hand washing facilities were installed at HHs level through motivation.
- 97 Tea stall sessions were held and hygiene messages was delivered. They committed to maintain food hygiene in their tea stalls.
- 70 religious session were held and hygiene message was conveyed. They understood the benefits of hygiene.
- 166 Courtyard sessions were held and 2601 people participated. Every participant gathered knowledge on the importance of hand washing, latrine use and maintenance and committed to maintain food hygiene in regular basis in on their households.
- 70 batches of training were held and all the CBO members participated in the training. The main objective of the training was to orient WASH issues which were addressed at the field level to provide clear ideas about roles and responsibilities of CBO members
- Different capacity building trainings including hardware training, hygiene promotion training, Local entrepreneurs training and mPMIS training and foundation training were also held for smooth implementation of the project.

### **Visible Outcome:**

- Addressed WASH situation at Rajarhat Upazila among the relevant stakeholders. people have got access to safe water through installation and renovation of water option
- People have got access to improve sanitation through community mobilization process in line with CLTS approach in the form of installation and renovation.
- Reduced ratio of shared latrine brought 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 on five critical times.
- Leadership skills of CBO members through training for motivating people to buy hand washing facilities and adopted practices developed.
- Community people enable to identify the problem and get started to raise their voice in different service providing organizations.
- Local Entrepreneurs benefited financially through marketing of tap drum and bucket with tap.
- Capacity built among the representatives 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 plan of action on WASH situation improvement designed.
- 26 staffs trained on management of WASH interventions.
- 7 unions incorporated WASH activities in their annual plan.

## Story: Working together to achieve improved total sanitation

Kasaria, in Rajarhat Upazila, was the first community to commit to eliminate open defecation. Six months before, the people of Kassaria took part in a CLTS sensitization training, during which



facilitators from the Village Education Resource Center and community organizations showed them how flies travel to and from excreta left exposed in the open and deposit fragments on their food. For the first time, the community people recognized that they were actually eating each other's faeces.

They were shocked when they understood the link between open defecation and disease transmission. During the training, the community decided that building latrines was essential and insisted that everyone used them, something which has ultimately enabled Kasariapara to prepare for open defecation free declaration.

Rasheda, a housewife said, "A year ago, diarrhoea compelled me to stay in hospital for seven days; the amount of money was spent, there was no account of it. After that illness, there were many problems in my body, sometimes I got sick. I wished God did not give anyone such diarrhoea".

Despite initial enthusiasm, community people in Kasaria faced many constraints. "We found it very difficult in the beginning to accept that we ourselves should build our own toilets with our own local materials," Rasheda explained. In the meantime, the Village Education Resource Center (VERC) in cooperation with WaterAid Bangladesh supported sanitation programmes that provided materials for digging pits and building toilets. In contrast, community-led total sanitation mandates that neither subsidies nor building materials should be donated from outside the community.

A Union Facilitator named Bilkis Banu from VERC in Kasariapara, noted that community people "became very much interested during the 'triggering' stage, but later, requested for subsidies. In the end, after a lot of work, we managed to change their minds". The project's key ally was the community's most prominent figure, Aysha, former UP member and secretary of Kasaria Paribesh Unnayan Committee, who declared that open defecation must come to an end. Aysha set up a two-person team to patrol the community every morning. Community people who did not keep their surroundings clean were cautioned, and those seen defecating in the open were taken to Aysha for consultation. "Eighty percent were willing to adopt the project after awareness was created," she said. "the by-laws are simply to ensure complete compliance."



Constructed toilet



Adopted hand washing practices

In all 18 latrines were built and 18 hand washing facilities installed so far, serving 72 of Kasaria residences. The people living in the area are in 28 HHs. More toilets are planned so that, eventually, every family may have its own toilet. The building materials used are all natural, affordable and locally available (palm fronds, sticks and gravel). “During the next year we will improve the toilets with cement and better construction materials,” said Aysha.

The commitment of Kasaria’s leadership has been critical to the success of CLTS. If Kasaria can keep up its progress in sanitation, the cluster will act as a CLTS showcase and inspiration for other communities in Rajarhat Upazila and throughout Bangladesh.

## South Asia WASH Results Project-II, Charfassion, Bhola

VERC is 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 and enable the sustained use of 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 of the CLTS approach and strengthening the government system on WASH in Charfashion (Fifteen Unions) and Lalmohan 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). In the output phase hardware will be completed by end of June 2019 and the project will reach 22,567 people by water, 221,985 people by sanitation and 232,464 people by hygiene. The project has provision of 21 months’ follow-up, capacity building, advocacy and networking provision in the outcome phase. The project is to contribute to the improvement of human wellbeing and dignity of poor and excluded population in Lalmohan and Charfashion upazila through sustainable, coastal resilience and scaling up of access to WASH.

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

- A total of 1400 Community Situation Analysis (CSA) (cluster based in 216 wards) ignited following CLTS approach and 1400 maps for implementation of the project activities were prepared. Covering 125,144 households, 612,591 population including 1660 disable people.
- A total of 1328 nos. of community mobilization activities held through Interactive session, campaign, National & International day observation, meetings and orientations to increase the hygiene promotion practice at different levels including school, which enhance the knowledge on WASH both at community and institutions level.
- Safe water coverage increased among 4746 people through renovation of 53 Deep tube well platform construction at community level.
- Increased hygiene sanitation coverage among 49536 people by installation and up gradation of 9724 hygienic latrines through CLTS Process. Household level waste water and solid waste management situation also improved.
- Installation of 9696 nos. of different models of Hand-Washing Devices at household of Sanitation and Water user beneficiaries. Hygiene promotion practices of hand washing with soap at critical times increased covering among 49370 people. 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 81 batches for Natural Leader, 24 for LGIs. Training for the Local Sanitation Entrepreneurs (LSE) 2 batches provided.

## Outcomes:

- Increased safe water coverage among 4746 people and Hygienic sanitation coverage for 449536 people is visible through CLTS process and 9696 different types of hand washing device on premises at community level were established and increase the hygiene promotion practices of hand washing with soap at critical time's covering 49370 people was increased.

## 'Cycle Apa' Karima Begum shows the way of change

Karima Begum was born at Lord Hardinge village of Lord Hardinge union under Lalmohan Upazila. She is living in this village since her childhood. She learned bi-cycle riding as a hobby from her father when she was in class nine. She completed H.S.C and got married in 2014. She has a girl child of two years old. Her husband is a private service holder.



She started her career as a Health Assistant in a health program implemented by VERC in 2009. After that she worked as a health worker in BRAC and Shushilon (NGO). Now, she is working as a WASH Facilitator of South Asia WASH Result project-II in Lord Hardinge Union from 12 March 2018. When she joined in South Asia WASH Result Project-II she got a bi-cycle for field movement, considering the nature of work and working areas of SAWRP-II project which is a little different from another project. Union level road communication is not that good, local transport is not available and transport cost is also very high in this area.

Due to frequent community to community movement needed at union level, Karima decided to go to field by using bi-cycle and it was an appropriate vehicle for her. At the initial stage she was confused, as the area is more conservative from religious point of view. She discussed the matter with her husband and finally decided move from village to village making use of bi-cycle. Now she does not wait for vehicles for moving into communities and she can reach community level activities on time. She is the only female who rides bi-cycle in this Union.

Karima Begum Riding bi-cycle for field movement

Karima said, "People curiously gathers around me when I go to community and I take this opportunity and disseminate WASH related message easily. Now I have been made myself recognized myself by the community as a brave lady and very familiar as "Cycle Apa". I am not affected by this title and I also feel proud of it".

## 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.

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

## Objective:

1. Improve WASH situation for adult, youth and babies and thereby reduce infection to prevent nutritional loss
2. Improve Nutritional status of babies, adolescents and mothers and thereby to improve Complementary feeding and ensure effective use of food
3. Improve SRHR and safe motherhood situation in the communities and thereby Improve maternal health quality, increase number of healthy child birth and stop child marriage

## Expected Outputs

### WASH

1. 47800 people will have access and use of safe water for drinking, cooking, hand washing and clean utilities of children. All will be are aware of arsenic contamination and practice appropriate solution.
2. 47800 people will have improved access and use of improved latrines and hand washing devices at the right places at home and in the latrines.
3. 47800 people will have improved knowledge on safe water, improved sanitation, personal hygiene and arsenic contamination
4. 6500 school children will have access to safe water for drinking and hand washing and improved sanitation; 6500 students of 30 schools will have received messages on WASH, nutrition and reproductive health.
5. 9950 HH in the targeted unions will have knowledge on appropriate food hygiene.
6. 12 SaniMarts will be developed to provide sanitation business services in 2 unions

### Safe motherhood

1. 7860 HH will have improved knowledge on safe motherhood and all the young women and all pregnant and new mothers will be aware and receive ANC and PNC services by 4-times visit to local health facilities with the help of ANC and PNC councilors.
2. Additional 30 % (over the baseline) child births will be handled by skilled birth attendants in the health facilities
3. 100 % CSGs will have the save delivery plan.

