

Annual Report

2021-2022



VILLAGE EDUCATION RESOURCE CENTER

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VILLAGE EDUCATION RESOURCE CENTER
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Message from the Chairman

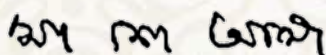


It gives me the immense pleasure to forward the Annual Report of Village Education Resource Center (VERC) 2021-2022 to its readers. Over the period, VERC has established itself as an organization committed towards the welfare and empowerment of the disadvantaged poor communities. It is moving ahead steadily despite challenges and risks during different disasters like flood, cyclone and the pandemic situation of Corona Virus (COVID-19). Since the inception of the organization in 1977, we have been constantly trying to innovate new ideas and activities based on our learning experiences with the community partners. To a large extent, we have been able to bring diversity and new directions in our program activities for the benefit of the poor by reducing their vulnerabilities to adverse socio-economic forces around them. Over the years, our program interventions are consistent with the national and international development priorities and goals. It is worth mentioning that during the year, one of the major thrusts of VERC has been to promote good governance within the organization and develop program management capacity of the staff members at all levels.

I recall with deep sorrow that VERC lost its Vice-Chairperson Syed Nurul Alam. He expired on the 23rd of May 2022. VERC remains highly indebted to him for his contributions to the organization and the NGO Sector as well.

VERC has to make ways of learning from the crisis that organizations need to stand beside the communities when there is any challenging situation that people need to undergo and overcome with confidence and innovations. We had to undertake innovative and appropriate activities like awareness raising, capacity building of the youths for job employment, addressing the climate change adaptations, providing health and education supports to the poor and vulnerable people. Our microfinance program has made significant progress towards supporting the communities reverting to livelihood practices in fighting out the new challenges more efficiently. We are very much thankful to Palli Karma Sahayak Foundation (PKSF) and Microcredit Regulatory Authority (MRA) for extending their generous support to VERC.

Partnership with different development partners has continued and accelerated further during the reporting period. Working for the Rohingya refugees has been strengthened to support them in their survival efforts for which we duly acknowledge the contribution of UNICEF with sincere gratitude. We are thankful to NGO Affairs Bureau (NGOAB) and our development partners such as Water Aid Bangladesh, Water.org, Save the Children, CARE Bangladesh, TDH Netherlands, Manusher Jonno Foundation (MJF), IDCOL and different commercial banks. The members of the Board of Directors and the General Council are continuously involved in and committed to providing policy support, guidance and leadership in running the organization. I would like to acknowledge their valued contributions. I would also like to put on record our appreciation of the staff members of the organization who have demonstrated their commitments through commendable performance, dedication and hard work for achieving the goals and objectives of the organization.



Majeda Shawkat Ali
Chairman
Board of Directors
VERC

December 2022



Message from the Executive Director

We are happy to present the Annual Report of VERC which reflects our achievements and progress for the period July 2021 to June 2022. This year was a joyous one for all of us as it marks the 50th anniversary of our independence and the centenary of the father of the nation Bangabandhu Sheikh Mujibur Rahman. To make this year memorable, we undertook various programs throughout the year in the light of national programs.

It is really a matter of great sorrow to mention that we lost one of our well-wishers and a VERC's mentor Syed Nurul Alam, Vice-Chairperson, VERC Board of Directors on the 23rd of May 2022. VERC is highly indebted to this generous social worker and begs to the Almighty solemn peace for the departed soul.

VERC has been able to continue its development interventions in respect to education, WaSH, livelihood, technology innovation and promotion, health, local governance promotion, institution building and microfinance activities benefitting the community people during the reporting year. Strategic emphasis has been given on capacity building of LGIs and service providers. Rights based activities have continued to establishing the rights of women and children in the VERC's interventions in the country. For all these, we are thankful to our development partners, Water Aid Bangladesh, Water.org, Save the Children, Care Bangladesh, TDH Netherlands, Manusher Jonno Foundation (MJF) and IDCOL. Generous support from UNICEF enabling VERC continuing its humanitarian response to the refugees from Myanmar and host communities has been of critical importance to save lives by undertaking different activities in the camps of Ukhiya and Cox's Bazar Sadar, Pekua, Moheshkhali and Kutubdia upazilas of Cox's Bazar district.

VERC's microfinance program has further consolidated its position in the country with moral and financial support from PKSf and financial support from different commercial banks and guidance from Microcredit Regulatory Authority (MRA) with a view to expand further the areas of intervention and finding ways for integrated social development across the country in a sustainable manner. Lessons learnt from a number of innovative projects have been scaled up across the microfinance program areas. Various departments of the government have been extending the required technical support to undertake new schemes by borrowers on cattle head rearing, fish culture and poultry raising. Microfinance program is now linked with education, climate change adaptation and livelihood development, health and WaSH activities, and extending operational support towards sustenance.

We are really grateful to the officials of NGO Affairs Bureau, local government representatives, development partners and all other stakeholders for their immense cooperation without which we would not have been able to accomplish our activities successfully. I would recall the contributions made by the Board of Directors and the General Council of VERC for their valuable guidance to our efforts.

Our colleagues were on the ground always and their tireless efforts helped us in achieving the remarkable results during the reporting period. Special thanks for their contribution in carrying forward the mission of VERC.

We always welcome valuable feedback and suggestions from our well-wishers for the improvement of our works as well as look forward to your continuous support in the coming years likewise we received over the years.

Md. Yakub Hossain
Executive Director
VERC

December, 2022

VERC At a Glance

VERC started its journey as a project of the Save the Children (SCF)-USA back in 1977 with the aim to provide process consultancy to the internal projects of the SCF-USA for ensuring effective participation of the 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 the SCF-USA projects. VERC became a separate national organization and continued almost similar role not only for SCF-USA but also for the whole of the NGO sector in Bangladesh.

The historical evolution of VERC shows different shifts over the years in its approaches from a range of high-level technical consultancy role to implementation role. Presently, VERC is concentrating more on implementing different development projects. Being an adaptive and 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 expensive 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 different strategies in line with its Participatory Strategic Plan (PSP).

Organizational Societal Vision:

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

Mission Statement:

Transforming the lives of marginalized, disadvantaged and destitute people by providing humanitarian assistance and building resilient livelihoods and creating an enabling environment where they are empowered to take charge of their own destiny.

Goal:

Sustainable socio-economic development of the disadvantaged and destitute people exploring their potentials and adaptation capacities.

Core Values:

- 1) Participation & Ownership
- 2) Respect
- 3) Environment Friendly
- 4) Sustainability
- 5) Innovation
- 6) Good Governance
- 7) Equality

Core Competencies:

- 1) Innovativeness
- 2) Professionalism
- 3) Teamwork
- 4) Participatory Management
- 5) Sharing Resources and Services
- 6) Networking and Partnership
- 7) Learning Organization

- 8) Functional Governing Board
- 9) Reaching and Working with Hard to Reach People
- 10) Supporting Resilience of Vulnerable People to Climate Change and other Emergencies

Programmatic Focus:

- Life Skill Education
- Health
- Water, Sanitation & Hygiene (WaSH)
- Capacity Development
- Microfinance
- Climate Change Adaptation & Mitigation
- Disaster Management & Preparedness
- Emergency & Humanitarian Responses

VERC's Capacity Enhancement and Climate Change Section organizes different need-based training program for the beneficiaries, staff members and also for the employees of different government and non-government agencies. Different support units of VERC for instance Monitoring Evaluation and Documentation, Human Resources & Administration, and Finance & Accounts Sections extend necessary supports 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 the CLTS approach back in February 2000 as the pioneering organization in Bangladesh. In the process of working with the community at the grassroots level on WaSH, VERC has learned that community awareness and participation could prevent most of the water- and excreta-borne diseases. Keeping this in mind, VERC has been implementing "People Initiated 100% Sanitation Approach" since early 2000 with the financial and technical assistance of Water Aid Bangladesh. Later on, the approach has been branded as the Community Led Total Sanitation (CLTS) approach in Bangladesh and abroad. VERC's experience is also being reflected in the national sanitation program strategies.

CLTS was innovated by VERC in early 2000. It is a participatory answer developed to traditionally subsidized sanitation programs 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's Program Area Districts Across the Country

Program Sectors	Name of Districts	No. of Upazilas/City Corporation	No. of Unions	Beneficiaries
Life Skill Education	Dhaka, Gazipur, Cumilla & Narsingdi	05 Upazilas and 02 City Corporations	41	109,995
WaSH and Health	Brahmanbaria, Chattogram, Cumilla, Sunamganj, Sylhet, Habiganj & Cox's Bazar Chapainawabganj, Rajshahi, Natore, Naogaon, Rangpur, Kurigram, Dinajpur, Sirajganj, Gazipur, Dhaka, Manikganj, Narayanganj, Noakhali, Nawabganj, Munshiganj, Narsingdi & Nilphamari	70	140	687,257
Capacity Enhancement and Climate Change	Dhaka, Gazipur, Rajshahi, Patuakhali, Faridpur, Sirajganj & Chattogram	07 Upazilas and 2 City Corporations	14	58,279
Microfinance	Chapainawabganj, Rajshahi, Natore, Naogaon, Rangpur, Kurigram, Dinajpur, Sirajganj, Gazipur, Dhaka, Manikganj, Narayanganj, Cumilla, Noakhali, Brahmanbaria, Chattogram, Munshiganj, Narsingdi, Nilphamari & Habiganj	69	386	78,872
Total-	26	155	581	934,403

*There is overlapping of program interventions in Unions, Upazilas and Districts.

Highlights of July 2021 to June 2022

Life Skill Education

Since its inception, VERC has been giving emphasis on education program with a view to fostering and strengthening individual potentials. 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 does not mean only to eradicate illiteracy but also to form a knowledge-based society which helps a country becoming a developed one. To this effect, VERC has been piloting and implementing education program in innovative ways with technical and financial support from different 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's 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 the relevant Sustainable Development Goals.

Implemented/On-going Projects - At a Glance:

SL No	Donor	Name of the Project	Duration	Upazila(s)	District(s)
1.	Save the Children	BGD DRESSMANN Education Project 2021	February – December 2021	Savar, Gazipur City Corporation	Dhaka and Gazipur
2.	Save the Children (CISCO)	Learning Never Stops Project	February – December 2021	Gazipur Sadar	Gazipur
3.	Manusher Jonno Foundation (MJF)	Prevention and Elimination of Hazardous Child Labor Project	January 2019 to December 2021 (Actually, ended earlier - August 2021)	Savar and Gazipur Sadar	Dhaka and Gazipur
4.	UNICEF	Educate the Most Disadvantaged Children (EMDC) Project	June 2022 to December 2026	Narsingdi Sadar and Raipura	Narsingdi
5.	PKSF	Pre-Primary and Primary Education Centers under ENRICH Component of Microfinance Program	Launched in January 2014 – On-going	Monoharganj	Cumilla

WaSH and Health

Bangladesh with a population of 150 million, has made significant progress towards providing water supply and sanitation in the past two decades. According to the Joint Monitoring Program (JMP) report 85% people have access to safe water and 57% people use hygienic sanitation facilities. However, still there remains significant challenge if Bangladesh wants to ensure safe, affordable, reliable and sustainable services for all that calls for a multi-pronged population. It also needs to tackle the emerging issues like the negative impact of climate change and meeting the demands for services due to rapid pace of urbanization, as well as strengthening sector governance by building the capacity of institutions to ensure quality, accountability and transparency. Considering the reality, WaSH is still one of the focus program areas of VERC. The key objectives of the program are sustainable improvement in WaSH and reduction of related risks of the poor and marginalized through effective mobilization and capacity building of community people and local government. VERC's efforts in the sector address the SDG target-6 where Bangladesh government is striving for achieving visible improvement.

Progress of Performance - At a Glance:

Particulars	Achievements of 2020-2021	Achievements of 2021-2022
No. of projects implemented/under implementation	12	10
No. of donors	05	04
No. of districts covered	22	24
No. of upazilas covered	65	70
No. of unions covered	518	405
No. of CBOs	3,277	3,034
Installation and renovation of safe water facilities	8,887	6,731
Installation and renovation of sanitation facilities	55,933	31,943
Hygiene promotion events organized	25,819	52,634
Water beneficiaries covered	74,271	56,211
Sanitation beneficiaries covered	285,063	159,715
Hygiene beneficiaries covered	261,384	556,340
Beneficiaries covered through capacity development activities	8,146	7,587
Community mobilization activities	3,953	4,856

VERC has been working on health and environment issues for a long time with support from development partners and by mobilizing its own resources. The main objective of the program is to ensure access to affordable health services for the poor and marginalized along with prevention of communicable diseases giving priority to mother and children health in the intervention areas. VERC's initiatives address the goal numbers 1, 2, 3 and 13 of the SDG. The poor community people of VERC's program areas, especially children and mothers, are offered with health care services from its hospital. The ICS program supports communities with fuel-efficient cook stoves to improve health and preventing diseases caused by air pollution and on-going trend of deforestation leading to climate change.

Implemented/On-going Projects - At a Glance:

SL. No	Donor	Name of the Project	Duration	Union/ Ward	Upazila/City Corporation	District
1.	UNICEF	Multi-sectoral Response to COVID-19: Building Resilient and Integrated Essential Services for Underserved Communities at National Level and in Gazipur	September 2020 - August 2021		Gazipur	Gazipur
2.	IDCOL	Improved Cook Stove (ICS) Program	On-going Since December 2013	83 Unions	Savar, Keraniganj, Dhamrai, Kaliakoir, Singair, Madhapur, Durgapur & Bagmara	Dhaka, Manikganj, Gazipur and Rajshahi

Microfinance

VERC is implementing its Microfinance Program for the disadvantaged and underprivileged poor people, particularly women. It is also striving to reach the poor ethnic minorities to fulfill the demographic coverage goal with the microfinance program in overcoming their helplessness, dependency and deprivation in the society. From the very beginning of initiating the microfinance 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 ensuring the sustainability of the organization. The program sector is helping VERC in attaining self-financing status in terms of contribution from the surplus. Besides, the area expansion and population coverage, VERC is increasing multidimensional lending service delivery system by opening different wings gradually taking into consideration 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 on health services to empower people to demand for services from the relevant service providing agencies. At the same time, VERC is providing skill development training in agriculture with other income generating trades along with leadership development, human rights and awareness raising training to the loan recipients prior to starting income generating activities.