### SRHR

1. Total 7860 households including adolescents and youth will be educated about sexuality and reproductive health and practice reproductive hygiene and rights in the community and in the schools.
2. 100% adolescent will have knowledge on consequence of child marriage
3. 54 Community groups in 18 wards of 2 unions will have awareness and practice for preventing child marriage and teen age pregnancy
4. 3500 HH having people with reproductive age will be linked to government health facilities by government health workers/service providers to have access to contraceptive for family planning and WHO recommended birth spacing.



## Nutrition

1. 100% of pregnant mother will have knowledge on breastfeeding (colostrums) within 2 hours of birth, drying and warming care.
2. 100% of pregnant mother will have knowledge on exclusive breastfeeding for six months, appropriate complementary feeding practices along with breastfeeding,
3. 100% of children 6-59 months will receive a full dose of vitamin A and deworming tablets served by the government;
4. 100% of U2 children will receive safe and nutritious complementary food arranged/ensured by the parents
5. 100% of U5 children will received safe and nutritious diet arranged/ensured by the parents
6. 100% adolescent, reproductive age and pregnant women will have knowledge on nutritious diet and nutrient supplements security
7. 100% of mother will have knowledge on home gardening, and livestock to ensure household nutrition security.

## Major activities carried out during the reporting period: (July2017-June2018)

- 4905 CY meeting held on Hygiene, Sanitation, Reproductive health, Safe motherhood, stunted growth& SRHR.
- 261 number of existing water options covered by WSP
- 45 number of new water options installed by HHs own cost
- 45 number of water options repaired by HHs at own cost
- 284 number of single Off set pit latrine/twin pit installed by HHs at own cost
- 623 number of direct pit latrines converted to off- pit latrine/ latrine repair by HHs at own cost
- 378 number of Maxi Basin installed at dining rooms or kitchen
- 755 number of Maxi Basin or hand washing device installed inside or close to latrine.
- 141 Number of mother have knowledge and practice on feeding colostrums' by 01 hour of birth
- 132 Number of Mother practice exclusive breast feeding for 0-6 months baby
- 584 number of of Pregnant mothers received 4 times ANC support
- 316 lactating women have received PNC support.
- 203 number of U2 children have birth certificate
- 265 number of U5 children have birth certificate.

## Enabling people towards sustainable safe water and hygiene project

Bangladesh is still struggling to achieve standard WASH services across the country and also, the situation in some pockets needs extra attention in this regard. The situations in the peri-urban areas varies from community to community due to some complications like land use and management, rapid industrialization etc. This needs awareness raising to create demand for improvement of the situation with affordable technology and financial support. The project aims to address the situation by providing the needed support to the communities in line with interventions and strategies that are blended in CLTS approach. Through this approach and adding credit support component people's need will be fulfilled and the access of safe water and improved sanitation facilities will be ensured. All sorts of coordination with local government bodies and line department of government will be ensured so that a sustainable improvement may be achieved. VERC will make use of the expertise to bring an optimum outcome through the project.

## Goal of the project:

A sustainable development of health condition in terms of improved access to water, sanitation and hygiene practice for underserved people living in rural and peri-urban locations of the selected project areas.

## Objectives:

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

## Key activities of the project:

1. Community situation analysis and demand creation
2. Product design
3. Beneficiary level awareness building session
4. Health and Hygiene awareness session
5. Staff training
6. Beneficiaries training
7. Technical assistance offered for installation of water facilities
8. Technical assistance offered for installation of sanitation facilities
9. Water quality test
10. Collaboration with GOB and other stake holders
11. Community cross visit for learning and promotion
12. IEC/ BCC material development
13. Different National days observation

## Project activities target and Achievement from July-2017 to June-2018

Activities	Target	Achievement	Remarks
Water facilities installation	1095	1095	4927 Beneficiaries covered
Sanitation facilities installation	1087	1087	4891 Beneficiaries covered
Hygiene awareness beneficiaries (180 Session)	2700	2700	2700 Beneficiaries
WASH capacity training conducted (batches)	96	96	2400 Beneficiaries
Water and Sanitation beneficiaries	9819	9819	

## Improved WASH Services for the Rohingya Refugees and Host Communities in Cox's Bazar

The influx of Rohingya refugees from northern parts of Myanmar Rakhine state into Bangladesh restarted from 25 August 2017. The current total number of Rohingya people who have fled from Myanmar into Bangladesh is estimated at over 850,000 with the total number of having reached 1.2 million as estimated by the Inter-Sector Coordination Group (ISCG). According to ISCG's rapid needs assessment, 58 percent of new arrivals are children and 60 percent are women including a large number of pregnant (3 percent) and lactating women (7 percent).

Out of 1.2 million people in need of WASH services, so far 768000 people have received these services. The increasing number of new arrivals continues to add a further burden on the already overstretched WASH facilities. The situation has been further compounded by the limited space, high density of people, hilly topography, short distances between water points and latrines, low per capita water as well as limited access to hygiene items. The large number of shelters, latrines and water points in the area prone to flooding is also a major challenge. While diarrheal rates have reduced recently, this is most probably related to the cessation of rainfall and is likely to increase again when the rains will start. In addition to the risks associated with AWD, large scale disease outbreaks owing to the poor sanitary conditions, the affected area is also highly prone to cyclones and heavy rain, which can cause immense damage across wide areas.

**Major activities carried out over the reporting period are as follows:**

- A total of 11592 hygiene kits distributed among the target population
- Distribution of Aqua tab and Jerry Cans
- Installation of water points covering about 30000 population
- Regular Maintenance of existing tube wells
- Waste water management system with ground water re charging pit installed.
- WSP Orientation for Water user groups conducted
- Construction of toilet for about 30000 Rohingya people
- Regular de-sludging and maintenance of the toilets have been completed to ensure functionality of toilets
- Two FSM sites constructed
- Digging Solid Waste Management pit
- A total of 1403 hygiene promotion sessions conducted, including Menstrual Hygiene

**OBA Sanitation – Output Based Activities on Sanitation**

Implemented by VERC in Sarail and Laksam Area. Under Brahmanbaria and Cumilla district with the support of PKSF and World Bank during February 2016- June-2018. The project raised awareness on sanitation and has extended interest free loan support for installation of 2,040 improved toilets at household level.

## ***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 emphasis on issues of environmental hazards. VERC initiatives cover MDG goals 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 their affected families by collecting money from neighbouring households and managed temporary shelters for two days following the blaze.

### Ongoing projects at a glance:

Donors	Name of the project	Duration	Union/ Ward	Upazila/City Corporation	District
VERC Own Fund	VERC Mother and Child Hospital	Ongoing since 2004	-	Savar	Dhaka
VERC Own Fund	VERC Mother and Child Hospital	Ongoing since 2013	-	Mirsarai,	Chattagram
IDCOL	Improved Cook stove (ICS) program	Ongoing since 1987	66 Unions	Savar, Keranigonj, Kaliakoir, Mohanpur, Bagmara, Durgapur	Dhaka, Gazipur and Rajshahi
CARE, Bangladesh	Building Resilience of the Urban Poor (BRUP) Project	January 2015- December 2017	02 Wards	01 City corporation	Gazipur
SCF	Inclusive Protection and Empowerment Project (IPEP) for Children with Disabilities	16 August, 2016 - 15 July, 2017	-	Barishal Sadar, Babugonj Bakerganj	Barishal
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

### 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 for 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 may have access to quality services at affordable cost. To this effect, a Mother and Child Hospital was established in 2004, which is 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 have encouraged VERC to extend similar service delivery mechanism in Mirsarai, Chattagram when an overseas supported health project was phased out in 2013. The present facilities available with the hospital include 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 grant support is offered 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 in collaboration with the training and communication section as corporate social responsibility.

## Services available with Savar Hospital

Three MBBS (one consultant and two full time resident 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 a manager, counsellors, lab technicians, diploma holder 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 are arranged by the hospital in Savar, Kaliakoir, Singair and Sonargaon upazilas as regular activity. Every health related international and national days are also observed by the hospital.

## Hospital services at a glance

Particulars	July 2016 to June 2017	July 2017 to June 2018
Outdoor	2,630	2538
Normal Delivery	53	78
LUCS (Caesarean Operation)	962	967
Other Operation	40	32
M.R.	61	35
D.E & C	29	33
Pathology	3,293	3346
USG	2,063	2377
Child Patients	350	445
Health Card (ANC)	872	405
EPI	1,926	2132
Total	12,279	12388

During the reporting period, the total income from the hospital was Tk. 18.14 million (Tk. 1,81,42,836); expenditure was Tk.15.74 million (Tk. 1,57,47,170) and net surplus was Tk.2.39 million (Tk. 23,95,666). The total number of patients was 12,388 which was 12,279 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 a manager, counsellors, 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 an ambulance, pathology lab and patient beds with doctors and other supporting staff.

## Hospital services at a glance:

Particulars	July 2016 to June 2017	July 2017 to June 2018
Outdoor	984	1636
Normal Delivery	70	75
LUCS (Caesarean Operation)	40	155
Other Operation	10	00
M.R.	15	00
D.E & C	10	19
Pathology	240	840
USG	245	791
<b>Total</b>	<b>1,614</b>	<b>3516</b>

During the reporting period, the total income from the hospital was Tk. 5.64 million (Tk. 56,40,834); expenditure was Tk.5.66 million (Tk. 56,64,775) and net Loss was Tk. 0.23 million (Tk. 23,941). The total number of patients was 3516 which was 1614 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 60-65% fuels compared to traditional ones and make the kitchens smoke free. As VERC intends to introduce improved stoves in our proposed working areas, it will reduce a huge amount of CO<sub>2</sub> and this amount of CO<sub>2</sub> can be traded in the carbon market. So the program will actively contribute to reducing poverty and 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 health for mother and children.