VERC's program interventions address 1, 2, 5, 12, and 13 of the SDG targets and supplements the national development initiatives.

Progress of Performance - At a Glance:

Particulars	Status of 2020-2021	Status of 2021-2022
No. of Branches	70	86
No. of Districts Covered	19	20
No. of Upazilas Covered	60	69
No. of Unions Covered	342	386
No. of Villages	2,515	2,610
Total No. of Groups/Samities	5,138	5,591
Total No. of Members	72,438	78,872
Total No. of Borrowers	52,984	56,591
Disbursement Amount (In Tk.)	3,328.03 Million (332,80,35,000)	4,508.61 Million (450,86,12,400)
Loan Outstanding (Portfolio) (In Tk.)	2,354.28 Million (235,42,89,534)	3,032.43 Million (303,24,34,089)
Savings Balance (In Tk.)	695.90 Million (69,59,07,815)	863.27 Million (86,32,72,086)
Insurance Balance (In Tk.)	105.28 Million (10,52,85,734)	134.49 Million (13,44,93,239)
Recovery Rate	99.15%	99.35%

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. 96,56,808 for the reporting year and the total of contribution stands at Tk. 4,41,75,193 till to date.

Capacity Enhancement and Climate Change

VERC is one of the pioneering institutions in the arena of social development in Bangladesh. Strengthening of local government is a key strategy for sustainable development involving the local government and community people at large. VERC not only develops the capacity of its program staff, but also plays a key role in capacitating the 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 Program; Governance; Gender and Equity; Human Rights; Child Protection; Climate Change Adaptations; Disaster Preparedness and Management; Community Management; Education; Advocacy and Process Promotion; Microfinance and Small & Medium Scale Entrepreneurship Development.

Capacity building support has been provided to different projects of VERC as a regular task. During the reporting year, 4,317 participants received training on various programmatic issues. A total of 648,906 participants received training since the inception of the organization.

The impact of climate change on livelihood and development in Bangladesh is a concern issue of recent decades. Capacity building of the communities to cope up with the transformation scenario through appropriate climate resilience building interventions is of utmost importance. VERC has been working on climate change adaptation for a long time in partnership with different development partners.

Monitoring, Evaluation and Documentation

Since emergence, VERC has been undertaking different types of innovative community development activities and related research works. The organizational growth process has facilitated the evolving of the Monitoring, Evaluation and Documentation (MED) Section within VERC for conducting action researches and piloting new initiatives for documentation and sharing with the partners, stakeholders and donors. The studies are usually carried out by the VERC itself and by engaging external program experts in consultation with donor agencies. It also extends support to intern students of graduation and masters level to undertake study on various development activities at the field level for academic purposes and the findings help the program process learning and growing better within VERC.



LIFE SKILL EDUCATION

Since its inception, VERC has been giving emphasis on education program with a view to fostering and strengthening individual potentials. 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 does not mean only to eradicate illiteracy but also to form a knowledge-based society which helps a country becoming a developed one. To this effect, VERC has been piloting and implementing education program in innovative ways with technical and financial support from different 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's 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 the relevant Sustainable Development Goals.

BGD DRESSMANN Education Project 2021

Name of the Project:

BGD DRESSMANN Education Project 2021

Location:

Gazipur (Kashimpur, Joydevpur & Tongi) and Dhaka (Savar & Ashulia)

Project Duration:

February – December 2021

Description of the Project: The global COVID-19 pandemic has led to unprecedented levels of disruption to education, impacting over 90% of the world's student population and over 18 million learners in Bangladesh. The rapid spread of Corona virus has forced schools to shut down from March 17, 2020; all activities came to a stand still due to the lockdown. The long-term closure of the schools has created serious affects for the learning and development of the children. Poverty among the lower-class people has increased. The COVID-19 has put children's education in crisis. Even if the schools reopened, children from the more vulnerable families and communities never returned to school-especially girls who were already discouraged from going to school crossed the age of puberty and cultural norms protection concerns. Each day they passed without education, those children grew more vulnerable to hunger, violence, child labor or child marriage.

Recognizing this issue with utmost importance, VERC undertook the DRESSMANN Education Project 2021 in collaboration with the Save the Children in April 2021 under which 25 government primary schools of Gazipur City Corporation and Savar Upazila were targeted on minimizing the learner's study gaps created by the prolonged school closure and undertook the 'Safe Back to School' activities so that the children could safely return to schools while continuing to practice the COVID-19 preventative measures. The project aimed at supporting the children, families, parents and educational institutions to restart the educational activities so that students could get back to the safest school set-up. The project emphasized more on the interventions related to children's education continuity like conduction of various activities to ensure that the children do study at home during school closures, distribution of education materials to keep the children mentally happy and bringing them back to school safely.



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

Objectives:

- Specific Objective - 1 : Children are continuing their learning during school closures.
- Specific Objective - 2 : Safe return to school where children are re-enrolled in their schools when schools and learning facilities are re-opened with proper safety and health-hygiene measures.
- Specific Objective - 3 : Children return to learning by minimizing their learning loss and curriculum gap.

Major Activities:

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

Results Accomplished:

- A day-long orientation was facilitated by the project staff on project beneficiary selection and submission of data in Kobo software. A total of 06 (Six) Education Field Facilitators and 10 (Ten) Data Collectors participated in the orientation, of which 11 were male and 5 were female.
- After providing the orientation, a survey was conducted to explore the households in the targeted communities to find out the availability of TVs and collect the right mobile numbers to send the messages. The Education Field Facilitators and Data Collectors collected information from every learner's household physically and submitted the data to the Kobo software. Information from 6,901 learners were collected.
- The EFFs sent mobile messages and gave mobile calls to the learners' parents and caregivers to share the daily learners' study plan and raise awareness and follow-up on children's attendance in TV and radio classes at home. The EFFs have delivered 13,500 messages and mobile calls among the learners' parents. A total of 13,500 households received mobile messages and phone calls. Of them, 8,196 were female, 6804 were male, 6 were disable girls and 10 were disable boys.
- Learners' home visit aimed at providing support, instructions, awareness on using alternative learning platforms (TV, radio, mobile, internet, teachers' instructions and materials provided by the schools) so that children can learn properly at home under the guidance of the parents. Under this, 2,778 households were covered. The total number of beneficiaries covered was 6,208, of which 2,088 were female, 596 were male, 1,883 were girls, 1,641 were boys, 06 were disable girls and 10 were disable boys.
- Awareness raising messages on COVID-19 related health and hygiene issues were shared among the children, parents and caregivers using mobile phones during the household visits. They demonstrated the proper hand washing techniques and covered 9,000 households. The disaggregated data showed 4,967 were female, 4,033 were male, 6 were disable girls and 10 were disable boys.

- Orientations for selected Teachers and Head Teachers were organized. A total of 87 teachers from 25 schools received these orientations, of which 18 were male and 69 were female.
- Weekly telephonic conversation was organized with the selected teachers in order that they could supervise the children's education properly. The project staff called on 148 teachers of 25 schools, of which 116 were female and 32 were male.

Learning Never Stops Project

Name of the Project : Learning Never Stops Project
Location : Gazipur Sadar
Project Duration : February – December, 2021

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

Since educational institutions were closed since March 2021, nearly 38 million students in Bangladesh missed out on the opportunity to receive proper learning and interact with their peers, which affected their education experience. To help students deal with the adverse impacts of school closures, the Government of Bangladesh introduced remote learning through television, mobile phones, radio and the internet. But not all students were able to have access to these resources.

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

The project was implemented in Gazipur Sadar Upazila under Gazipur District. To reach the target numbers, the project worked with 42 government schools and served a total of 26,000 beneficiaries including children, parents and teachers among whom the number of children was 8,778 (approximately - girls 51% and boys 49%).



Goal and Objectives:

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

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

Achievements:

Project Sharing Meeting and Rapport Building: A Project Sharing Meeting was held with the participation of the relevant government's educational and administrative authorities and officials, like Upazila Primary Education Office, District Primary Education Office, primary school teachers and community people in order to inform them about the details of the project and its implementation modalities, and also to ensure rapport building with them.

Project Introductory Meeting with LGI Representatives and Household Visits: A Project Introductory Meeting was held in every school catchment area with the Union Parishads where discussion was held on the project goal and objectives, activities, roles and responsibilities of the Union Parishads to supervise the continuity of the children's education. Moreover, the Union Facilitators paid visits to the learners' households and shared the study plan with the learners' parents to continue education during the school closure due to Covid - 19. A total of 580 learners' houses were visited.

Need Assessment Study: A needs assessment among the parents and children was conducted keeping the sample size 100 (50 primary school going children+50 parents/caregivers) to assess the community children and parents' needs from the project aspects. The generic needs identified were the in-depth knowledge on MHPSS, internet safety, study support at home for children regarding importance of education, safe get back to school, safety kits, etc.

Selection of Schools: The selection of the targeted schools was accomplished with the support from the District Primary Education Office.

School List Finalization and Distribution: A total number of 42 (Forty-Two) government primary schools were selected in the Gazipur Sadar Upazila for the implementation of the project and those schools were distributed among 10 (Ten) Education Facilitators (EFs) considering the number of school students and the geographical location of the schools.

Foundation Training for the Staff: A Three-day training for the project staff was arranged and conducted at the Chuti Resort in Gazipur. A total of 17 participants attended the training facilitated by the Save the Children. The aim of the training was to share the project goal and objectives, DIP, the theme of the core project components i.e. Covid Wellbeing, SPMS Apps, Safe back to school, Safe learning environment at school, Importance of education, MHPSS, Multimedia classroom, Safe internet use, Understanding on the roles and responsibilities of the EFs, MEAL, and QB Standard of the LNS Project. The training also focused on how to deal with child safeguarding.

Tab Distribution among the EFs and Practicing of SPMS Apps: The project prepared its own primary beneficiary database by using the SPMS Apps for which 10 tabs were distributed among the EFs. A day-long practice session was organized on the SPMS Apps and the process of data submission. The database enabled the project staff to keep track of the beneficiary level progress of the project. The database also helped in different ways specially to identify that resource duplication does not occur with same beneficiary.

Miking: Covid-19 pandemic was spread all over the world. It also affected Bangladesh. All educational institutions of Bangladesh were closed due to this pandemic. So, some messages were delivered through miking during COVID-19 on how the local people and guardians would be careful about their own health and how they would keep their children safe during the pandemic situation. Miking was done in the LNS workplaces, like Baria, Bhawalgor and Piruzali Unions. The messages included awareness on children's mental health, children's education at home during Covid-19, safe internet use by children, mental health of children during Covid-19 pandemic. The messages were delivered to almost 77,700 people. The local people mentioned that many organizations did miking about the Corona virus, but none did on children's mental health & learning at home and safe internet usage. They appreciated VERC's efforts while the local people assured that they would be more conscious in this regard.

School Disinfection: Every school was shut down for around one year and seven months due to the pandemic of Covid-19. The school's premises, classrooms, toilets, hand washing stations as well as playgrounds were unclean and unsafe for the students and teachers. From this point of view, clean and disinfection materials were provided to the 42 school authorities to ensure school premises remain clean and in good sanitary conditions. The clean and disinfection material items were sprayer machine-01, face musk-07 packets, bucket-01, mug-01, floor mat-01, liquid soap-07, detergent powder-03 kgs., bleaching powder-03 kgs. Now every school uses spray machine to disinfect their schools.

Training for the Head Teachers on Using of Apps, Safe Back to School and Internet Safety: A day-long training on using of apps, safe back to school and internet safety was facilitated among the head teachers with the help of the Save the Children representatives and training facilitators. A total of 42 head teachers (Male -17, Female-25) participated in the two batches of training.

The aim of the training was to share the project goal and objectives, the theme of the Core Project components i.e. Covid Wellbeing, SPMS Apps, Safe back to school, Safe learning environment at school, Importance of education, MHPSS, Multimedia classroom and Safe internet use. They can now use SPMS Apps for tracking students' attendance and performance, and ensure their attendance to reduce drop outs. At the end of the training, a total number of 42 tablets were distributed among the head teachers.

Training for the Assistant Teachers on Multimedia Classroom, MHPSS and Internet Safety: A day-long training on multimedia classroom, MHPSS and internet safety for the Assistant Teachers was held in Sukundi Government Primary School and Bhawalgor Government Primary School. A total number of 42 assistant teachers (17 - Male and 25 - Female) from 42 government primary schools participated in the two batches of training. The Deputy Manager and Project Officer from the Save the Children facilitated the training. After completion of the training, the teachers were able to use digital contents at the multimedia classrooms and also using of the SPMS Apps.

Refreshers Training for the Project Staff: A refresher training was held at the Shahebbari Resort, Gazipur for a period of 2 (Two) days. Discussion was held on the improvement of conducting the on-going activities with focus on the qualitative aspects.

Follow-up Training for the Head Teachers on Using of Apps, Safe Back to School and Internet Safety: A follow-up training was held for the head teachers in order to identify the problems they had been facing in using the Apps. Discussion was held on how far the SPMS Apps is supporting

the schools to ensure safe return of the children to the schools and the way forward. Most of the head teachers appealed for the continuation of the project for monitoring the systematic change in the dropout rate of the students.