### Objectives:

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

## Major activities carried out during the reporting period: (July2017-June2018)

### VERC IDCOL-ICS Project

This is a nationwide project of IDCOL to disseminate 1million ICSs through partner NGOs by 2018. As a partner of IDCOL, VERC has been working in 6 clusters and targeted to promote 18000 ICSs.

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

- Orientation on ICS for IBIG, WASH and ICS team
- Construction, distribution and installation of 4281 ICS
- 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 4045 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 4045 ICSs

### **In-country VERC staff development training, meeting/seminar/workshop of the reporting period (July 2017–June 2018)**

Meeting and workshop : 5 meetings held with donors like – IDCOL, Danish Embassy and CPI

Training : Project manager attended day long training on designing Communication skill development training.

### **Exhibition:**

- VERC participated in the development fair organized by Savar Upazilla Parishad in January 2018.
- VERC participated in the information fair organized by Savar Upazilla Parishad in March 2018.
- Annual programme review meeting and planning workshop was held in April 2018 organized by IDCOL.

### **Other Activities:**

- Twelve Operation Committee meetings held on Improved Cook Stove (ICS) Program of IDCOL
- The World Bank representatives visited the ICS production center and met some of the ICS users on November 06, 2017 at Sirajnagar, Keranigonj, Dhaka

### **Visible outcomes:**

Newly innovated tier - 3 portable ICS has become popular in communities. Campaign, awareness raising at user level, schools, UPs has contributed to the 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.

### **Building Resilience of the Urban Poor (BRUP) Project**

The Building Resilience of the Urban Poor (BRUP) project implemented by Village Education Resource Center (VERC) supported by CARE Bangladesh and funded by C&A Foundation was under implementation in Gazipur City Corporation (GCC) from January 2015 and scheduled to continue till September 2017. The overall goal of the project is to enhance the resilience of targeted urban communities and institutions to get prepared to mitigate, respond to and recover from shocks and stresses. The project is working with people in 06 vulnerable communities residing in 02 wards (Tongi-55 and Konabari-12) of GCC.

During this period of BRUP, VERC focused on creating mass awareness and capacity building of different community groups and mobilized communities for community-led inclusive participatory planning and implementation of RRAPs Risk Reduction Action Plan. Apart from community interventions, the project has facilitated formation and functioning of City Corporation Disaster Management Committee (CCDMC) and demonstrated Ward Disaster Management Committee (WDMC) model in targeted wards. For better coordination and technical assistance, the project has signed partnership agreements with Fire Service and Civil Defence (FSCD).

By the end of the reporting year, a total of 100 Urban Community Volunteers (UCVs) were selected and provided 03 day's long basic training on fire fighting, Search and Rescue and First Aid and also regular quarterly meetings were organized. Trained (UCVs) are now working as an extended force of FSCD. Beside these, Garbage management system was replicated in other communities beyond the project communities and ToT on Community Risk Assessment for the all WDMCs under Gazipur City Corporation was organized.

## **Overall Goal**

Enhanced resilience of six targeted urban communities and three targeted institutions, reaching a total of 8,000 individuals (directly and indirectly) who can prepare to mitigate, respond to, and recover from shocks and stresses.

### **Objective 1:**

8,000 urban individuals (direct 2,000 and indirect 6,000) in six communities have enhanced resilience strategies to prepare to mitigate, respond to and recover from shocks

### **Objective 2:**

300 poor and extremely poor women in the six targeted communities have been empowered to become better risk managers at household and community levels, influencing decision-making related to Disaster Risk Reduction (DRR).

### **Objective 3:**

The capacity and responsiveness of three targeted institutions to provide services to the communities to prepare to mitigate, respond to, and recover from shocks and stresses has been enhanced.

## **Achieving Program Goals: Key Progress**

The BRUP has provided technical support and utilized a participatory community-led approach to ensure sustainability of initiatives over time. Since inception, BRUP has been successful in building community awareness and preparedness measures against local hazards, promoting women's empowerment, ensuring child development, building linkages with public facilities and other stakeholders, and fostering participation in various programs and workshops. VERC has developed a participatory monitoring system and regularly advocated with a range of government bodies and community representatives to ensure effective implementation. During the reporting period VERC achieved the following key progress-

**STRATEGIC GOAL 1: URBAN INDIVIDUALS IN SIX COMMUNITIES HAVE ENHANCED RESILIENCE STRATEGIES TO PREPARE FOR, MITIGATE, RESPOND TO AND RECOVER FROM SHOCKS AND STRESSES**

### **Community Development Committee (CDC) is working as a driving force to build community resilience**

The CDC is considered the prime vehicle in BRUP and also treated as the heart of the community. In the project period, a series of problems were solved through their initiatives. At the beginning of the project year, they developed RRAP and later also reviewed it through technical support of the project. They also led to implement gender friendly options from RRAPs. Beside this CDCs also introduced and established community led approaches in the urban slums. Under the umbrella of CDCs, they formed Water Management Committee and Garbage Management Committee for better management of community

approaches. They also provided need based support to the committees for smooth management. CDCs operated all financial transactions through their bank account in a transparent manner.

Beside these, a total of 42 CDC meetings were held where average attendance rate was 83%. In these meetings, CDCs discussed existing problem issues and made decisions regarding ways to introduce community-led garbage management system, implementation of Risk Reduction Action Plan, mobilizing local resources to manage water supply system liaison and networking with elected local body and various service providers, conflict management etc. In terms of disaster preparedness, the credit also goes to the CDC.

One of the major outcomes of CDC is that, the whole community is strongly bonded and collectively brought together under a common vision and realized RRAP to help each other in times of disaster.

### **Urban Community Volunteers (UCVs) working as First home responder team**



A total of 200 UCVs were selected earlier through this project and from two wards according to criteria set by FSCD and during this period, VERC also finalized 100 UCVs and the UCVs received 03 days' basic training facilitated by FSCD and learned emergency basic search and rescue, firefighting and first aid. In order to sustainability and institutionalization, these UCVs closely worked with WDMCs and FSCD. Furthermore, in regular quarterly meetings, UCVs used tools and equipment at local fire stations. During this reporting period, 20 no's of quarterly meetings were held and attendance rate was 89%. Each sub-group is composed of 25 to 28 members on an average.

### **Reviewed Risk Reduction Action Plan – addressing communities' risks and vulneribilites**

To identify specific risks, hazards, vulnerability of communities, Government's customized Urban Risk Assessment (URA) tool has been applied in six targeted communities for developing the Risk Reduction Action Plan (RRAP). CDC took initiatives to review the Risk Reduction Action Plan. According to the initiatives VERC provided technical support for review the plan. Six RRAPs were reviewed during this period. Gender inclusive plan with different groups brought out some positive result. Women identified 'darkness' as a major concern for their safety after dusk. BRUP gave priority to their needs and as a result support to install street solar lights covering all the six communities under this project..



### **Community Led Garbage Management System**

Community-led garbage management has been established in all six targeted communities. CDC is leading the overall supervision and management of this system. Initially, CDC members of the respective community took the lead to mobilize the community, collect monthly fee, deposit the money into the bank account. The accumulated fee will be used to run the system after BRUP exits. CDC has the sustainability strategy and an action plan to carry on the process by involving the City Corporation.

During the period, the project also replicated the community led garbage management system in other two communities of 55 no ward under GCC with Public Private Partnership approach. Under this approach, the project also provided 200 no drum for primary dumping as contribution for strengthening the community led waste management system of GCC. major outcomes of the community based waste management system are as follows:-

- Bringing Behavioral change in children and community development being all about culture;
- Cleanliness habit growing in community, communities observing Cleaning Day quarterly;
- Institutional linkage with community turning the service providers responsive;
- Addressing the needs of all sectors of the community;
- Empowering community by motivating and organizing local people to help them find solutions to problems at local level;

### Children Forum act as a change agent for promoting behavioral change

Children forums follow child-to-child approach to disseminate messages related to DRR and social issues. To facilitate regular sessions, awareness module and pictorial materials have been developed earlier, focusing on child rights, personal hygiene, disaster preparedness, etc. Regular sessions, are carried on following the modules twice a months are conducted. Apart from these regular sessions, children can pass some quality times with their peer groups in Information Centers that seriously lack in urban setup. Besides learning-sharing children can take part in games, read books or just have a conversation. During the reporting period, 87% children (Girls-343, Boys-310 and Total-653) were present in total 25 awareness sessions

### Forum Theatre and mock drill- enhancing mass awareness on DRR and social issues

Street drama and cultural shows are considered a very effective way to create information flow and to touch the people's emotion on different types of social problem issues easily. Transforming the youth as a responsible individual, the initiative is bolstering their creativity as well. Gradually the youth are becoming socially responsible and working as change agents in order to bring a positive change in the community. From this point of view, BRUP project organized total 12 shows during the period where 5258 communities enjoyed the shows and gathered knowledge on disaster preparedness and social problems and their solution. Besides community awareness, it is an additional recreation for the busy urban dwellers



Beside these, during this period 08 mock drills have been organized with the technical assistance of FSCD. Through each mock drill, on average 1591 people witnessed the practical demonstration of fire fighting and earthquake preparedness at surrounding areas covering communities, schools and factories.

**STRATEGIC GOAL 2: POOR AND EXTREMELY POOR WOMEN IN THE SIX TARGETED COMMUNITIES ARE EMPOWERED TO BECOME BETTER RISK MANAGERS AT THE HOUSEHOLD AND COMMUNITY LEVELS INFLUENCING DECISION-MAKING RELATED TO DISASTER RISK REDUCTION (DRR)**

### Women are working as an effective disaster manager at community and household level through EKATA process

EKATA is considered to be the nucleus of all endeavors to foster women's potentiality. Usually EKATA groups meet fortnightly to discuss a range of social issues. EKATA approach resulted in increased community



cohesion and women's access to basic services and decision making power. Including women and girls' participation in 'Gender Vulnerability Analysis' and 'Urban Risk Assessment' (URA) helps to identify their hazards like- darkness in community streets after dusk, lack of WaSH facilities, violence against women issues etc. During the period, 81 meetings were held and attendance of members was 1914. Attendance rate was 79%.

### Gender Vulnerability Analysis

The effect of climate change and disaster consequences is not same for men and women. There are social and natural differences. Disasters increase gender inequality, making bad situations worse for women. People of all classes especially the poor are the most vulnerable group to experience these disasters. Women's limited access to resources and decision-making processes increases their vulnerability. As a Result, it is so important to identify Gender vulnerability for proper intervention. The specific objective of this analysis is to increase understanding of gender issues and needs in disaster risk reduction by explaining the causes of the communities vulnerability, especially of Women and Children and make a gender sensitive risk reduction action plan. During the reporting period, Gender Vulnerability Analysis was reviewed at the particular community of this project.

### Knowledge and Information Centre a center of vast information at the community

The project established six information hubs in six communities earlier to provide the residents with information and strategies for coping with risks and vulnerabilities. So, the hubs are acting for various purposes of the community like source of information, female gathering, child gathering etc. Beside these, information centers have also established fruitfully linkage with different service providing agencies like Surjer Hashi Clinic, Bondhu foundation, Marry stop, BNWLA and In the period 854 no's (male- 147 and female- 707) communities received various services like health, awareness, legal aid and various information from these center.



**STRATEGIC GOAL 3: ENHANCED CAPACITY AND RESPONSIVENESS OF TARGETED INSTITUTIONS TO PROVIDE SERVICE TO THE COMMUNITIES TO PREPARE TO MITIGATE, RESPOND TO, AND RECOVER FROM SHOCKS AND STRESSES.**

**Disaster Management Committees (DMCs) are now functioning in the City Corporation**

Gazipur City Corporation (GCC) is newly formed and began journey in 2013 for that reason, City Corporation Disaster Management Committee (CCDMC) through

this project VERC assisted to from the Corporate Disaster Management Committee and also assisted in organizing its meetings on regular basis. In this period, 02 nos meeting were held, where attendance rate is 60%. Beside these, VERC also organized 02 nos Community Risk Assessment workshop for the newly formed WDMC's under Gazipur City Corporation.

In all the 57 no's ward, all ward secretaries including 1 no WDMC member were participated in a ToT workshop. DG of Department of Disaster Management, K. M. Rahatul

Islam, Chief Executive Officer (CEO), Md. Aslam Hossain, Secretary and Slum Development Officer of GCC also participated in the workshop.

Under the project targeted wards, 04 no's WDMCs held regular meetings where attendance rate was 73%. WDMC coordinated and monitored the overall process and mobilized community contribution. Beside these meetings, WDMCs discussed existing problem issues and made decisions regarding ways to overcome them.

### **Outcome of the BRUP project in this period**

- CDCs established social cohesion and collectively got together under a common vision and realized RRAP to help each other in times of disaster. In the urban setup people coming from all over the country creates a heterogeneous cultural atmosphere and lack mutual of trust which is an obstacle to build social cohesion. But, the challenge was overcome by CDC and a good example of neighborhood was established during several incidents
- Community led garbage management system is place and this system has been replicated in others ward and community
- The community is getting benefit through implemented RRAP options.
- Urban Community Volunteers (UCVs) are working as First responder team in any kind of the incident.
- Children forums act as a change agent. They started various awareness raising activities within their community on environmental health, WaSH, current critical issue like "Chikungunya" fever, nail cutting etc. Children's awareness campaign took the attention of the community. The community people have accepted their initiative with pleasure.
- Sensitized and strengthening the DMCs of Gazipur City Corporation.

### **Challenges Faced**

- Migration is a common phenomenon in an urban context and frequent migration is a critical issue.
- Non-available of primary dumping corner in the ward.
- Due to absence of elected Mayor for a long time, the project faced difficulties to activate the CCDMC.

### **Lessons Learned**

- In the urban context especially at slum level; Community led approach is an effective tonic.
- Community volunteer is more effective for reducing vulnerability.
- Systematic engagement of women in various platforms is needed to build solidarity and cohesiveness.
- In urban set-up, women also can come up to shoulder responsibility equally and contribute to the family for playing their effective roles in any incident.

## **Inclusive Protection and Empowerment Project (IPEP) for Children with Disability**

Children with disability are deprived of rights, protection and empowerment in our societies. VERC implemented a project titled Inclusive Protection and Empowerment Project for the Children with

Disabilities (IPEP) with the support of SCI and European Union (EU) Strengthening of Community Base Child Protection Committee (CBCPC), empowered children with disabilities (CWDs) by activity based functional learning and helped them return to their normal life with dignity which was the objective of the project.

## **Project Duration: 16 August, 2016 - 15 July, 2017**

### **Project Objectives**

- To build and strengthen capacity of CBCPCs to be more responsive towards CWDs
- To increase the self-confidence of CWDs by responding to their therapeutic, educational and psycho-social needs in association with the respective CBCPCs
- To make referral linkage for CWDs and monitor the progress.
- To respond to the incidence of violence against Children with Disabilities (CWDs) through CBCPCs.

### **Project Working Areas:**

Barisal Sadar, Babugonj and Bakergonj under Barisal district, 11 Unions and Barisal City Corporation Ward No.11, 20 and 29.

### **Project Activities:**

- Awareness raising program for CBCPC members
  - Monthly Meeting with CBCPC
  - Referral
  - Hospital or Clinical Charges including cost for investigation
  - Cost of Medicine
  - Legal support (e.g. Filing case, Lawyer fees etc.)
  - Assistive Device and Hearing Aid Distribution
  - Vocational Training
1. Candle Making and Marketing of candle training was imparted 4-6 July (3 days) where 14 Children (Boys-6, Girls-08, Total-14) from IPEP project .This training empowered the participants and they felt they are not a burden to their families and society as well.
  2. National Learning and Sharing Workshop: SCF organized a national Learning Sharing workshop at Spectra convention center in Dhaka

## **“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. 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.

**Working Area:**

District : Patuakhali  
 Upazila : Rangabali  
 Union : Barobaisdia, Chotobaisdia, CharMontaz, Rangabali  
 No. of Beneficiaries : 2780

**Achievements**

SL	Activities	Achievement
1	Workshop on Inception	01
2	Village (Women) group formation	54
3	Farmer's group formation	36
4	Volunteer selection	04
5	Village Group Meeting (monthly)	310
6	Farmer's group meeting (Quarterly )	60
7	Periodic meeting with community volunteer (Quarterly )	04
8	Participatory community risk & vulnerability assessment	51
9	Preparation Risk Reduction Action Plan in collaboration with related stakeholders (Union Level)	03
10	Day Observation (International Disaster Risk Reduction Day, Environment Day, National Disaster Preparedness Day)	3
11	Revitalization of UDMC and UzDMC	
12	Training of UDMC and UzDMC on DRR, CCA and Gender in disaster	02

**Advocacy initiatives:**

1. Appropriate intervention will be implemented for project area specific DRR by LGI leaders, community, farmers and youth groups
2. VERC will start data collection from the field and send it to MJF for developing appropriate advocacy, lobbying activities at the national level.
3. VERC will activate and be responsive to the LGI leaders, UP bodies and UzDMCs by organizing capacity building training, 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:**

- Less time and efforts are put into meetings/other events, particularly by local men. However, there are limits to how much time and effort one person can spend.
- 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.

- 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 (PF) is responsible for two unions.
- 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:**

- Some farmers are interested in cultivating salinity tolerant crops.
- 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.

#### **Conclusion:**

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

## ***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. 1,58,794 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 beneficiaries in terms on sudden death of beneficiaries and their main family earner.