Learning Support Session for the Children: Because of the closure of the educational institutions due to Covid – 19, there was a huge learning gap among the students. They were in lack especially in Bangla, English and Math. So, the learning support was given to 42 schools among 5,658 students (Boys-2721 & Girls-2937). After the school hours, the EFs showed the students class relevant e-contents as well as free hand drawing, and helped in doing homework in the learning centers. The learning support helped in developing skills in language and math among the students.

Multimedia Classroom Activation Support: For spontaneous return of the children to the schools after the Covid - 19 break and conducting entertaining classes using the e-contents, the activation of laptops took place in 42 schools.

Learning Materials Distribution among Students: Different learning materials (Note books, pencils, color pencils, erasers, sharpeners, plastic folders, etc.) were distributed among 73,397 (Boys-3328 and Girls-4,069) students in 42 schools. During the leisure period, the students were taught language, math and English in a cheerful environment. The community people and the parents demanded the materials. The children as well as their parents were happy receiving the materials.

School Data Upgradation in SPMS Apps: The students' database was updated with the help of the head teachers according to the new enrolment of students in the 42 schools. The LNS Team also helped the schools for registering new students for the academic year of 2022.

SBCC Material Distribution: A SBCC material package on raising awareness on Covid - 19 pandemic and handwashing techniques was developed to minimize the learning gaps during the school closure. The package was distributed among the learners' parents. The package included sticker, poster, leaflet and PVC banners. A total of 5,900 leaflets, 22,000 stickers, 2,000 posters and 50 PVC banners were distributed.

Parents Meeting: Quarterly parents meeting were organized for the learners' parents to sensitize them on supporting the education continuity of their children. In those meetings, discussions were held on the roles and responsibilities of the guardians and teachers to minimise the learning gaps during the COVID-19 period and also on the safe return of the children to the schools, mental preparation of the children and parents to combat any kind of adverse situation through psychosocial support sessions. A total of 18, 977 guardians from 42 schools were present at these meetings, of which 2,744 were male and 16,233 were female.

Hand Washing Session: Awareness sessions were organized on COVID-19 related health hygiene issues among the students where the benefits of hand washing and how to wash hand properly were discussed. Demonstration was made on proper hand washing techniques among the learners during the school visits and also regular communications were made with the teachers, parents and SMC members to ensure that the children can wash hands properly following nine steps. The children became habituated on hand washing after coming from outside and encouraged others to do so. A total of 6,370 children were covered through 573 sessions, of which 3,034 were boys and 3,336 were girls.

Community Visits: Due to Covid-19 lockdown, the children became inattentive in study. Encouragement was made through community visits to the elderly people, parents and the community so that they can help in children's studies and take care of their mental health. After reopening of the

schools, they encouraged the children to return to the schools. Through the community visits, 14,243 parents were covered of which 7,358 were male and 6,885 were female.

Home Visits: Regular visits to the vulnerable children's homes were made who were at risk of dropping out due to their inability to continue their learning at home. Encouragements and motivations were made to the parents and their children to continue education as the schools reopened. A total of 12,936 children were covered through home visits, of which 5,952 were boys and 6,984 were girls.

Field Visits: Regular field visits were made to monitor whether sessions were done following the necessary steps and according to the questions of QB, whether the relevant matters were introduced easily, whether the participants could receive them properly, and whether those things were monitored. If something needed to be corrected that was done instantly. Necessary sharing was made with the EFs on how the next follow up sessions require to be followed up. During the learning support center visits, it was realized that supports should be given to the children in a more entertaining environment.

Meeting with District Primary Education Officers: A meeting was also held with the DPEO, ADPEO and UEO to make them updated about the progress of the project activities around the school catchment areas. The LNS Team also facilitated the monitoring visit of the UEO on the use of SPMS Apps in the schools.

Meeting with Local Government Authorities: The LNS Project Team were in regular communication with the Union Parishad Chairman and members as well as with the City Corporation authorities. Through strenuous efforts, it was possible to engage the government officials in awareness campaign to ensure the safe return of the children to their schools.

Monthly Staff Meeting: Monthly staff meetings were held regularly throughout the project period. The agenda for the meetings covered monthly progress updates, challenges encountered, review of the DIP and monthly activity plans, HH survey, tab operation, survey data collection and preparation of database.

End Line Survey: An End Line Survey was conducted in which 360 students from 30 schools were interviewed. FGDs were also conducted among 04 Assistant Teachers, 04 guardians and 04 children.

Prevention and Elimination of Hazardous Child Labor Project

According to the third national child labour survey conducted by the Bangladesh Bureau of Statistics in 2013, 3.45 million working children are there between the ages of 5 to 17 years; 1.70 million are between 5 to 11 years of age who cannot have permission to work at all and 1.28 million children are engaged in hazardous child labour.

According to a rapid assessment conducted by the team members of VERC, it was revealed that the growing informal sectors have employed a large number of children and many of them are working in hazardous conditions which include welding, iron and steel recycling, leather industries, automobile, mechanical, lathe machines and hundreds of medium size industries. Recently, the tannery industry was shifted from Hazaribag to Savar. So, there is a huge risk involved in the population in this area, especially for the children. The overall work environment is very bad. The workers are generally exposed to chemical spray, gas and dust, dying a chemical which is very much hazardous. There are also a large number of automobiles repairing workshops where children are engaged in the most hazardous types of activities.

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

The project activities took into consideration different impacts of child labour for both boys and girls. Boys and girls child labour has been treated equally to release them from child labour and ensure education and skill for their proper development. The non-discrimination principle was committed to be respected on gender issues during the identification of project participants and implementation of project activities. The active participation of boys and girls, women and men were aimed at various stages of the project. In special cases, a priority of skill training for IGA were given to the female members of the working children's family, separated women living hand to mouth with their children, etc.

Child Protection and Child Rights were taken as a central theme in all the activities implemented by the project. None of the project activities disregarded any human rights issues rather it upheld through promoting the participation of children and adults taking into consideration their opinions and observations. Sensitization of govt. agencies and community has been enhanced to promote the rights of children and marginalized slum dwellers. Skill training and income-generating initiatives were in consideration to alleviate human suffering arising out of poverty but these were not possible after initial efforts due to Covid pandemic.

Goal: To contribute to prevent and eliminate hazardous child labor in selected urban areas of Bangladesh.

Project Outcomes:

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

Project Geographic Coverage

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

Target Groups:

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

Beneficiaries : 8,000

Duration : January 2019 - December 2021 (Actually Ended in August 2021)

Project Achievements/Results

Project Results/Outcomes	Achievements
Children are withdrawn from hazardous works	87.5% of the working children left the hazardous work and placed in decent works. 1,578 children are enjoying hazard-free working environment.
Withdrawal children are enrolled in formal/non-formal education	89.12% of the supported children are continuing their education.
Employers, government and non-government are responsive to the rights of working children	40% employers, government and non-government, are responsive to the rights of working children.
Economic vulnerability of the working children is reduced	34.83% of the families reduced their dependency on children's income.

Recommendations:

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

1. Implementation of ECDs has ensured education to a good number of vulnerable children. ECDs are thus able to protect vulnerable children from abuse, exploitation and hazards of job. All concerned stakeholders including the CPMCs recommended for widening the support.
2. In order to withdraw the children from the hazardous works, it is necessary to provide income generating training to the parents. In order to alleviate poverty of the families, it is necessary to provide employment with financial assistance.
3. If the project works in the field to implement any scheduled program; it should be implemented without any disruption. Otherwise, there is a negative impact on working with the beneficiaries.
4. Developing IEC materials such as stickers, calendar and picture panel prove to be extremely effective. Creating a social movement to change societal attitude towards child labor through developing IEC materials should be intensified.
5. Advocacy with service providers is important as the duty bears has two-fold roles: providing social services and; overseeing the child rights in the locality. Therefore, advocacy with the local administration is highly recommended.

Educate the most disadvantaged children (EMDC): Service delivery to address the most pressing needs of marginalized children, and to provide improved access to education services for out-of-school children

This is a 05 (Five) year UNICEF-supported project to address the most disadvantaged out of school children with relevant educational interventions. It started on June 2022 and will continue until 31st of December 2026. The project aims to enable disadvantaged children aged 07 to 14 to gain foundational skills composed of basic literacy, numeracy, socio-emotional and life skills. There are two types of interventions: Catch-up program for the new dropouts due to COVID who will return to formal education within 06 to 10 months and Multi-grade Multi-level Non-Formal Primary Education for the regular dropout children. Universalization of girls in a particular location and inclusion of children with disabilities will get prioritized. The project will specifically target two groups with two types of interventions as mentioned above, keeping flexibility in design/model and considering the diverse group of out-of-school children and the impact of the COVID-19 pandemic on them.

Objective: The most deprived children have increased opportunities for education and gain associated personal learning, health and social benefits.

Expected Outcomes:

Outcome 1: Children who dropped out of primary education due to COVID-19 are able to catch up with their learning, have access to back-to school/learning centers and continuing education to complete the primary cycle.

Outcome 2: Children never enrolled, dropped out from primary and/or facing barriers and challenges in accessing formal education have completed the primary cycle with foundational skills and nationally defined competencies.

Outcome 3: Non-formal education and lifelong learning including out-of school children are better managed and coordinated by the Bureau of Non-Formal Education with a defined strategy, increased capacity, resources and accountability.

The Key Components:

- Catch-up program for new dropout
- Accelerated NFPE with MGML
- Technical assistance to BNFE
- Evidence generation and advocacy

Expected Results:

1. 193,050 newly dropped out children (50% girls, 05% -10% children with disabilities) from primary due to the COVID-19 pandemic have enrolled, attended and completed a catch-up program.
2. 85% learners have achieved defined foundational skills for the catch-up interventions and continuing education.
3. 62,400 of the most deprived children aged 08-14 years (50% girls, 05%-10% children with disabilities) who were out-of-school before the onset of the COVID-19 pandemic and are facing barriers to accessing formal education.
4. 80% learners have achieved nationally defined competencies and foundational skills.

Pre-Primary and Primary Education Centers under ENRICH Component of Microfinance Program

VERC is implementing the ENRICH program in Laxmanpur union under Monoharganj upazila of Cumilla district. During the reporting period besides other development components 31 education centers have run where 798 learners are continuing education as class-I and Class II learners in pre-primaries. These centers render coaching support to the learners of primary and other schools preparing regular lessons which help them to make smooth progress in studies.



Project Title : Pre-Primary and Primary Education Centers under ENRICH Component of Microfinance Program
 Project Duration : Launched in January 2014 – On-going
 Funded by : PKSF

Area Coverage:

SL	Name of District	Name Upazila/City Corporation	Name of Union/Ward	Type of Learners
1	Cumilla	Monoharganj	Laxmanpur	Children of Microfinance Program beneficiary households

Stipendiary Support:

Under the 2021-2022 financial year, a total of 315 poor meritorious students have been awarded stipendiary support in 03 categories. Among these, 70 HSC students of 1st year have been covered each receiving Tk. 1,000/month and in total the amount stands at Tk. 12,000/student. 198 HSC students of the 2nd year have been covered each receiving Tk. 500/month and in total the amount stands at Tk. 6,000/student. 07 students of graduation/post-graduation level medical and engineering have been provided with stipendiary support @Tk. 36,000/student. All these supports were rendered from VERC’s own fund. Besides, 40 nos. of 1st and 2nd years HSC students have been given stipendiary support for education @ Tk.12,000/student/annum with support from PKSF. This academic stipendiary support program will continue in future.





WaSH

Bangladesh with a population of 150 million, has made significant progress towards providing water supply and sanitation in the past two decades. According to the Joint Monitoring Program (JMP) report 85% people have access to safe water and 57% people use hygienic sanitation facilities. However, still there remains significant challenge if Bangladesh wants to ensure safe, affordable, reliable and sustainable services for all that calls for a multi-pronged population. It also needs to tackle the emerging issues like the negative impact of climate change and meeting the demands for services due to rapid pace of urbanization, as well as strengthening sector governance by building the capacity of institutions to ensure quality, accountability and transparency. Considering the reality, WaSH is still one of the focus program areas of VERC. The key objective of the program is sustainable improvement in WaSH and reduction of related risks of the poor and marginalized through effective mobilization and capacity building of community people and local government. Over the reporting year, VERC has implemented ten projects with the support of different donors. VERC's efforts in the sector address the SDG target-6 where Bangladesh government is striving for achieving visible improvement.

S L . No.	Donors	Project Name	Duration	Upazila(s)/City Corporation	District(s)
1.	Water.org	Enabling People Towards Sustainable Safe Water and Hygiene Project, Phase-II	October 2018 to September 2021	47 Upazilas	18 Districts
2.	PKSF	Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development	2021 to 2025	11 upazilas (Sitakunda and Mirsarai, Daudkandi, Lalmai, Laksam, Monohorgonj, Nangolkot, Brahmanbaria Sadar, Akhaura, Bancharampur, and Madhabpur	Chattogram, Cumilla, Brahmanbaria and Habiganj
2.	PKSF	Sanitation Development Loan (SDL) 2nd Phase	February 2016 - On-going	Nangolkot	Cumilla
4.	UNICEF	Implementation of Cox's Bazar WaSH Program following Community Approaches to Total Sanitation (CATS) and Promotion of Water Safety Plans in Institutions	October 2019 to December 2021	Chakaria and Pekua	Cox's Bazar
		Implementation of Cox's Bazar WaSH Program following Community Approaches to Total Sanitation (CATS), Promotion of Water Safety Plans and WaSH in Institutions	January 2021 to February 2023	Cox's Bazar Sadar and Moheshkhali	Cox's Bazar
		Creating Arsenic Safe Union with Sustainable Improvement of Water, Sanitation and Hygiene in selected Unions of Daudkandi Upazila, Cumilla	February 2019 to November 2021	Daudkandi	Cumilla
		Implementation of Cox's Bazar WaSH Program following Community Approaches to Total Sanitation (CATS), Promotion of Water Safety Plans and WASH in Institutions	February 2022 to February 2023	Chakaria, Pekua and Kutubdia including Ashrayon Projects	Cox's Bazar
		Improved WASH Services to the Myanmar Refugee Population in Balukhali Makeshift Camps 8E and 8W, Ukhiya Upazila, Cox's Bazar District	March 2021 to February 2022	Ukhiya	Cox's Bazar
		Provision of Life-saving WaSH Services to the Rohingya Refugee – Camp 8W	March 2022 to February 2023	Ukhiya	Cox's Bazar
5.	Practical Action	Accelerated Sanitation and Water for All (ASWA) - II	February 2019 to January 2022	Gwainghat, Dowarabazar, and Baniachong	Sylhet, Sunamganj and Habiganj

Enabling People towards Sustainable Safe Water and Hygiene Project, Phase-II

After successful completion of the 1st Phase, the 2nd Phase started in October-2018 and ended in September 2021. With the support of Water.org, the project was implemented in areas of 70 microfinance program branches under 47 upazilas of 18 districts of the country. The main objective of the project was to empower people with access to safe water and sanitation through affordable financing. VERC took the initiative to ensure the sustainable WaSH services for the poor and disadvantaged people of the community. The project followed the integrated approaches and the rights to WaSH was established through this process. The people of all walks of life especially poor and marginalized men, women and children was involved in the project activities. The beneficiary's knowledge and skills were enhanced through formal training. The target beneficiaries availed the financial support to install water and sanitation facilities at the household level according to their needs and capability. Through the implementation of the project, the environment pollution got reduced and healthy environment was ensured, which contributed in reducing the poverty. The project contributed towards achieving the SDG-6 goal relating to water and sanitation for the un-served and under-served people. The project was designed to provide financial and technical support to 52,000 households reaching 234,000 beneficiaries ensuring access to safe water and adequate sanitation facilities. The project provided hygiene education; and tangible improvements have been observed at the household level as a result of education. The project imparted training for capacity development of the staff as well as the beneficiaries. The project put emphasis to establish linkage with local administration and the representatives of LGIs for its sustenance. The main thrust of the project was to establish sustainable water and sanitation facilities by creating demands.

Goal:

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

Objectives:

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

Major Activities Carried Out during the Reporting Period:

Activities	Target	Achievement	Remarks
Hygiene Awareness Session with Beneficiaries	1,416	1,416	13,442 participants
Training to Local Entrepreneurs (Batches)	4	4	40 participants
Program Campaign (Events)	3	3	640 participants
Observe Sanitation Month (Events)	47	47	47 upazilas
Water Facilities Installation (Household level)	7,350	7,307	32,882 beneficiaries covered
Sanitation Facilities Installation (Household level)	10,970	10,960	49,320 beneficiaries covered
Observance of World Environment Day	47	47	47 upazilas

Visible Outcomes:

- Beneficiaries have been sensitized on WaSH benefits.
- Access to safe water and safe sanitation support has been extended to the targeted beneficiary households.
- Beneficiaries are practicing the personal hygiene in their daily lives.
- The quality of products by establishing linkage with the supply chain ensured.
- Women's participation in decision making process at the household level ensured.
- Social dignity of beneficiaries enhanced through good environment.
- Coordination with the local administration, local government and others stakeholders has been established to sustain the changes.

Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development

The Government of Bangladesh through the Department of Public Health Engineering (DPHE) has been implementing the provision of safe and sustainable water services under different projects (named BAMWSP, BWSPP, BRWSSP) financed by the World Bank primarily in rural Bangladesh. The World Bank had also implemented the OBA Sanitation Microfinance Program Project through PKSF in 238 Upazilas (sub-districts) of 43 districts. In continuation of these efforts, DPHE and PKSF have jointly initiated a project BDRWSHHCD (Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development) with the assistance of the World Bank for improving access to 'safely-managed' water supply and sanitation in selected areas of rural Bangladesh through human capital development.

VERC has been implementing the project in 11 upazilas (Sitakunda and Mirsarai of Chattogram district, Daudkandi, Lalmai, Laksam, Monohorgonj and Nangolkot of Cumilla district, Brahmanbaria Sadar, Akhaura and Bancharampur of Brahmanbaria district and Madhabpur of Habigonj district). As the Partner Organization (PO) of PKSF, VERC has been extending non-productive loans to households to improve their water, sanitation and hygiene facilities, which are known as the Household Water Loan (HHWL) and Household Sanitation Loan (HHSL). The Project is being implemented for the period from 2021 to 2025.

Sanitation Development Loan (SDL) - 2nd Phase

Bangladesh has made notable progress in reducing the practice of open defecation from 34 percent in 1990 to just 01 percent of the national population in 2015. However, according to the report of the Joint Monitoring Program (JMP) 2015, the current prevalence of improved sanitation is 61 percent, mounting at only 1.1 percent annually. Good sanitation is vital for good health and for wealth creation as well. Hygienic latrines are considered the next generation of toilets, fully confining human excreta from both the user and the surrounding environment. Many households in the rural areas of Bangladesh do not have sufficient cash in hand to upgrade their sanitation systems, but can afford the cost if they are able to spread the cost over time. PKSF has come forward to this end with the support of the World Bank.



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

Types of Latrine:

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

- Aram, Aram Plus and
- Bilash or Bilash Box

The project started in February 2016 in Cumilla and Brahmanbaria districts. Under this project, the beneficiaries can take Tk.15,000 as loan at a time only for latrine construction. The selected trained local entrepreneurs construct the latrines. The duration of this loan is for one-year with 18% service charge, which should be repaid in 46 installments. Till June 2022, the borrowers' number stood at 26 and the Loan Outstanding (portfolio) amount was Tk. 0.14 million (Tk.143,958).

Implementation of Cox's Bazar WaSH Program following Community Approaches to Total Sanitation (CATS) and Promotion of Water Safety Plans in Institutions

- Location** : Chakaria and Pekua Upazilas under Cox's Bazar District
No. of Unions : 05
Project Duration : 24 Months (October 2019 to September 2021)

Cox's Bazar district has a total population of 2,290,000 and one of the most vulnerable districts of the country. Malnutrition, poor health status and food insecurity are at crisis levels and the poverty rate is well above the national average. Even before the influx, one in five households already had poor and borderline food consumption patterns which were much higher than the national average.



On average 33% live below the poverty line and 17% below the extreme poverty line. The primary school completion rate for Cox's Bazar is 54% while the division and country level rate is about 80%.

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

Considering the above situation and context, this project was designed for declaration and sustaining open defecation free environment, sanitation and hygiene promotion through community approaches to total sanitation (CATS)/sanitation marketing approaches, system strengthening, capacity development and scaling up drinking water safety through arsenic safe union concept and development and implementation of Water Safety Plans (WSPs) for improving the WaSH facilities and increase awareness among the targeted population.

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

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

Major Activities Carried Out during the Reporting Period:

- WaSH inventory conducted covering 17,500 HHs.
- Triggering activities/CSA at the community level conducted and ODF plans developed for 135 communities.
- Ward-level ODF plans (33 wards) developed through workshop.
- Promotion of hygienic latrines (existing basic latrines, new latrine Installation and transformation of unimproved to improved latrines) by the community-8,158 nos.
- Orientation for sanitation entrepreneurs and linkage with the community-10 entrepreneurs.
- Declaration of 143 ODF communities.
- Courtyard session on hygiene promotion at the community level organized (8,421 sessions) from which 38,018 people have been benefitted.
- Hygiene promotion sessions at the community-level health care facilities organized-15 HCFs.
- MHM sessions for the adolescent girls and reproductive age women organized from which 1,356 and 15,859 beneficiaries respectively have been benefitted.
- Promotion of low-cost hand washing devices by the community - 9569 nos.
- Gap identification for renovation/new WaSH blocks construction in schools-70 nos.
- Gap identification for renovation/new WaSH blocks construction in HCFs-70 nos.
- Bi-monthly meetings with WatSan Committees organized.

- Monthly WaSH Coordination meetings with DPHE organized.
- Orientation for health staff on WSP, ODF, personal and environmental hygiene organized.
- Orientation on WSP for the CBOs organized -131 nos.

COVID-19 Response

- Distribution of COVID-19 protection materials at Pekua Upazila.
- Distribution of leaflet on COVID-19.
- Awareness messages announced through loud speakers (miking) at union and upazila levels.
- Installation of hand washing devices.
- Display of banner with awareness messages on COVID-19.
- Hand washing demonstration conducted at the community level.

Visible Outcomes:

- Community people use and maintain their latrines in a hygienic manner.
- Community people use and maintain low-cost hand washing devices properly.
- ODF environment established at the community level.
- Community people practice WSP at their household level with proper maintenance.

An Inspiring Story of Ashrayan Community

Cox's Bazar is the land of natural beauty lying to the south-eastern region of Bangladesh. Under this district, the Pekua Upazila is situated beside the Bay of Bengal and the Magnama Union is one of the hard to reach areas of this upazila. VERC is implementing the CATS Project in this union with technical and financial support from UNICEF. Under the project, efforts are underway to achieve Open Defecation Free (ODF) status environment with the community, increase practice level on Water Safety Plan (WSP) with the communities and a positive change of hygiene behavior status. Many people of this union were affected by cyclone in 1997 and they became homeless. To this effect, the Ashrayan Project was undertaken by the government in 1997 with the commitment to be responsible for homes for the homeless. Magnama-40 ghar community is one of the Ashrayan projects under Magnama Ashrayan Project-2 and at present the total of number of HHs is 100. In this community, the WaSH interventions are being implemented under GoB-UNICEF Project and at the community level, the VERC is conducting hygiene promotion sessions including MHM for bringing positive changes in hygiene situation and increasing awareness level at the community. The community people are now practicing hand washing at critical times and also installing low-cost hand washing device at their household level. VERC is providing necessary technical support to promote



Latrine installed by DPHE at Ashrayan Community.



Water Points installed by DPHE at Ashrayan Community

low-cost hand washing device among the households. Besides, VERC has installed 09 latrines and each latrine is for 05/07 HHs. 03 deep tube wells have also been installed for the community. VERC has been able to make the households understand about the disadvantages of using unhygienic latrines, and as a result, one household has installed a hygienic latrine even though they are poor and 04 households have converted their unhygienic latrines to hygienic on their own initiatives and they are happy to use their latrines. This is truly a significant phenomenon where helpless people survive with the help of Government, and in doing so they have installed and renovated latrines utilizing their own resources.

Implementation of Cox's Bazar WaSH Program following Community Approaches to Total Sanitation (CATS), Promotion of Water Safety Plans and WASH in Institutions

Location : Cox's Bazar Sadar and Moheshkhali Upazilas in Cox's Bazar District.
No. of Unions : 02
Project Duration : 24 months (February 2021 to January 2023)

Cox's Bazar is one of 20 (out of 64) identified 'lagging districts' of Bangladesh. Moheshkhali and Cox's Bazar Sadar upazilas are among the 50 most socio-economic deprived upazilas (out of 509). Difficult terrain, bad roads and insufficient infrastructure contribute to poor living conditions. A lack of cultivatable land and consequent dependence on markets for food in Moheshkhali and Cox's Bazar Sadar drive high levels of food insecurity and vulnerability to price fluctuations and food availability. The area has limited access to safe drinking water, particularly in remote rural areas and only one third of people have a safe drinking water source in their dwelling. This, combined with low access to improved sanitation facilities, has contributed to a high level of malnutrition and poor health. Access to health facilities is restricted by distance and limited capacity of facilities to provide services. There are serious protection concerns related to trafficking and organized crime that persist in Cox's Bazar, due to the combination of poverty with its position on the border with Myanmar and the Bay of Bengal. WaSH is a significant underlying concern in Cox's Bazar with access to safe drinking water and improved sanitation below the national average. Cox's Bazar district has some of the worst water and sanitation indicators in the country according to the 2019 WaSH Mapping undertaken by DPHE with the support of UNICEF and the icddr,b. The sector lacks adequate national budget allocations while the district is regularly affected by cyclones and floods. Seventy-six percent of the households have a basic water supply but only 18 percent have access to safely managed water. Twenty-nine percent of the households use safely managed latrines and 47 percent of the households have hand washing facilities in their premises, where only 33 percent of households practice hand washing and 28 percent of households dispose of the feces of children under five properly. Women also reported difficulties accessing MHM materials and 39 percent of women are able to take up proper menstrual hygiene practices. Risks of disease are increased due to poor waste management and disposal of faecal sludge in the open fields or water bodies.



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

Major Activities Carried Out during the Reporting Period:

- Community Situation Analysis (CSA) through the CLTS approach-54 communities.
- WaSH plan developed at ward level-07 wards.
- Latrine installation and renovation by the community people-2,424 nos.
- ODF declaration under the leadership of the community-31nos.
- Orientation on Water Safety Plan for the CBO leaders conducted-54 nos.
- Installation of low-cost model hand washing devices at the household level by the community-3,578 nos.
- Hygiene education sessions including MHM organized at the community level-3,557 sessions and 37,894 people benefited.
- Construction of new WaSH block at educational institutions followed by operation and maintenance mechanism-10 nos.
- Implementation of 03-star approach at educational institutions-10 nos.
- Construction of 09 new WaSH blocks at Health Care Centers (Community Clinics) and WaSH facilities renovated at the Upazila Health Complex, Moheshkhali followed by operation & maintenance mechanism.
- Orientation on HP and operation and maintenance of WaSH Block for the teachers, SMCs and health staff organized.
- Regular meetings with CBO and WatSan Committees organized.
- Regular monthly WaSH Coordination Meetings with the leadership of DPHE at upazila level organized.
- Celebration of Sanitation Month, Global Hand Washing Day, World Toilet Day, World Water Day and MHM Day.