## 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 2,459 villages of 329 unions under 58 Upazilas of 17 districts in Bangladesh. The program is managed by 570 staffs working under 66 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.	OBA Sanitation Microfinance 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 2018, the number of Members was 78,631 in 5,692 groups; No. of Borrowers was 50,175; Loan Outstanding (portfolio)



was Tk. 792.90 million (Tk.79,29,07,851); Savings Outstanding was - Tk.385.51 million (Tk. 38,55,18,089); 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 5-7% beneficiaries are enhancing their status through proper use of micro-credit support and implementation of their plans
- Health and Sanitation status improved by 3.96%

## 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 2018 was 10,889; No. of Borrowers was 9,427; Loan Outstanding (portfolio)- was Tk 575.69 million (Tk 57,56,97,644); Savings Outstanding amounted to Tk 173.84 million (Tk 17,38,40,446); and the recovery rate was 99.67%

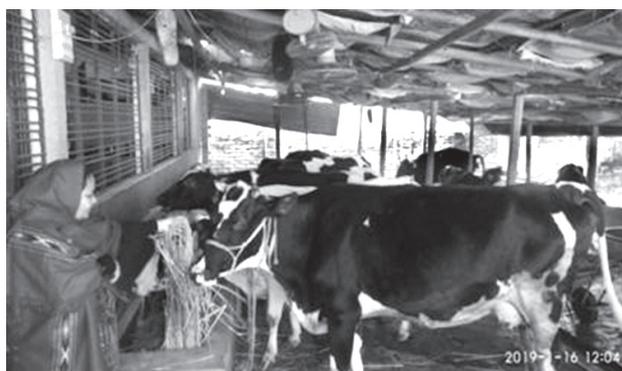


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- Capacity of the use of micro-credit support enhanced
- Job opportunities increased
- The rate of higher education in children rose
- The social status of the beneficiaries went up

## 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 2018, No. of borrowers was 2,459; Loan Outstanding (portfolio) was Tk. 88.39 million (Tk. 8,83,97,765) 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 being 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 2018, the number of members stood at 4,339; and borrowers, 2,346; Loan Outstanding (portfolio) amount was Tk. 23.81 million (Tk.2,38,15,877); Savings Outstanding was Tk. 12.56 million (Tk.1,25,63,307) 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 Comilla district. During the reporting period 100 sets of sanitary latrine were distributed among 100 poor families, and 2 beggars were rehabilitated. A total of 4 general health camps, a special eye camp, 176 static clinic and 39 satellite clinics also were organised in this period. Beside this 28 education centers have been set up and 670 students are continuing education in pre-primary, class I and II.



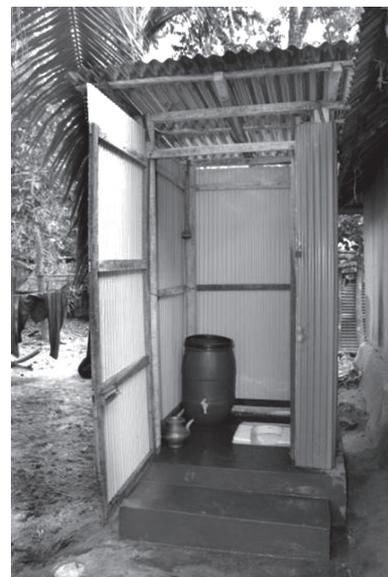
## Outcomes

Out of 191 pregnant women 191 received ANC support, 188 had safe delivery support and 188 received PNC support from the project. Besides, the project organized special eye camps through which 160 patients had been offered treatment support and 20 were given cataract surgery service.

## 6. 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:

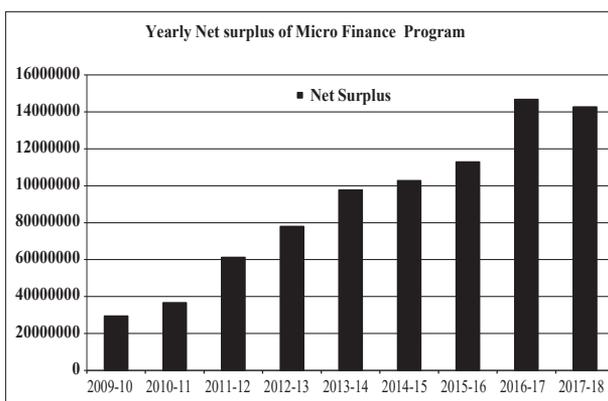
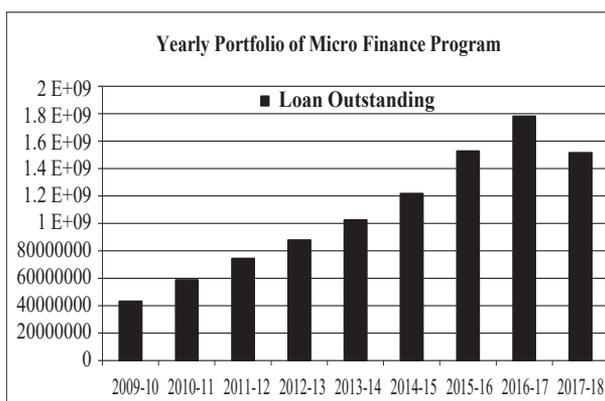
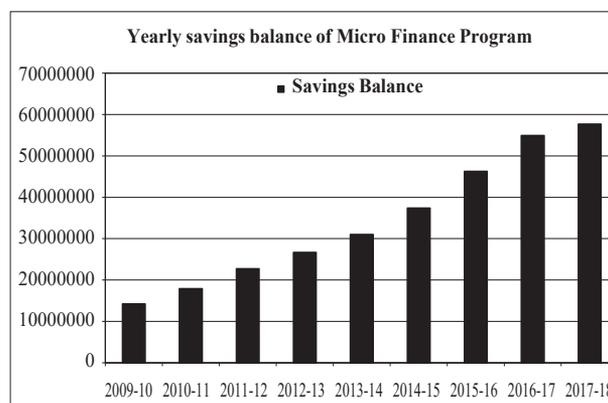
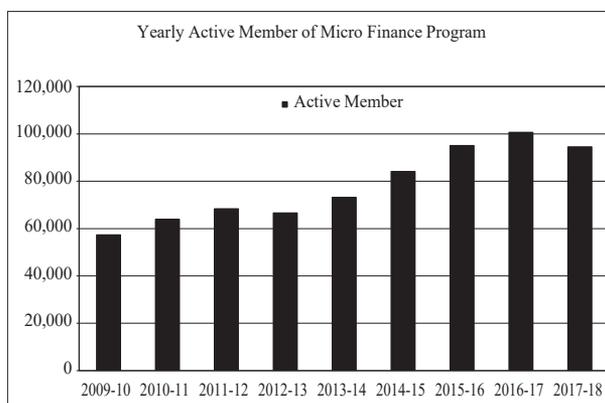
- Aram, Aram Plus and
- Bilash or Bilash Box

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 2018 the total number of borrowers was 2040 and the amount of loan distributed was Tk. 2,04,00,000.

### Total Program Implementation at a glance (Up to June 2017)

Particulars	Status of 2016-17	Status of 2017-18
No. of Branches	66	66
No. of Districts Covered	17	17
No. of Upazilas Covered	58	58
No. of Unions Covered	329	329
No. of Villages	2,459	2,459
No. Staff Involved (Operation)	622	570
Total No. of Group/Samity	7,931	7,107

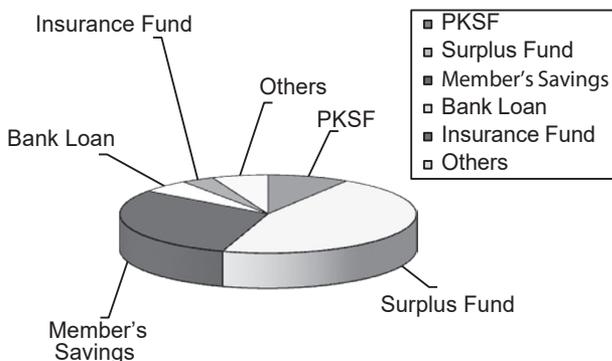
Particulars	Status of 2016-17	Status of 2017-18
Total No. of Members	1,00,544	94,442
Total No. of Borrowers	77,732	63,137
No. of Borrower (Cumulative)	0.65 Million (6,55,065)	0.71 Million (7,16,451)
Disbursement Amount (Yearly)	Tk 3,369.70 Million (Tk 336,97,07,000)	Tk 3,156.71 Million (Tk 311,03,42,000)
Disbursement Amount (Cumulative)	Tk 17,812.20 Million (Tk 1781,22,02,000)	Tk 20,944.46 Million (Tk 2093,68,11,452)
Realizable Amount (Yearly)	Tk 3,131.05 Million (TK 313,10,53,079)	Tk 3,497.85 Million (TK 349,78,52,375)
Realized Amount (Yearly)	TK 3,109.71 Million (TK 310,97,14,512)	TK 3,411.79 Million (TK 336,81,75,792)
Realized Amount (Cumulative)	Tk 16,031.44 Million (TK 1603,14,43,445)	Tk 19,421.24 Million (TK 1942,10,48,404)
Loan Outstanding (Portfolio)	Tk 1,780.75 Million (Tk 178,07,59,007)	Tk 1,515.76 Million (Tk 151,57,63,048)
Savings Balance	Tk 549.15 Million (Tk 54,91,54,837)	Tk 576.91 Million (Tk 57,69,15,873)
Insurance Balance	Tk 56.39 Million (Tk 5,63,95,788)	Tk 68.98 Million (Tk 6,89,87,054)
Overdue Amount	Tk 21.33 Million (Tk 2,13,38,567)	Tk 86.06 Million (Tk 8,60,62,040)
Recovery rate	99.90%	99.56%



## Source of funds up to June 2018

Source	Amount (In Tk)	Percentage
PKSF	17,09,41,667	9%
Surplus Fund	89,29,72,033	46%
Member's Savings	57,69,15,873	30%
Bank Loan	10,07,06,548	5%
Insurance Fund	6,89,87,054	4%
Others	11,65,11,848	6%
<b>Total</b>	<b>192,70,35,023</b>	<b>100%</b>

## SOURCE OF FUNDS UP TO JUNE 2018



Gradually own fund sources increasing with the available increased surplus fund which is 46%. 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 Kaliakoir. The contribution amounts to Tk. 58,36,000 for the reporting year and the total of till date contribution stands at Tk. 2,06,35,023.