COVID-19 Support:

- Installation of hand washing devices at the public places and institution level in Cox's Bazar district followed by facilitating maintenance mechanism – 593 nos.
- Continuation of disinfection activities regularly at Water Points (WPs) at the community level to prevent the transmission of COVID-19 – 1,130 nos.
- Orientation on COVID-19, WASH and HP for the WatSan Committees provided.

Visible Outcomes:

- Community-wise map and CAP in place.
- Open defecation-free community.
- Hand washing devices at public places and HH level.
- New and renovated latrines at the community level.
- New WaSH blocks in place at the educational institutions and HCF level.

After withdrawing 30 years' old habit, Md. Arshad Ali's family has started using a Hygienic Latrine with Hand Washing Device

VERC is implementing a project titled "Implementation of Cox's Bazar WaSH Program following Community Approaches to Total Sanitation (CATS), Promotion of Water Safety Plans and WaSH in Institutes" in Cox's Bazar Sadar and Maheshkhali Upazilas supported by UNICEF. Moheshkhali is a coastal upazila with some exceptional characteristics. Chotta Moheshkhali is the CATS intervention union under the Moheshkhali Upazila. Under this project, the WaSH situation analysis was done at the community level through triggering activities. Md. Arsad Ali is one of the hardcore poor residents of the Moddom Shipahi Para Community of Chhoto Moheshkhali union.

For the last 30 years, his family did not have any latrine. The male family members used to defecate in the open places and the females used to make hole at the backyard of the house for defecation. After conducting the triggering activities, he is able to know the disadvantages of using unhygienic latrines and open space defecation. Before that, the family members didn't know that when they defecate in the open places, they had to eat their faeces again; it comes into their food through flies, mosquitoes and various other ways. As a result, people get sick, even can die.

After discussion, Md. Arsad Ali could realize the importance of a hygienic latrine and decided to install a hygienic latrine for the family. Then they bought 05 rings and 01 slab fitted with satopan from the market and installed a hygienic latrine in the house with the assistance of VERC. After 30 years of practice, his family members abandoned the habit of open defecation; everyone in the family has started the practice of defecating in the hygienic latrine. Besides this, his wife Nasima Akter participates in the courtyard sessions on hygiene issues regularly and gains knowledge on hygiene promotion that she didn't know earlier. As a result, she installed a low-cost Hand Washing Device besides their latrine for proper hand washing after defecation. Md. Arsad Ali said, "*I don't feel guilty anymore and I think my family has gained respect and higher social status.*" Now they are very happy and thankful, and highly acknowledge the contribution of VERC with sincere gratitude.



Arsad Ali's Family installed a new latrine after 30 years.



Blind Mehedi is now able to practice hygiene behavior

VERC is implementing a project titled “Implementation of Cox’s Bazar WaSH Program following Community Approaches to Total Sanitation (CATS), Promotion of Water Safety Plans and WaSH in Institutes in Cox’s Bazar Sadar and Moheshkhali Upazilas supported by UNICEF. Cox’s Bazar is the area of natural beauty lying to the south-eastern region of Bangladesh, and Moheshkhali is a coastal upazila with exceptional characteristics. Under this project, VERC organized awareness session on COVID-19 and hygiene issues. Ayesha Khatun lives in Mudirchhara village in Ward-06 under Choto Moheshkhali union and she participated in the awareness sessions regularly from which she became aware about the importance of hand washing in critical times. From this realization, she installed a low-cost hand washing device beside her latrine. Her elder son’s name is Mehedi Hasan and he is visually impaired. He is not able to walk or use latrine independently. Under this situation, Ayesha Khatun discussed this issue with VERC and sought suggestion for ways to overcome the situation. Based on it, the VERC staff suggested and provided support linking the toilet with a rope tied with a bamboo pole. This linkage of rope is from Mehdi Hassan’s room to the latrine and from latrine to the hand washing device point has made things easier for him. Mehdi is now able to go to the latrine and hand washing device by using this support. Ayesha Khatun is very happy getting such a support from VERC and expressed her gratitude.



Mehedi Hasan is going to latrine with the support of tie.



Mehedi Hasan is washing hands after using latrine.

Creating Arsenic Safe Union with Sustainable Improvement of Water, Sanitation and Hygiene in Selected Unions of Daudkandi Upazila, Cumilla District.

VERC implemented a project titled “Strengthening Systems for Scaling-up Drinking Water Safety in Bangladesh”, with UNICEF support, in selected 08 unions of Daudkandi upazila under Cumilla district. It was engaged for system strengthening, capacity development and scaling-up drinking water safety through arsenic safe union concept and development and implementation of Water Safety Plans (WSPs) for improving the WaSH facilities and increase awareness among the targeted population.

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

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

Major Activities Carried Out during the Reporting Period:

An upazila level sharing workshop on WaSH policies and guidelines was organized at the local DPHE office. A total of 30 (Female 01 and Male 29) participants attended the workshop. A total of 200 HH-level post assessments were conducted to know the real situation after the installation of the safe water points. A total of 170 Community Situation Analysis (CSA) were reviewed. In these communities 7,692 HHs and 40,688 people were covered. A total of 294 Water Points were installed from where 25,396 people collecting safe water for drinking and cooking purposes round the year in 05 unions of Daudkandi upazila. A total of 74 DTWs were repaired through motivation from which 5,034 people are now able to collect safe water again. A total of 4,867 water point users got trained on WSP and the use of safe water maintaining the 5 steps of WSP. A total of 14,275 people became knowledgeable on how to clean the water sources, appropriate water collecting process, transportation, storage system and the use of water. 1,027 WSP-related courtyard meetings were organized from which 69,525 people received WaSH-related education. A total of 12,879 people were using hygienic latrines. A total of 10,934 female participated in 1,044 Menstrual Hygiene Management (MHM) sessions and maintaining the guidelines during their period as discussed in the sessions. A total of 20,374 people were using the hand washing device for cleaning their hands in every critical moment on need basis. The WATSAN committees have been activated and got involved in the CLTS process promotion. 63 WATSAN Committee Meetings were conducted at Ward, Union and Upazila levels.

Meanwhile under the project a sub-project was developed to address the awareness raising program. The period mainly focused on the marginalized, and poorest of the community people especially the women, children and ethnic minority. During the reporting period 18 touch free HWDs were installed and 750 bucket tap HWDs were distributed among the targeted households, essential spare parts and bleaching powder were distributed among the caretakers, meanwhile as part of implementation of COVID-19 prevention activities, the caretakers training for the water user groups, capacity building for health workers, and project orientation for existing staffs were conducted. A significant number of hand washing devices were installed and courtyard meetings for awareness raising on COVID-19 were conducted at the community level.

A comprehensive Water Safety Plan (WSP) was also facilitated at the union level and in one municipality of Daudkandi upazila. 04 WSP teams have been formed and oriented on WSP implementation process at the union and municipality levels.

Implementation of Cox's Bazar WaSH Program following Community Approaches to Total Sanitation (CATS), Promotion of Water Safety Plans and WaSH in Institutions.

Cox's Bazar is one of 20 (out of 64) identified 'lagging districts' of Bangladesh. Chakaria, Pekua and Kutubdia upazilas are among the 50 most socially deprived upazilas (out of 509). Difficult terrain, bad roads and insufficient infrastructure contribute to poor living conditions. A lack of cultivatable land and consequent dependence on markets for food in Chakaria, Pekua and Kutubdia drive high levels of food insecurity, and vulnerability to price fluctuations and food availability. The area has limited access to safe drinking water, particularly in remote rural areas, and only one third of the people have a drinking water source in their dwelling. This, combined with low access to improved sanitation facilities, has contributed to high levels of malnutrition and poor health. Access to health

facilities is restricted by distance and limited capacity of facilities to provide services. There are serious protection concerns related to trafficking and organized crime that persist in Cox's Bazar, due to the combination of poverty with its position on the border with Myanmar and the Bay of Bengal.

WaSH is a significant underlying concern in Cox's Bazar with access to clean drinking water and improved sanitation below national average. Cox's Bazar District has some of the worst water and sanitation indicators in the country according to the 2019 WASH Mapping undertaken by DPHE with the support of UNICEF and the icddr. The sector lacks adequate national budget allocations while the district is regularly affected by cyclones and floods. Seventy-six percent of the households have a basic water supply but only 18 percent have access to safely managed water. Twenty-nine percent of the households use safely managed latrines and 47 percent of the households have handwashing facilities in their premises, where only 33 percent households practices handwashing and 28 percent households dispose of faeces from children under five properly. Women also reported difficulties accessing MHM materials and 39 percent of the women are able to take up proper menstrual hygiene practices. Risks of disease are increased due to poor waste management and disposal of faecal sludge in open fields or water bodies. In view of this alarming situation, VERC, with UNICEF support, has started implementing the project titled "Implementation of Cox's Bazar District WaSH Program focusing on Community Approaches to Total Sanitation (CATS), Promotion of Water Safety Plans and WaSH in Institutions" from February 2022.

Objective: The overall objective of the project is to contribute to improved water, sanitation and hygiene and well-being of the poor people of the targeted upazilas, especially of children, women, girls, disables and ultra-poor people through the sustained use of safe water supplies, sanitation services, sustained adoption of hygiene practices along with relevant system strengthening as well as enhancing private sector capacity for scaling-up access to improved WASH services.

Major Activities Carried Out during the Reporting Period:

- Project Inception Workshop held at Upazila and Union levels.
- Staff foundation training organized.
- WaSH inventory in 200 communities completed.
- Participatory follow-up action plan for previous 201 ODF communities developed.
- Community Situation Analysis (CSA) through CLTS/CATS approaches conducted – 24 Nos.
- Monthly WASH Coordination Meetings at the Upazila level under the leadership of DPHE held.
- Observance of World Water Day and MHM Day at community and union levels.

Emergency Responses:

- Orientation on DRR and Emergency Response organized for the project key staffs.
- Periodical disinfection in school premises including WaSH infrastructures and providing support for repairing and maintenance of the Hand Washing Devices at education institutions to prevent the transmission of COVID-19 – 70 nos.

Visible Outcome:

- Community-wise WaSH situation map and CAP in place.

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

VERC implemented the WaSH Project titled “Improved WaSH Services to the Rohingya Refugees in Balukhali Makeshift Camps 8E and Camp 8W with the assistance of UNICEF for the period March 2021 to February 2022.

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

Objectives: The main aim of the project was to make sure providing water, sanitation, and hygiene facilities as per the need of people living in the Blocks A, B, D, F (Camp 8E) and A, B, C, E (Camp 8W). To reach this aim, the following objectives were identified:

- Provide enough chlorinated drinking water from water pipe water network and deep tube wells.
- Provide soaps, aqua tabs, MHM kits, solid waste bins at each household.
- Ensure safe drinking water by conducting water quality tests at household level and water sources.
- Regular maintenance activities of latrines including desludging, repair, rehabilitation and decommission.
- Provide solid waste facilities for all households.
- Conduct hygiene promotion sessions, MHM sessions, WSP orientations and regular household visits, hand washing monitoring for improving hygiene promotion.

Major Activities Carried Out during the Reporting Period:

- A total of 97 community-based HP volunteers trained and were engaged as mobilizers.
- Functional 121 community-based WaSH structures.
- RANAS technique was implemented in 42 sub-blocks at Camp 8W.
- 13,844 women and girls have access to appropriate MHM materials.
- 4,535 households reached by the supplied WASH related items.
- 44,942 people disaggregated by sex, age and disability in camps have access to functional and improved latrine facilities.
- 167 latrines upgraded to make them gender sensitive and inclusion.
- A total of 2,382 latrines functional.
- A total of 916 bathing cubicles functional.
- A total of 20 of bathing cubicles upgraded to meet the gender and inclusion needs.
- 13 functional faecal sludge treatment facilities.
- 03 material recovery facilities (MRF) functional.
- 2,383 desludging of toilets, including all labors, equipment, materials and supply inputs required at the points of toilets, transfer stations, cleaning sites and final operations and maintenance.
- 44,942 people disaggregated by sex, age and disability benefitting from at least 20 l/p/d of safe water for drinking and other domestic purposes.
- 17 new tap stands installed with pipe water distribution network.
- 14 water distribution networks operational and maintained regularly.
- 36,282 people have access to safe drinking water by the established pipe water distribution network systems.
- A total of 823 tube wells maintained, repaired and functional.
- A total of 447 water user groups reactivated and oriented.

- 341 water samples tested monthly (manganese, iron, arsenic, Chloride, pH, turbidity, conductivity, TDS).
- 341 water samples bacteriologically (E-coli) tested monthly.
- 04 damaged water supply facilities (PWN) repaired, maintained and functional.
- 143 toilets desludged among the fire affected areas.
- Hygiene promotion activities carried out in 38 sub-blocks.
- 143 damaged water supply facilities (Tube Well) repaired, maintained and functional.
- 200 damaged bathing facilities repaired, maintained and functional.
- 100 damaged hand washing facilities repaired and maintained.
- 633 damaged latrines repaired, maintained and functional.
- 02 damaged FSM(ABR) re-constructed and upgraded.
- 319 damaged handwashing facilities reinstalled at existing latrines at the fire affected areas.
- 388 latrines reconstructed and upgraded in the fire incident areas.
- 168 bathing facilities reconstructed and upgraded in the fire incident areas.
- 04 PWN (Solar system, T-95 reservoir Tank base, Pump house, tap stand, Distribution pipeline, chlorination system & 02 Borehole for two PWN site) reconstructed.
- 20 DTWs upgraded and reinstalled in the fire affected areas.
- 83 TWs rehabilitated in the fire affected areas.

Visible Outcomes:

- Community feedback response mechanism has been efficient in terms of getting feedback and meeting the needs of the community people.
- Engaging more community-based WaSH structures including WaSH committees, latrine user groups, water user groups showed better outcomes specifically during the emergency period.

Provision of Life-saving WaSH Services to the Rohingya Refugee-Camp 8W.

A massive fire broke out at Rohingya refugee camps in Cox's Bazar in Bangladesh on March 22, 2021. The fire ignited from Camp 8E and it soon spread to Camp 8W, 9 and 10 leaving over 17,000 infrastructures including houses, community centres, schools, constructed water networks and camp management offices fully or partly affected. Given the dry season and frequent wind flow, the fire spread rapidly and engulfed its surrounding areas.



In the VERC area, the Block A, B & C of Camp 8W were mainly affected due to this fire incident. Around 30 blocks possessing 2,500 households and 13,074 population were affected. Looking at the WaSH infrastructures, the fire incident damaged facilities include 502 latrines, 159 bathing cubicles, 106 tube wells, 42 tap stands, 4 water networks, 326 hand washing devices, 16 transfer stations, 2 FSMs and IEC materials like hygiene chokka, preservation trunk, signboards for tap stands were also damaged.

There was a concern about the burnt DPHE constructed pipe water network located at Camp 8W. Hence, after conducting a need assessment, VERC proposed the reconstruction and renovation of 05 DPHE pipe water networks to make them functional considering the needs of the targeted community people. However, VERC has already reconstructed 258 latrines, 121 bathing cubicles and 01 FSM and 03 pipe water networks at the fire-affected sub-blocks at Camp 8W. VERC felt the need to reconstruct 181 latrines and 53 bathing cubicles, and decommission and reconstruct 117 latrines which have 30 inches dia sub-structures and site protection, reconstruct and renovate 05 DPHE water networks, the extension of 10 TW platforms, install 12 tap stands, 2,500 ft tertiary drainage for wastewater management and installation of 100 handwashing devices which are the ultimate need to address the people of Camp 8W. Additionally, there was the need of constructing communal solid waste garbage bin considering the high volume of solid waste at Camp 8W. Therefore, those reconstructions of WaSH infrastructures become inevitable at Camp 8W for better environmental health and sufficient WaSH facilities for the Rohingya Refugee population.

Output:01: Vulnerable children and families in camps are aware of public health risk related to WaSH and can adopt individual, household and community measures to reduce them.

Output 02: All refugees living in the camp have adequate appropriate and acceptable sanitation facilities to allow easy, safe and secure access at all times.

Output 03: Rohingya refugees in camps/settlements have access to and use adequate safe and sustainable water supply services.

Major Activities Carried Out during the Reporting Period:

Water: Chlorinated water has been provided from 06 (Six) pipe water networks and each water network capacity has the storing capacity of 95,000 liters. VERC is also supporting DPHE to operate and maintain a total of 07 (Seven) pipe water networks by minor repairing and maintenance. Under this, a total of 13 pipe water networks with 366 tap stands exist through which chlorinated water has been provided covering 85% people of the camp where per person per day receives 20 liters of water in its catchment area. In addition, drinking water has been provided from 768 tube wells for domestic purposes. During the reporting period, it was able to keep all 768 tubewells functional by undergoing time to time major and minor repairing of them.

Water Quality Testing: Water quality has been tested to provide valuable data through some parameters on the condition of a particular body of water whether it may need special course of action at source or HH level. A total of 6,461 Free Residual Chlorine (FRC) tests have been conducted at the household level along with 1,141 pH and conductivity, 212 turbidities, 1,154 temperature, color, odor and Total Dissolved Solids (TDS) tests, 96 iron and arsenic, and 1,154 E. coli tests.

Sanitation: The sanitation deliverables come with desludging, repairing and maintaining of toilets, bathing cubicles, Faecal Sludge Management (FSM), Solid Waste Management and operating a plastic recycling plant. 1,570 numbers of latrine and 732 bathing cubicles have been maintained, and all out efforts have been made to keep them functional at all times. In addition, to facilitate the high volume of sludge, 06 teams were formed consisting of a total of 30 desludging workers to transfer and treat the sludge at the 11 (Eleven) Faecal Sludge Management Units, which are connected with 55 (Fifty) secondary transfer stations. 403 hand washing devices have been installed beside the latrines being maintained by the communities themselves. Training for 80 WaSH committees has been conducted in 80 sub-blocks to facilitate to engage, aware and know about the functional linkage for operation and maintenance. VERC

has a solid waste segregation unit and composting site to take care of all wastes from the 06 blocks of Camp 8W. However, to collect and maintain a high volume of solid wastes, 06 teams were formed and each team consists of 08 solid waste workers, hence the total is 48 nos. of solid waste worker. Moreover, there are 13 solid waste segregators working in the solid waste unit for segregating and maintaining the composting unit. The solid waste site has the capacity of processing 2,200 kg organic and inorganic waste per day. Besides this, VERC has been maintaining a plastic recycling plant to process inorganic plastic materials converted into materials including pit cover and plastic sheet which are being used to make guide wall.

Hygiene: Hygiene promotion activities have been implemented through CCC-PLTH, RANAS and CFHP approaches where Clean Camp Campaign (CCC-PLTH) is the mother approach of hygiene promotion strategy. The CCC-PLTH approach aims to ensure community participation and engagement to change people's hygiene behavior, practices and growing WaSH ownership at all stages and keep free from the unexpected hygiene related diseases. Basically, this approach creates self-accountability and ownership of all WaSH facilities by the community people. 80 WaSH Committees consisting of 698 members (400 males and 298 females) have been reformed in all 06 main blocks.

Community Engagement: In order to keep the latrines functional, user groups have been formed who are looking after all the latrines as a part of community engagement. In addition, to maintain water points 87 water user groups have been formed to distribute, follow up and monitoring of drinking water for the community people. Menstrual hygiene management has been facilitated in all sub-blocks by forming MHM leaders who are regularly conducting sessions with reproductive aged female groups. To accelerate the menstrual hygiene management, VERC has imparted training to 80 MHM group leaders who are actively engaged as mobilizers in the sub-blocks.

Accountability/Community Feedback Mechanism: A strong community feedback response mechanism (CFRM) has been maintained as a means of accountability. The community have access to make or put their feedbacks and complaints at the CFRM desk along with providing information to the WaSH Officers who transfer those feedbacks or complains through KoBo. Sessions have been organized in 80 sub-blocks where 1,928 participants including 1,155 male and 773 females participated. In addition, training on CFRM has been organized in 80 sub-blocks where 968 participants including 578 males and 390 females participated. Participants have been categorized as WaSH Committees, CCC-PLTH monitoring team, community natural leaders like Majhees, Imams, School Teachers, Persons with Disabilities, MHM facilitators groups and so on. To ensure accountability, program quality and commitment to the community, the CFRM system has been functional and feedbacks are received through the feedback collecting tools.

Coordination: To maintain better coordination, VERC organized 03 (Three) monthly WaSH coordination meetings with other implementing partners and shared meeting minutes, attended sector coordination meetings, and conducted joint visits with relevant stakeholders. In addition, VERC also maintained proper coordination with the Camp-in-Charge and RRRC for accelerating the approval process and relevant paper works.

PSEA: To address the PSEA issue during this reporting period, 03 (Three) monthly review meetings have been organized where staff got refreshed on the PSEA issues. All WaSH committee members were oriented on PSEA while conducting 80 WaSH committee meetings in 80 sub-blocks. To address the PSEA issues, ensure safeguarding & mitigate the risk of sexual exploitation & abuse as well as GBV, all the staff, community volunteers & representatives from community structures/groups have been oriented on PSEA by the Project's PSEA Focal Person.

Accelerated Sanitation and Water for All (ASWA) – II

With the funding support from UNICEF, the Practical Action has facilitated the implementation of a Project titled “Accelerated Sanitation and Water for All (ASWA-II) under the GoB-UNICEF Project through VERC in 03 (Three) districts of the Sylhet Division. Baniachong Upazila of Habiganj District,



Gowainghat Upazila of Sylhet District, and Dowarabazar Upazila of Sunamganj District. The Project has been implemented following the CATS Approach for the overall development of the WaSH scenario of the operating unions through community mobilization.

Bangladesh is continuously facing multiple challenges to achieving 100% ODF due to the poorest of the poor people, less awareness on WaSH, water quality, hard-to-reach areas, etc. The project has been implemented along with the DPHE, DGHS, the Department of Primary & Secondary Education, and different NGOs to achieve a sustainable and effective result on WaSH.

Major Activities Carried Out during the Reporting Period:

459 pre-triggering, triggering and post triggering activities have been conducted, 32,865 handwashing devices and 29,622 latrines have been installed by the community people. 459 communities have been declared Open Defecation Free (ODF), 11 unions have been declared as the Open Defecation Free (ODF). 155 communities have received Water Safe Communities (WSC) certificates, and 155 communities declared and celebrated WSC. 241 meetings have been conducted with the Water Safety Plan (WSP) team, 249 sessions on WSP with the water user groups and caretakers of water points have been facilitated to ensure WSP steps and ensure the safety of water sources.



7,084 courtyard sessions on WaSH issues have been conducted with the community people for practicing hygiene behavior regularly. 11 orientations on sustaining the project interventions for the newly elected UP representatives have been organized and conducted, while 129 Union WATSAN Committee meetings have been facilitated to prepare and review union level plan on hygiene promotion and the overall WASH issues. 34 Upazila level monthly progress review meetings have been conducted in which the monthly action plans have been developed. 17 Community Volunteers (CV) have been provided with training to increase their capacity. 09 (Nine) demo models have been established for the sanitation entrepreneurs for showcasing hygienic latrines and handwashing devices for publicity and community mobilization. 88 latrines for people with disabilities have been installed considering the type of disability through motivation, facilitated the up-gradation of 128 gender-friendly latrines ensuring menstrual hygiene facilities, 1,892 raised latrines have been installed considering the flood levels during the rainy season. 44 hygiene campaigns, drama, interactive popular theaters have been organized within the community.

87 quarterly meetings were conducted with the School Management Committees (SMCs), 115 school-based awareness sessions on WASH issues have been facilitated, 92 sessions on MHM at the schools have been conducted, 14 meetings with the private sector on MHM issues have been conducted, and 19 school benchmarking reviews have been completed. 02 (Two) orientations on O&M of HCFs for the CC staff and management committee have been completed. 23 hygiene promotion sessions have been conducted at upazila, union and community levels, and in the health care facilities. The sessions have supported the health personnel to disseminate WASH messages. 01 (One) Experience Sharing & Learning Workshop was organized. 20 Sotota Stores have been established in 20 Schools. The MHM facilities have been upgraded in 08 schools and the WaSH facilities with MHM up-gradation have been completed in 12 three-star schools. 459 project phase-out meetings have been conducted with the targeted CBOs, 11 Union-level project phase-out meetings have been conducted with the UP bodies, 03 Upazila-level phase-out meetings have been conducted with the Upazila Parishad and administration, 02 Community Clinic-level phase-out meetings have been conducted with the CC staff and management committee and 19 phase-out meetings with the SMC members of the targeted schools have been conducted.

The project has also established 11 ICT-based union display boards at 11 union parishads of 03 upazilas, 03 orientations for the LGIs and related stakeholders on gender have been facilitated and organized, 03 meetings with the Local Sanitation Entrepreneurs on installation and supply of the hardware facilities have been conducted, and 01 meeting on sustainability issues of the ODF status with the project-related stakeholders has been held. Finally, 02 schools have been declared as the 3-star school, of which 01 in Gowainghat Upazila and 01 in Baniachong Upazila.

Health

VERC has been working on health and environment issues for a long time with support from development partners and by mobilizing its own resources. The main objective of the program is to ensure access to affordable health services for the poor and marginalized along with prevention of communicable diseases giving priority to mother and children health in the intervention areas. VERC's initiatives address the goal number 01, 02, 03 and 13 of the SDG. The poor community people of VERC's program areas, especially children and mothers, are offered with health care services from its hospital.



VERC Mother & Child Hospital, Savar, Dhaka

Since early 90s, VERC has 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 and Aminbazar areas. The efforts were successful in establishing a reputation of VERC in the area which faced a setback with the phasing out of project focused activities. At a later stage, based on the experience, inspiration of the volunteers and demand for MCH services from the communities, VERC took the initiative to develop a mechanism so that the mothers in the noted areas can have access to quality services at an affordable cost. To this effect, a Mother and Child Hospital was established in 2004 which has been 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 experience of working with VERC for a long period. This network helps in ensuring the ANC/ PNC services, safe delivery and treatment support in general ailments.

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

Services Available with Savar Hospital

05 (Five) MBBS (One consultant and four full time residential medical officers) doctors specially trained on maternal & child health are available to render outdoor services every day. For indoor treatment of patients 10 beds are available with a well-equipped operation theatre, a safe delivery room, an

observation room and a post-operative care room in the hospital. The hospital has also manager, counselor, lab technicians, diploma nurses and paramedics to provide counseling to pregnant mothers, postnatal mothers and eligible couples for recommending FP methods. Immunization program is carried out in collaboration with the Savar Pourasava through Savar Upazila Health Complex. Besides this, free health camps are arranged by the hospital in Savar Upazila as regular activity. Every health related international and national days are also being observed by the hospital.

Hospital Services at a Glance:

Particulars	July 2020 to June 2021	July 2021 to June 2022
Outdoor	2,507	3,640
Normal Delivery	51	45
LUCS (Caesarean Operation)	761	868
Other Operation	27	31
Ambulance Service	8	75
D.E & C	58	51
Pathology	2,888	4,001
USG	1,991	2,293
Child Patients	317	510
Health Card (ANC)	12	47
EPI	1,426	1,722
Total	10,038	13,283

The total number of patients served during the reporting year was 13,283 which were 10,038 in the previous year. During the reporting period, the total income from the hospital was Tk.26,165,181.24 and expenditure was Tk.21,463,856.13 and the net surplus was Tk.4,701,325.11.