## ***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 598029 participants received training since inception of the organization. During 2017–2018 the Program has covered 16739 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:**

### **Training on Gender, Social Mobilization and Social Activities:**

VERC conducted the "Training on Gender, Social Mobilization and Social Activities for the farmer group members. The gender gap in agriculture means that women and men have differential access to the resources, services, information, and opportunities required to prepare for and respond to climate change. Women farmers are more vulnerable to climate change impacts as they have less access to information, they are less mobile, less access to markets and less access to technologies and practices that agriculture adapt better to new climate conditions.

The main objective of this training would be to help project beneficiaries to have better understanding of the gender role in climate resilient practice and their critical impacts on their lives and livelihoods to address climatic shocks and stresses.

Through this training, the participants will be familiar with the role of agriculture related information in climate vulnerable locations, the benefits of equal access to such information between male and female farmers in terms of better access to markets (inputs and outputs) and higher productivity will be the key contents of the training,

**Approach:** Each batch will have 2 days (each day will continue till lunch) training. The module will broadly cover the following two topics:

#### **▪ Gender equality in access to information**

This theme will cover issue related to unequal access to agriculture related information between male and female farmers. This information will capture issues like input market, farming methods, access to capital and extension services, how to use agro meteorological services and output market. How such information can be used for a more equal access to markets and services and becoming more resilient.

#### **▪ Proper sanitation and hygiene during natural disaster and adverse situations.**

The second part of the training will cover issues like proper sanitation and menstrual hygiene management given the local context (i.e. flood, water logging). Some adaptive solutions will be discussed for safer sanitation and hygiene practices.

The training was started on 7 May, 2018 and ended on 10 June, 2018. A total of 1800 (Female-1242, Male-558) project beneficiaries took part in the training.

### **Outcome**

- Access to agriculture related information systems for farmer group members
- Participants are critically aware about menstrual hygiene management

### **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 25 July, 2017 and ended on 10 May, 2018. A total of 238 IBIG section staffs received the training.

### **Outcome:**

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

### **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 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 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 13 May 2018 and ended on 14 July, 2018. A total of 107 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 23 April, 2018 and ended on 25 July, 2018. A total of 41 IBIG staffs of IBIG section.

## **Outcomes:**

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

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

During the reporting year, various VERC projects were supported through the capacity building of 14537 staff and stakeholders in 666 batches of various training courses. On WatSan and Technology program 380 batches of training imparted where 8334 participants took part. On various education program issues 58 batches of training imparted and 1256 participants took part. Training on Livelihood program imparted 123 batches of training and 2486 participants took part. Health and Environment program imparted 105 batches of training and 2461 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 –

### **1. Interns carried out study on VERC interventions: In all 17 studies conducted by 17 Interns as listed below:**

Sl. No.	Name of Institution	Duration	No. of Interns
1	Savar University College Masters Final Year	August – October, 2017	5
2	Savar University College Hons Final Year (4 <sup>th</sup> year)	August – Oct 2017	3
3	Savar University College Masters Final Year	March – June '18	3
4	Home Economics College, Lalmatia: i) MSS Final year - ii) MSS Final year -	June – July 2017 Feb – March 2018	2 1
5	Gano Biswabidyalaya, Savar	August 2017 – 11 Oct 2017	3
	iii) institutions	July 2016 – Oct. 2017	17

#### **Title of the studies:**

##### **Savar Varsity College (Group – 10) – 5 studies:**

- i. Cleanliness in Rural Households
- ii. Present context of youths and their needs
- iii. Children out of schooling
- iv. Child Health situation among 1 – 5 years of age group
- v. Sanitation situation

##### **Savar Varsity College (Group – 11) – 3 studies:**

- i. Proper hand washing in preventing health risk
- ii. Safe water and food hygiene practice in hotels in Savar
- iii. Waste management situation in Savar area communities

Savar Varsity College (Group – 12) – 3 studies:

- i. Education for the poor and the disadvantaged children
- ii. VERC school for the children engaged in hazardous child labour
- iii. VERC WASH program in rural households

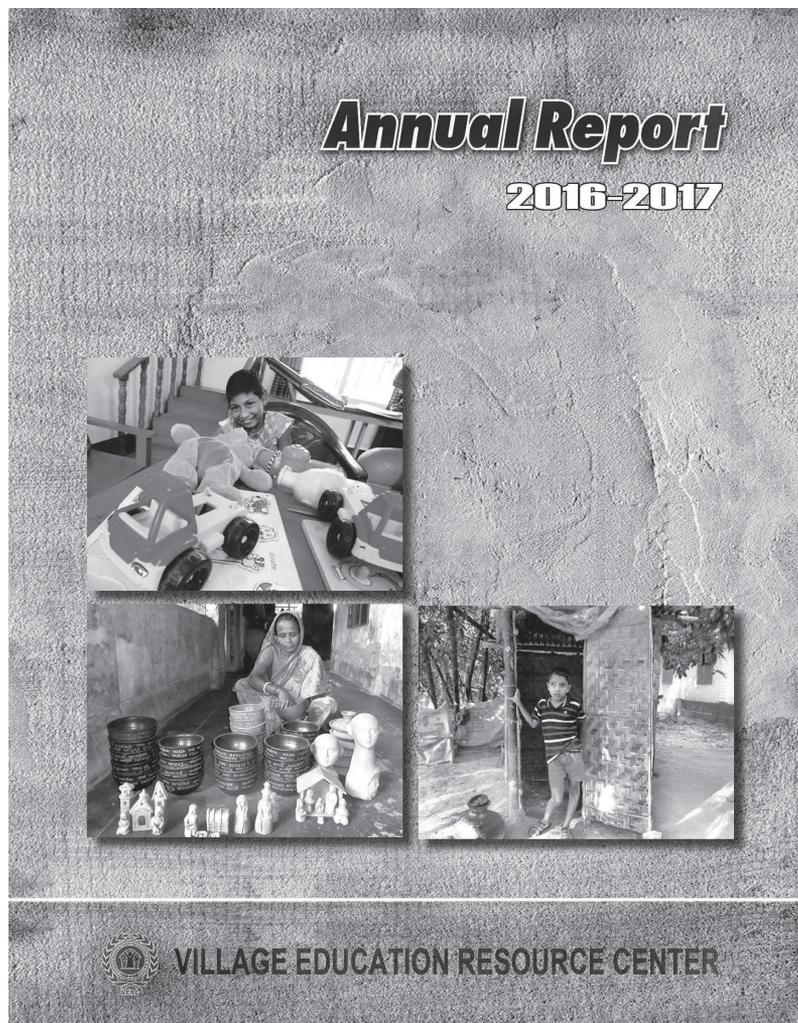
Home Economics College, Lalmatia, Dhaka – 3 studies

- i. Group -2 : 2 studies - both the studies are on child labour elimination programme
- ii. Group -3 : 1 study on VERC ECD programme in Savar area.

Gano-Bishwabidylaya, Savar (Group 4) – 3 studies;

- i. Microcredit support to marginal people in terms of cattle head rearing in IBIG Groups
- ii. Socio-economic upliftment of child labour under VERC ECLP
- iii. Socio-economic upliftment of child domestic labour under ECLP

2. Publications: VERC Annual Report 2016 – 2017



## **VERC in Networks**

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

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

## ***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 Deputy Executive Director assists the Executive Director in carrying out the management of VERC. All of the six Directors jointly assist the Executive Director and the Deputy Executive Director in 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 emergency meetings.

**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 discharge his duties, he is assisted by the Deputy Executive Director and a number of professionals who have considerable experience in the field of development.



The 44<sup>th</sup> Annual General Meeting was held on 25 April 2018. The meeting discussed and approved the Annual Report and Audit Report for the period of July 2016-June 2017 and the Annual Budget and Work Plan for the year 2017 - 2018. The meeting also authorized ED for appointment of the audit firm for auditing the accounts of VERC.

Six 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, Deputy Executive Director and other 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 57 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 802 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 215 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 921 staff including 638 regular and 283 project/contract basis staff. A total of 67 staffs are based at VERC head office and the remaining 854 are involved in the programs that work under guidance of project/area offices. There are 96 Branch offices at various locations of the country. During the year, 212 staff was recruited and 249 left. VERC has a system of annual performance appraisal of staff by a committee. During this year 17 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 below:

Source	Amount [in Taka] 17-18	Percentage [17-18]	Amount [in Taka] 16-17
Donor Fund	229,550,689.00	4.62	212006117
VERC Income	721,586,669.00	14.53	765103671
Donor Loan Fund	10,000,000.00	0.20	310000000
Group Savings	439,059,568.00	8.84	424688713
Revolved Loan and other	3,566,335,566.00	71.81	3220191694
<b>Total</b>	<b>4,966,532,492.00</b>	<b>100.00</b>	<b>4,931,990,195.00</b>

Source	Amount Taka	Percentage
Institution Building & Income Generation	4,368,659,854.00	91.55
Capacity Building	34,023,920.00	0.71
Assessment, Planning & Evaluation	800,638.00	0.02
Water, Sanitation, Health & Environment	104,507,112.00	2.19
Education & Literacy	39,597,310.00	0.83
Material Development	4,738,672.00	0.10
Disaster Management/Livelihood	11,554,544.00	0.24
Management cost	49,754,409.00	1.04
Capital Expenditure	157,997,870.00	3.31
<b>Total</b>	<b>4,771,634,329</b>	<b>100.00</b>

**Village Education Resource Center ( VERC )**  
**Consolidated Statement of Financial Position**  
**As at June 30, 2018**

Particulars	FY 2017-2018			FY 2016-2017
	General Fund	Micro Credit	Total	Total
Property and Assets:				
Non-Current Assets:				
Property, Plant & Equipment	248,475,068.00	38,355,436.00	286,830,504.00	48,420,910.00
Investments :	330,975.00	146,450,000.00	146,780,975.00	127,750,000.00
Loan to Beneficiaries :		1,515,763,048.00	1,515,763,048.00	1,780,759,007.00
Current Assets:	34,989,579.00	209,496,768.00	244,486,347.00	174,106,137.00
<b>Total Property and Assets:</b>	<b>283,795,622.00</b>	<b>1,910,065,252.00</b>	<b>2,193,860,874.00</b>	<b>2,131,036,054.00</b>
A. Capital & Reserves:				
Cumulative Surplus	(15,452,021.00)	792,675,132.00	777,223,111.00	687,960,539.00
Reserve Fund		88,000,000.00	88,000,000.00	62,500,000.00
Revaluation Reserve	231,969,097.00	12,296,900.00	244,265,997.00	-
			-	-
B. Long Term Liabilities :	585,000.00	170,941,667.00	171,526,667.00	444,818,332.00
			-	-
C. Current Liabilities :	66,693,546.00	846,151,553.00	912,845,099.00	935,757,183.00
<b>Total Fund &amp; Liabilities : (A+B+C)</b>				<b>-</b>
	<b>283,795,622.00</b>	<b>1,910,065,252.00</b>	<b>2,193,860,874.00</b>	<b>2,131,036,054.00</b>

The annexed notes from 1.00 to 23 form an integral part of the financial statements.

SD

Executive Director, Incharge

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

SD

Director, Incharge, Admin & Finance

Date: October 31, 2018

SD : Mahfel Huq & Co.

**Village Education Resource Center ( VERC )**  
**Consolidated Statement of Comprehensive Own Income**  
**For the year ended June 30, 2018**

Particulars	FY 2017-2018			FY 2016-2017
	General Fund	Micro Credit	TOTAL	TOTAL
<b>Income:</b>				
Service Charge Realised		426,184,470.00	426,184,470.00	391,648,221
Training Income	200,000.00		200,000.00	2,583,583
Income from Health Service		326,148.00	326,148.00	745,220
Donation	36,400.00		36,400.00	2,000
Overhead Income	21,317,271.00		21,317,271.00	19,414,360
Interest on Bank Account and fixed deposit	48,777.00	8,308,859.00	8,357,636.00	8,513,032
Other Incomes	277,472.00	8,262,676.00	8,540,148.00	6,116,259
<b>Total</b>	<b>21,879,920</b>	<b>443,082,153</b>	<b>464,962,073</b>	<b>429,022,675</b>
<b>Expenditure:</b>				
Service Charge to PKSF		29,332,458.00	29,332,458.00	31,489,896
Operational cost	31,691,375.00	183,049,491.00	214,740,866.00	179,768,527
Training	6,105.00	3,277,133.00	3,283,238.00	5,259,607
Social Development Activities	740,631.00	4,940,298.00	5,680,929.00	6,209,445
Bank and other interest	41,699.00	52,386,031.00	52,427,730.00	45,965,742
Reserve for LLP, DMF and others	1,258,759.00	30,404,646.00	31,663,405.00	19,510,989
<b>Total Expenditures</b>	<b>33,738,569</b>	<b>303,390,057</b>	<b>337,128,626.00</b>	<b>288,204,206</b>
<b>Excess of Income over expenditure</b>	<b>(11,858,649.00)</b>	<b>139,692,096.00</b>	<b>127,833,447.00</b>	<b>140,818,469</b>
	<b>21,879,920.00</b>	<b>443,082,153.00</b>	<b>464,962,073.00</b>	<b>429,022,675</b>

The annexed notes from 1.00 to 23 form an integral part of the financial statements.

SD  
 Executive Director, Incharge

SD  
 Director, Incharge, Admin & Finance

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

Date: October 31, 2018

SD : Mahfel Huq & Co.  
 Chartered Accountants.

**Village Education Resource Center ( VERC )**  
**Consolidated Statement of Receipts & Payments**  
**For the year ended June 30, 2018**

Particulars	FY 2017-2018			FY 2016-2017
	General Fund	Micro Credit	TOTAL	TOTAL
<b>A. Receipts :</b>				
Opening Balance	27,941,845.00	101,436,856.00	129,378,701.00	110,552,682
Receipt from Donor	177,163,762.00		177,163,762.00	212,006,117
Training Income	4,012,167.00		4,012,167.00	2,583,583
Income from Health Service	23,837,978.00	812,148.00	24,650,126.00	774,877
Interest on Bank Account and fixed dep[osit	12,335.00	10,563,911.00	10,576,246.00	6,445,910
Loan Received from PKSF :		10,000,000.00	10,000,000.00	310,000,000
Loan Received from Others:	145,489,631.00	202,690,542.00	348,180,173.00	281,145,000
Loan Principal Realised :		3,362,056,863.00	3,362,056,863.00	3,109,639,012
Member Savings and Other Collection		439,059,568.00	439,059,568.00	424,688,713
Service Charge Realised :		429,445,215.00	429,445,215.00	390,829,693
Donation	36,400.00		36,400.00	2,000
Receipt from Operating Income	24,295,620.00	7,677,650.00	31,973,270.00	83,322,608
Total	402,789,738.00	4,563,742,753.00	4,966,532,491.00	4,931,990,195
<b>B. Payments</b>				
Loan Refunded to PKSF :		283,016,665.00	283,016,665.00	340,241,665
Training Exp	2,530,871.00	3,835,900.00	6,366,771.00	2,292,131
Social Development Activities	5,181,682.00	626,111.00	5,807,793.00	6,209,445
Capital Expenditure	41,700.00	6,657,486.00	6,699,186.00	607,834
Loan Refunded to Others:	152,260,743.00	307,132,600.00	459,393,343.00	253,753,396
Loan Disbursement :		3,111,660,000.00	3,111,660,000.00	3,369,707,297
Member Savings and Other Refund		399,923,442.00	399,923,442.00	342,595,845
Service Charge paid to PKSF:		29,332,459.00	29,332,459.00	31,489,896
Investment		44,100,000.00	44,100,000.00	6,700,000
Donor Project Exp	198,341,321.00	4,392,981.00	202,734,302.00	195,014,125
Operating Expenses	11,295,175.00	211,305,194.00	222,600,369.00	253,999,860
Closing Balance	33,138,246.00	161,759,915.00	194,898,161.00	129,378,701
Total	402,789,738.00	4,563,742,753.00	4,966,532,491.00	4,931,990,195

The annexed notes from 1.00 to 23 form an integral part of the financial statements.

SD  
Executive Director, Incharge

SD  
Director, Incharge , Admin & Finance

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

Date: October 31, 2018

SD: Mahfel Huq & Co.  
Chartered Accountants.

## Visits and Special Events

Md. Yakub Hossain, Deputy Executive Director, VERC attended the NEXUS Board Meeting held during 4-7 December 2017 at Phnompenh, Cambodia.

Amid festivity and enthusiasm, the PKSF Development Fair-2017 was held at Bangabandhu International Conference Centre (BICC) in Dhaka from October 29 to November 03, 2017. Hon'ble Finance Minister Mr Abul Maal Abdul Muhith graced the fair as the Chief Guest and inaugurated the six-day mega event while Hon'ble Agriculture Minister Begum Matia Chowdhury was present as the Special Guest on the occasion. VERC took part in the exhibition and had a stall.

Ms. Shilpa Banerji and Elena Keraban, Senior Communication Officer, South Asia, World Bank-visited VERC IDCOL ICS Program beneficiaries on 6 November 2017 at Sirajnagar, Keraniganj.