Family Health Welfare Program

Having access to medical care is one of the fundamental rights of mankind but the majority of poor people are deprived of these services due to lack of awareness and many are at extreme health risk. VERC initiated maternal and child health program to reduce maternal and child mortality, prevent various diseases and to provide general health care. Health welfare program is being provided to the beneficiaries of VERC's microfinance program.

Goal: Provide primary health care services to the rural people.



Purposes:

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

Target Population: Group members and their family members involved in the VERC microfinance program.

Type of Services: 02 (Two) types of services are being provided and they are on:

1. Preventive Health Care Services. and 2. Curative Health Care.

Under the preventive healthcare services regular health session is being conducted. During the reporting period the numbers of health sessions conducted were 7,677, of which 52,298 were female, 4,091 adolescents and 2,704 were male. In total, 59,093 beneficiaries were served.

During the reporting period under the curative health services a total of 44,073 health cards have been issued and a total of Tk.4,407,300 was earned as income. The card holder beneficiaries and their family members are getting treatment from the Senior Program Organisers (health) up to their capacity. Patients for critical diseases are referred to nearby government and private hospitals. 3,128 static clinics were held where 12,692 patients were present. Total blood pressure was measured in 64,711 people and 5,766 patients have been tested for diabetes. 4,037 pregnant mothers were provided with antenatal care and 2,082 patients were provided with postnatal care.

Multi-sectoral Response to COVID-19: Building Resilient and Integrated Essential Services for Underserved Communities at National-level and in Gazipur District, Bangladesh

VERC with partnership of UNICEF implemented the project titled "Multi-sectoral Response to COVID-19: Building Resilient and Integrated Essential Services for the Underserved Communities at National-level and in Gazipur District, Bangladesh". The overall objectives of the project were to contribute to the reduction of adverse impacts of COVID-19, enhance the capacity of essential social services and personnel, and provide quality services to the poor and vulnerable women and children in Gazipur. The project started in September 2020 and ended in August 2021. The project has covered four thematic areas e.g. Health, Nutrition, Child Protection and C4D.

Project Goal:

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

Intermediate Objective:

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

Major Activities Carried Out during the Reporting Period:

1. Under the health component the project organized four days ToT for the Core Trainers on “General Guidelines for Maternal, Neonatal and Child Health Services in Covid-19 Situations- WaSH and C4D”. UNICEF trainers facilitated the ToT and the total number of participants was 14 (07 female and 07 male). After completion of the ToT, the project team organized 04 days training for the Community Volunteers (Health, Nutrition & C4D) in 13 batches (1.5 days for Health) and Union Facilitators on “General Guidelines for Maternal, Neonatal and Child Health Services in Covid-19 Situations”. The training sessions were facilitated by the VERC trainers. The total participants were 261 (Female 246 and Male 15). The trained CVs worked to ensure that pregnant mothers who were referred by the Community Volunteers receive the right services from the community clinic. 40,627 pregnant women were registered and 25,067 pregnant women were referred to the nearest govt. health facilities. The CVs also communicated with the community clinics and referred the pregnant women for receiving ANC or PNC services.
2. Under the nutrition component, all 234 CVs (Health, Nutrition and C4D) received register and IYCF counselling materials. The HH visit targeted for the CVs was 100. In their visit they identified 0-23 months child in the community for IYCF counselling, MUAC screening, SAM and MAM by the CV. A total of 136,393 caregivers of 0-23 month’s children received IYCF counselling, 602 SAM cases were referred (from community and facility) to SAM units, 372 SAM cases admitted for in-patient treatment and 115 discharged SAM cases follow-up completed by CV, UM and DM.
3. A Community-based Health Worker Training on “Child Protection and Gender-based Violence” and “Child Protection, Early Identification and Case Management and Covid-19” for the Community Volunteers was organized. A total of 28 CBCPC Committees were formed at the community-level in Gazipur Sadar and Kaliakoir upazilas. The CBCPCs were responsible to ensure the community-based child protection mechanism in the community to protect and early identify violence, abuse, neglect and harassment of women and children. These committee members are UP Chairman/Ward Councillors, Ward Members, religious leaders, political leaders, slum leaders, social workers, community elites, adolescent boys and girls. The CVs conducted bi-monthly meetings with each committee. The purpose of the meeting was to discuss and analyze the current state of violence against women and children in the communities. A total of 1,005 of members (660 males and 345 females) participated in those meetings. With the help of these committees 119 civic engagements were conducted on CP and GBV for creating mass awareness on CP and GBV through miking and mosque forums, leaflet distribution, poster, human chain, signature campaigning, and information booth in the community. Children, women, CBCPC members, local elites, public representatives, government department (DSS) participated in the events. Leaflet, poster, sun cap with various slogan on CP and GBVs were distributed and 186,622 persons were covered through 100 CPCVs first identified targeted 5,000 children in 04-aged groups (under 05 to 19 years) for early identification and case management and 500 mothers’ groups and 500 fathers’ groups in two upazilas. They conducted one2one sessions with children and their mothers, and courtyard sessions with the groups monthly under the project.
4. Under the C4D component a total of 1,872 Groups were formed at the community level for SBCC issue. Each Group has 10 Members. There were 468 Father’s Groups, 468 Mother’s Groups, 468 Adolescent Boys’ Groups and 468 Adolescent Girls’ Groups. Each Community Volunteer has 08 Groups. A total of 16,146 monthly courtyard meetings with the Father’s, Mother’s,

Adolescent Boys' and Adolescent Girls' Groups for SBCC issue conducted. A total of 2,106 bi-monthly meetings/ dialogues were held with those groups, 30,600 community elites were mobilized to make them understand the need for SBCC and community engagement issues.

48 Orientation Sessions of GCC staff and relevant community groups and influential people of Ward, Union and Upazila on understanding the need for SBCC and community engagement conducted. The activities have been conducted in all 40 Unions of Gazipur District and all 08 Zones of the Gazipur City Corporation. The total participants were 974 (Male 752 & Female 222). A total of 11 C4D Coordination Meetings were held at upazila and GCC levels to share the progresses and addressing the challenges. 270 persons were covered through these meetings (Male-175, Female-95). A total of 151 quarterly advocacy meetings and dialogues with Union and GCC Ward CBCPC Committees on understanding the need for SBCC and Community Engagement issues were conducted. A total of 1,381 (Male 1044 and Female 337) were covered.

Promising Practices:

- The CVs listed all pregnant mothers in the first month when enrolling the pregnant mothers. Later they realize that only new mothers need to be enrolled and those who are already enrolled need to make sure to have 4 PNC visits. While enrolling the PW in CC, they were happy to know the service they are going to receive.
- Many families were reluctant to accept this service as it would be expensive when CVs refer SAM children first to CC. But when the CVs take them to CC again, they are given SAM counselling through MUAC measurements, they agree to take this service and their children got better through regular follow up.
- Through this project the CVs received community health worker training on health and nutrition. As they are local and visit the HH in their community, they will continue sensitization and advocacy about the importance of the project activities with community elites and influential persons after the project. VERC handed over the list of CVs to the relevant UH&FPO for further contact and making efforts sustainable.
- CPW and CPCV have done a brilliant success by finding 21 physically challenged beneficiaries. The GOB provides allowance in Gazipur district. The CPWs refer them to the DSS for registration for allowance. The CBCPC will continue the collaboration with DSS at upazila and district levels for strengthening the referral services for at risk vulnerable children.
- Through this project, the CVs will continue to promote all the health services that need to be taken during pregnancy and all the services that are available from CC. They think it is their moral responsibility now. They also share breast feeding and complementary feeding methods with the family and neighbours.
- This project is a platform for Adolescents to provide their opinions. Through this they will be able to share their views and share problems with everyone.

Improved Cook Stoves (ICS) Program

VERC has been working on Improved Cook Stoves Program in Bangladesh since 1987. Over the years, it has been distributing different types of Cook stove models developed by the BCSIR (Government of Bangladesh), ARTI (India) and BUET. Based on experiences it is found that the Improved Cook Stoves can save 60-75% fuels compared to traditional ones and make the kitchens smoke-free. As

VERC intends to introduce improved stoves in its proposed working areas, it will reduce a huge amount of CO₂ and this amount of CO₂ can be traded in the carbon market. So, the program is actively contributing to reducing poverty and emissions of greenhouse gases and where possible achieving other benefits such as improved human health and conservation of biodiversity, in a sustainable manner. VERC' interventions address the SDG-7 in this respect.



Goal of ICS Program:

Disseminate Improved Cook Stoves to improve mother and child health.

Objectives:

- Reduce indoor air pollution (IAP) for improvement of health especially mother and children.
- Protect environment by reducing CO₂ emissions and deforestation.
- Mobilize the community for ICS promotion and use.
- Develop and apply behavioural change communication techniques on ICS.

VERC IDCOL- ICS Project

This is a nationwide project of IDCOL to disseminate 04 million ICSs through its partner NGOs. As a partner of IDCOL, VERC has been working in 08 clusters.

Major Activities Carried Out during the Reporting Period:

- Orientation on ICS for the microfinance team.
- Construction, distribution and installation of 678 ICSs.
- Development of IEC and BCC materials on ICS.
- Engagement of local entrepreneurs for ICS production and sale.
- Organizing different events for ICS promotion e.g. courtyard meeting, cultural campaign (Gomvira), school session, CBO/ UP meeting, miking and cooking competition.
- Organizing ICS user training to orient 600 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 600 ICSs.

Other Activities:

- Representatives from the World Bank, IDCOL, and GoB Auditor visited VERC's ICS Lab, ICS Production Center and field activities.
- Orientation on ICS for the microfinance and water credit team at Savar, Keraniganj, Singair, Dhamrai, Kaliakoir, Mohanpur, Durgapur and Bagmara.

Visible Outcomes:

Newly Innovated Tier - 03 portable ICSs have become popular in the communities. Campaign, awareness raising at user level, schools and UPs have contributed in increasing the number of ICS users. Training of catalysts has been effective in installation, 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's 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.

Risk Communication and Community Engagement (RCCE) to Address Increasing Trend of Covid-19 in Border Adjacent Districts of Sylhet Division.

Since the beginning of June 2021, COVID-19 cases have significantly increased in border adjacent Districts of Bangladesh particularly in Sylhet Division. Under the Sylhet Division, 03 (Three) border districts (Sylhet, Sunamganj and Moulvibazar) reported the increasing trend of COVID-19 cases.

According to the DHIS2, Sylhet, Sunamganj and Moulvibazar Districts have experienced new surge started in the beginning of June 2021 (reached 33% positivity rate on 30 June 2021). In the Sylhet District, the number of positive case rate started to increase from 22% on 01 June to 29% on 30 June. In Sunamganj, the number of positive case rates increased from 12% on 01 June to 30% on 30 June and in Moulvibazar, the number of positive case rates increased from 11% on 01 June to 31% on 30 June. Dedicated COVID-19 facilities in Sylhet and Moulvibazar encountered high occupancy rates.



DHIS2 data also showed the similar increasing trend of COVID-19 cases in the Division. Data indicated that COVID-19 confirmed case have increased from 11% in Sylhet district in May 2021, (DHIS2) to 33% by 30 June 2021. Sylhet situation even though less than that of other border districts got worsen each day and it was felt that intensified RCCE action should be activated immediately based on the situation and evolving needs. In view of the above situation, VERC undertook and implemented this project for the duration of August to 30 November 2021 with UNICEF support.

Objective:

To contribute to the reduction of community transmission by empowering people with updated and consistent information and engaging them in taking informed decisions for themselves and their communities.

Expected Results:

1,454,019 people have increased awareness on COVID-19 preventive measures i.e., masking, hand washing, social distancing, and lockdown guidelines through dissemination of messages using mikes, billboards, cable television channels and local newspapers.

Visible Outcomes:

- Observational Study in 03 Districts engaging Shahjalal University along with a virtual session for dissemination of the final report to GoB, NGOs and partner officials conducted.
- 40,004 people reached (Male-27,646, Female-12, 358) with COVID-19 preventive messages by the facilitation of awareness sessions.
- In 64 hotspot areas of those three districts, COVID-19 preventive messages were announced. COVID-19 preventive messages reached to 1,070,504 people (Male-568,841, Female-501,663).
- 124,960 people (Male-61,603, Female-63,357) reached with COVID-19 preventive messages broadcasted by the Cable TV.
- 134,315 people reached with COVID-19 preventive messages with the installation of 07 billboards.
- 136,288 people reached with COVID-19 preventive messages published in 03 (Three) local newspapers in 03 districts.



MICROFINANCE

VERC is implementing its Microfinance Program for the disadvantaged and underprivileged poor people, particularly women. It is also striving to reach the poor ethnic minorities to fulfill the demographic coverage goal with the microfinance program in overcoming their helplessness, dependency and deprivation in the society. From the very beginning of initiating the microfinance 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 ensuring the sustainability of the organization. The program sector is helping VERC in attaining self-financing status in terms of contribution from the surplus. Besides, the area expansion and population coverage, VERC is increasing multidimensional lending service delivery system by opening different wings gradually taking into consideration 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 on health services to empower people to demand for

services from the relevant service providing agencies. At the same time, VERC is providing skill development training in agriculture with other income generating trades along with leadership development, human rights and awareness raising training to the loan recipients prior to starting income generating activities.

VERC's program interventions address 1, 2, 5, 12, and 13 of the SDG targets and supplements the national development initiatives.

Credit and training support to people in program areas have been enabling communities to maintain environmental hygiene and 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 the organization itself and beneficiaries in terms of recovery support on sudden death of beneficiaries and their families, also in case of cattle head morbidity and death.