Representatives from The World Bank and IDCOL visited VERC ICS technology testing lab, ICS Production Center and field activities on 20 November 2017 at Dhalikandi, Keranionj

Neeraja Penumetcha Program Manager, Technology, Impacts, Analytics of The Global Alliance for Clean Cookstoves (GACC) and Ms. Salima Jahan, Member (Joint Secretary), SREDA & Project Director, Household Energy Platform in Bangladesh visited VERC IDCOL ICS Program beneficiaries on 26 February 2018 at Savar production Center and Keraniganj cluster

A team from Nepal Cookstove sector and the World Bank India and Nepal representatives visited VERC ICS production Center and Keraniganj cluster during 12-13 March 2018



## ***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 Email: majeda.shawkat@gmail.com	<ul style="list-style-type: none"> <li>Chief Executive, Naria Unnayan Samity (NUSA)</li> </ul>	
2.	Syed Nurul Alam Vice Chairman Mobile-01711530990 Phone: 88 02 8118465 nalam8064@gmail.com	<ul style="list-style-type: none"> <li>Former Executive Director SAP-Bangladesh</li> </ul>	
3.	Mirza Tareq Md. Mamtazur Rahman, Secretary Phone- 7741295, Mobile: 01721176263, 01942850799	<ul style="list-style-type: none"> <li>Rtd. Deputy Director Department of Social Welfare</li> </ul>	<ul style="list-style-type: none"> <li>Freedom Fighter</li> <li>Member CDD</li> <li>Life member Bangladesh Rtd.Govt employees Association.</li> </ul>
4.	Mr. Abdul Karim Treasurer Phone 8120037 Mobile 01819218117 akarim.dba@gmail.com	<ul style="list-style-type: none"> <li>Rtd. Secretary, Government of Bangladesh</li> <li>Former Managing Director, MIDAS</li> </ul>	<ul style="list-style-type: none"> <li>Treasurer-SAP Board of Directors</li> <li>Board Member, MIDAS</li> </ul>
5.	Lt. Col. Muhammad Hussain (Rtd),Member Mobile: 01819528181 masudmannan1973@gmail.com	<ul style="list-style-type: none"> <li>Rtd. Army Officer</li> <li>Ex- Director, Pathokoli Trust</li> </ul>	
6.	Khondker Rebaka Sun-yat Member Mobile: 01819213450, 01716001179 cupbd2010@gmail.com	<ul style="list-style-type: none"> <li>Executive Director Coalition for the Urban Poor (CUP)</li> </ul>	<ul style="list-style-type: none"> <li>Member, BWHC</li> <li>Treasurer, Gram Bikash Samity</li> <li>EC Member Khulna Zella Samity</li> </ul>
7.	Ms. Shebika Sarkar Member Mobile: 01712620268	<ul style="list-style-type: none"> <li>Former Deputy Director Swanirvar Bangladesh</li> </ul>	
8.	Dr. Ahmadullah Mia Member Mobile: 01746192907 aumia1941@gmail.com	<ul style="list-style-type: none"> <li>Rtd. Prof. Dhaka University</li> <li>Professor and Dean. Faculty of Social Sciences University of Dev. Alternative(UODA)</li> </ul>	<ul style="list-style-type: none"> <li>Chairperson or Member of more than a dozen of professional bodies including Associations, Research Boards, Executive Board of NGOs, Expert Technical Committees at National, Regional and International levels.</li> </ul>
9.	Ms.Tahrnunessa Abdullah Member Mobile-01713084024 abdullah@bangla.net	<ul style="list-style-type: none"> <li>Rtd. Govt. Officer</li> <li>Freelance Consultant</li> </ul>	<ul style="list-style-type: none"> <li>Ramon Magsaysay Award winner (1978)</li> <li>Chairperson- SAP</li> <li>Vice Chairman NGO Forum</li> <li>Member BRAC Governing Body</li> <li>Member PKSF Governing Body</li> </ul>
10.	Mr. Md. Emranul Huq Chowdhury Member Mobile- 01711564826	<ul style="list-style-type: none"> <li>Former Executive Director UDDI-PAN</li> </ul>	<ul style="list-style-type: none"> <li>Convenor ATSEC-BD</li> <li>Executive Board Member CDF</li> <li>Chairman BSAF</li> </ul>

Sl. No.	Name, Designation and phone number and email address	Profession	Member or service holder of any other NGO
11.	Mr. Jainal Abedin Khan Member Mobile- 01552339869	<ul style="list-style-type: none"> <li>Rtd. Govt. Officer</li> </ul>	<ul style="list-style-type: none"> <li>Member CDD</li> <li>Chairman, SANAK, Savar, Dhaka</li> <li>Member, MM Chaklader Mohila College, Savar, Dhaka-1340</li> </ul>
12.	Dr. Md. Wazihullah Patwary Member Mobile: 01716790567	<ul style="list-style-type: none"> <li>Freelancer</li> </ul>	<ul style="list-style-type: none"> <li>Chairman, Mohamay Madrasha and Atimkhana.</li> <li>Ex. Chairman, BDSC</li> <li>Chair-Finance Committee M.M. New Model UC.</li> </ul>
13.	Mr. S.M. Al-Husainy Member Mobile: 01711523410 Phone-8114338, 8117711 husainy@bol-online.com	<ul style="list-style-type: none"> <li>Rtd. Govt. Officer</li> <li>Ex. Chairman, Public Service Commission</li> </ul>	<ul style="list-style-type: none"> <li>Chairman, Swanirvar Bangladesh</li> <li>Member-MIDAS,</li> <li>Chairman, Governing Council of Independent University etc.</li> <li>Consultant: ADB, World Bank, UNDP, UNICEF, Government of Bangladesh etc.</li> <li>Vice President, National Heart Foundation</li> <li>Member Dhaka Ahsania Mission, National Executive Committee</li> <li>Trustee, Indepeandat University Bangladesh</li> </ul>
14.	Advocate Nazrul Islam Member Mobile: 01715521795	<ul style="list-style-type: none"> <li>Legal practice</li> </ul>	<ul style="list-style-type: none"> <li>EC Member CDD</li> <li>Secretary, HRDC</li> </ul>
15.	Prof. Hafizul Islam Member Mobile:-01712612222	<ul style="list-style-type: none"> <li>Retd. Professor, University of Dhaka.</li> </ul>	<ul style="list-style-type: none"> <li>Honorary Secretary- FDSR</li> <li>Governing body Member-UCEP</li> <li>Member-National Society for the Blind.</li> </ul>
16.	Dr. Mohammad Alauddin Member Mobile: 01711409393 mohammadalauddin0272@gmail.com	<ul style="list-style-type: none"> <li>Former Country Representative Pathfinder International</li> </ul>	<ul style="list-style-type: none"> <li>Trustee Member, University of Asia Pacific,</li> <li>Founder, Shahatan Nesa-Nayebuddin Academy</li> <li>Member, UCEP, FDSR and Gopalpur Upazila Kalyan Samity, Dhaka.</li> </ul>
17.	Mr. Shahid Hossain Talukder Member Mobile: 01715103677 shahid_talukder@yahoo.com	<ul style="list-style-type: none"> <li>Freelancer</li> </ul>	<ul style="list-style-type: none"> <li>General Member, Uddipon, CO-DEC, Nijera Kari and ALRD</li> </ul>
18.	Mrs. Salma Ali Member Mobile: 01711595203 bnwla@bdonline.com	<ul style="list-style-type: none"> <li>Former Executive Director Bangladesh Jatiyo Mahila Ainjibi Samity</li> </ul>	<ul style="list-style-type: none"> <li>Member Bangladesh Supreme Court Bar Association</li> <li>Member South Asian Coalition for Human Rights and Democracy Watch</li> <li>Member, Federation of International Women Lawyer</li> </ul>
19.	Swanirvor Bangladesh Organisational Member Phone-9116808	<ul style="list-style-type: none"> <li>Social Mobilization, Micro Credit and Education</li> </ul>	
20.	Bangladesh Association for Community Education, Organisational Member Phone-9345173, Mobile: 01712152467 bacbd@gmail.com	<ul style="list-style-type: none"> <li>Non-formal Educaion, Skill Development &amp; Vocational Training, Social mobilication, Health Development, Micro-credit, Scholarship etc.</li> </ul>	<ul style="list-style-type: none"> <li>Council Member, CAMPE</li> <li>Executive Member, CODEC</li> <li>Member Secretary, Informal Sector Industrial Skills Council (IS- ISC)</li> </ul>

## ***Senior Staff Members of VERC***

Sheikh Abdul Halim	Executive Director	01713030863
Md. Yakub Hossain	Deputy Executive Director	01713030885
Subash Chandra Saha	Director, Training and Communication	01711404538
Md. Mainul Islam	Director, Education	01715095711
Md. Masud Hassan	Director, WatSan and Technology	01713017064
Md. Quamrul Islam	Director, Research Evaluation and Documentation	01716049018
Md. Azmal Khan	Director, Institution Building and Income Generation	01717471479
Mustafizur Rashid Mridha	Director Incharge, Administration and Finance	01711181661

## ***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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**VILLAGE EDUCATION RESOURCE CENTER (VERC)**

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