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

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

VERC believes that without a positive change of the economic status of the poor people all types of development activities will prove to be futile and from this realistic feeling, VERC started its Microfinance 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 the rules of the Government in 2006. VERC operates its Microfinance programs in 2,610 villages of 386 unions under 69 Upazilas of 20 districts in Bangladesh. The program is managed by 686 staffs working under 86 branches spreading across the country.

Main Activities Implemented under the following Programs (In Brief)

SI. No.	Name of the Program
	Jagoron
	Agrosor
	Sufolon
	Kuwait Goodwill Fund (KGF)-Sufolon
	Buniad
	MDP-AF
	Livelihood Restoration Loan (LRL)
	Enhancing Resources and Increasing Capacity of Poor Households towards Elimination of their Poverty (ENRICH)
	Uplifting the Quality of the Lives of the Elderly People

Jagoron

Jagoron provides means for the poor families to take small loans to get engaged in productive activities or to expand their small businesses, thereby to help the poor to increase income, build viable businesses 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 change agents. The clients of the Jagoron Program are the low-income persons not having access to formal financial institutions.



Till June 2022, the number of members was 61,730 in 5,535 groups; No. of Borrowers was 39,675; Loan Outstanding (portfolio) was Tk. 1,106.51 million (Tk. 1,106,518,445); Savings Outstanding was - Tk. 457.02 million (Tk 457,023,439); and the recovery rate was 99.69%.

- The scope of the project has widened as outcome of the training imparted on income generating activities side by side with the microfinance support.
- About 8-10% beneficiaries have enhanced their status through the proper use of microfinance and implementing their plans.
- The health and sanitation status have improved by 15.75%.

Agrosor

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 businesses owing to lack of capital. To meet the demand of a large number of clients, VERC's micro enterprise lending products 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 2022 was 14,240; No. of Borrowers was-11,032; Loan Outstanding (portfolio) - was Tk. 1,550.36 million (Tk.1,550,360,564); Savings outstanding amounted to Tk. 301.92 million (Tk. 301,924,053); and the recovery rate was 99.42%.



- Capacity of the use of microfinance support enhanced.
- Job opportunities increased.
- The rate of higher education among children rose.
- The social status of the beneficiaries uplifted.

Sufolon

Through the implementation of microfinance activities, VERC has observed that most of the beneficiaries are involved in agriculture-based seasonal activities. At a particular time of the year, they encounter with financial crisis to move on with their production. To increase their production and make them financially well off, VERC has been implementing Sufolon Program. It firmly believes that this is a part of multi-dimensional microfinance activities assisting the farmers in due time with positive outcome. Till June 2022, the number of borrowers was 4,576; Loan Outstanding (portfolio) was Tk. 183.76 million (Tk.183,761,363) and the recovery rate was 98.63%.



Cattle fattening activity is gaining popularity among the borrowers for ensuring income as an outcome of the Sufolon Program. The Eid-UI-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 quite popular among the communities and to encourage this VERC has been offering financial support to the interested borrowers to make income. This is now a popular way of making seasonal income across the program areas and the demand for support is gradually increasing every year.

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

Kuwait Goodwill Fund (KGF) - Sufolon

The goal of Kuwait Goodwill Fund (KGF) is to promote food security in the Islamic countries by creating the scope of distributing loans as per the need for agriculture and agriculture-related activities like - food production, and preservation and market promotion for food and livelihood security. It's objectives are to make the use of modern, effective and sustainable agricultural technology-related knowledge and implement them in the agriculture sector for increasing the production to meet up the food deficiency in the country.



The enrolled members of the Jagoron Program, Agrosor Program and Sufolon Program of VERC are eligible for receiving this loan. This has two sub-components. 1) Loan Support, and 2) Capacity Building and Technical Support. Till June 2022, the total amount of loan outstanding was Tk. 60.19 million (Tk. 60,199,082) and the recovery rate was 99.94%.

Buniad

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 access to social benefits is known as Buniad. Most of these Buniad members are floating people, and hence it is difficult to organize them as sustainable groups. VERC has been trying to identify these people for group formation, support them for income generating activities and introduce them with social values since October 2005. Under the Buniad Program, 2,660 Buniad members have received training support on IGA and social issues. Till June 2022, the number of members stood at 2,070; and borrowers were 1,501. The Loan Outstanding (portfolio) amount was Tk. 25.88 million (Tk. 25,882,732); Savings outstanding was Tk. 8.77 million (Tk. 8,774,592) and the Recovery Rate was 99.82%.

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



MDP-AF

Restoration of the COVID-19 affected small-scale entrepreneurs project was launched in June 2021 under the Asian Development Bank (ADB)- funded “Micro enterprise Development Project - Additional Financing (MDP-AF)”. For the implementation of this program, VERC received Tk.03 (Three) crores from PKSF as a loan. The activities under the project are being implemented following the policy of “Advanced (Field Enterprise) Loan Program” formulated by PKSF. Till June 2022, the number of borrowers was 249; Loan Outstanding (portfolio) was Tk. 35.20 million (Tk. 35,204,755) and the recovery rate was 98.12%.



Livelihood Restoration Loan (LRL)

Like in other countries around the world, the economic activities in Bangladesh are also taking the hit due to the Covid-19 pandemic. Against this backdrop, the Hon'ble Prime Minister, Sheikh Hasina, announced short, medium and long-term stimulus packages to keep the economic activities functional and thereby to improve the lives and livelihoods of the people. Notable among them is a stimulus package of Tk. 500 crores sanctioned in favor of Palli Karma-



Sahayak Foundation (PKSF). With this fund, PKSF is implementing a specialized and flexible loan program titled “Livelihood Restoration Loan (LRL)”.

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

This loan is high in demand at the field level, as it has immensely been helping reviving the struggling economic activities of the poor entrepreneurs. To meet the growing demand, PKSF has sanctioned a loan amount of Tk. 100 crores from its own fund.

Till June 2022, the number of borrowers under the program was 780; Loan Outstanding (portfolio) was Tk. 24.98 million (Tk. 24,988,163) and the recovery rate was 98.79%.

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

ENRICH is a program under implementation at the grassroots level focusing on the 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 also through a holistic approach targeting different crucial aspects of human lives including health, education, youth development, community development, etc., being the goal of sustainable development driven by the people themselves.

By working with selected households in association with the local government and committed stakeholders, ENRICH catalyzes 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 its ENRICH Program in the Laxmanpur union under Monohorganj upazila of Cumilla district. During the reporting period, a total of 04 general health camps, 01 special eye camp, 223 static clinics and 34 satellite clinics were organized. Besides, 31 education centers have been set up and 798 students are continuing education in pre-primary, Class I and II.

Till June 2022, 60 prosperity houses have been constructed, 07 ward-based prosperity centers have been constructed and 6 beggars were rehabilitated.

Outcomes:

883 pregnant women received ANC support, 104 received safe delivery support and 303 received PNC support from the project. Besides, the project organized 01 special eye camp through which 185 patients had been offered treatment support and 20 were given cataract surgery service.

A total of 811 persons have been tested for diabetes. Also 343 health awareness meetings were organized during the period.

Uplifting the Quality of Life of the Elderly People

VERC started this program in August 2018 in Laxmanpur union under Monohorganj upazila of Cumilla district, under which 804 individuals above the age of 60 years have been identified as program beneficiaries to be supported with materials, allowance, treatment support and counseling support for mental peace. Awarding the loyal sons and daughters for taking care of their parents in the area to encourage good practice is one of the purposes of this project. An amount of Tk. 2,000 is given to families for meeting up the funeral expenditure purpose. Village, Ward and Union level committees have been formed to implement the activities. Key activities of the period up to June 2022 are provided in the following table:



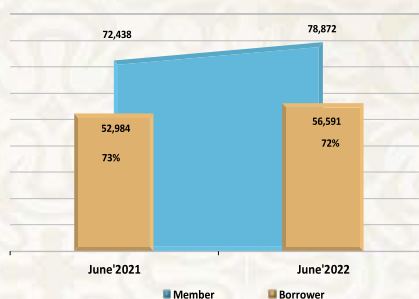
SL. No.	Activities	Quantity
1.	Distribution of Walking Stick	50
2.	Umbrella	20
3.	Wheel Chair	4
4.	Blanket	80
5.	Wrapper	50
6.	Monthly Grant - 67 Persons (July + August = 67, September = 62)	Tk. 500/- per head, Total Tk. = 98,000 (July + August = 67,000, September = 31,000)
7.	Funeral Expenditure	No one died during the reporting period.

The program aims to cover more senior citizens in the area every year.

Microfinance Program - At a Glance

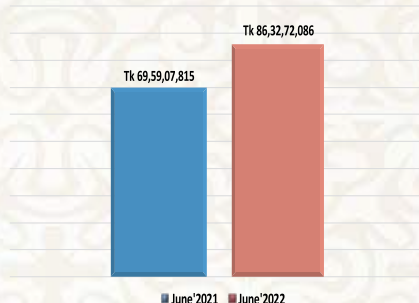
Particulars	Status of 2020-21	Status of 2021-22
No. of Branches	70	86
No. of Districts Covered	19	20
No. of Upazilas Covered	60	69
No. of Unions Covered	342	386
No. of Villages	2,515	2,610
No. Staff Involved (Operation)	625	686
Total No. of Group/Samity	5,138	5,591
Total No. of Members	72,438	78,872
Total No. of Borrowers	52,984	56,591
No. of Borrower (Cumulative)	0.84 Million (8,48,435)	0.88 Million (8,89,904)
Disbursement Amount (Yearly) (In Tk.)	3,328.03 Million (332,80,35,000)	4508.61Million (450,86,12,400)
Disbursement Amount (Cumulative) (In Tk.)	30,232.70 Million (3023,27,05,522)	34,742.00 Million (3474,20,06,098)
Realizable Amount (Yearly) (In Tk.)	3,070.04 Million (307,00,40,450)	3,911.08 Million (391,10,84,103)
Realized Amount (Yearly) (In Tk.)	2,831.90 Million (283,19,06,942)	3,704.69 Million (370,46,97,230)
Realized Amount (Cumulative) (In Tk.)	27,771.83 Million (2777,18,30,183)	31,709.57 Million (3170,95,72,009)
Loan Outstanding (Portfolio) (In Tk.)	2,354.28 Million (235,42,89,534)	3,032.43 Million (303,24,34,089)
Savings Balance (In Tk.)	695.90 Million (69,59,07,815)	863.27 Million (86,32,72,086)
Insurance Balance (In Tk.)	105.28 Million (10,52,85,734)	134.49 Million (13,44,93,239)
Overdue Amount (In Tk.)	238.13 Million (23,81,33,508)	206.38 Million (20,63,86,873)
Recovery Rate	99.15%	99.35%

Description	Members	Borrowers
June' 21	72,438	52,984
June' 22	78,872	56,591



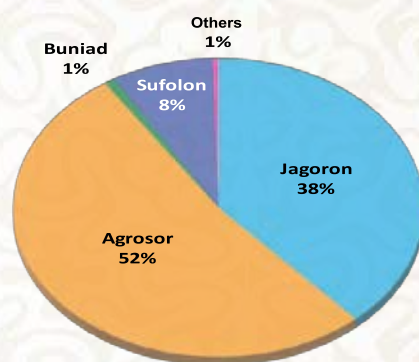
Savings Balance

- June'21 - Tk. 69,59,07,815
- June'22 - Tk. 86,32,72,086



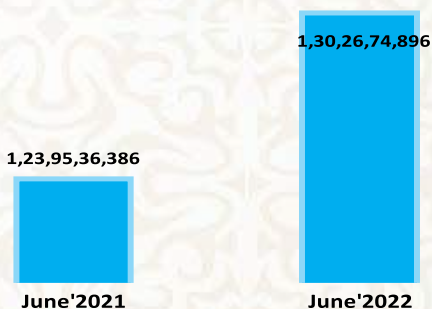
Component-Wise Loan Outstanding

Description	June 2022
Buniad	Tk. 2,58,82,732
Jagoron	Tk. 1,10,65,18,445
Agrosor	Tk. 1,55,03,60,564
Sufolon	Tk. 18,37,61,363
Others	Tk. 16,59,10,985
Total :	Tk. 303,24,34,089



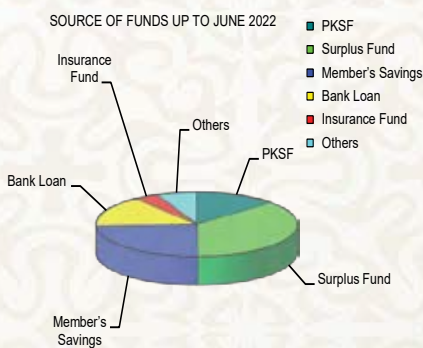
Cumulative Surplus

- June'21 - Tk. 123,95,36,386
- June'22 - Tk. 130,26,74,896



Source of Funds up to June 2022

Source	Amount (In Tk.)	Percentage
PKSF	462,516,667	13%
Surplus Fund	1,302,674,896	37%
Member's Savings	863,272,086	24%
Bank Loan	548,790,418	15%
Insurance Fund	134,493,239	4%
Others	231,208,987	7%
Total	3,542,956,293	100%



Gradually VERC's own fund sources have increased with the available increased surplus fund which is 37%, while the members' contribution is 24%.

Collaboration and Networking

VERC has been taking part in the PKSf-organized workshops/trainings which have been useful in enhancing the level of efficiency of staff members and making interventions more output-oriented.

Contribution from VERC Microfinance Program in CSR

The Micro-Credit Regulatory Authority (MRA) 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 SDG targets. The Microfinance program of VERC is also making contribution from its CSR allocation towards social development in different areas of the country by supporting interventions on education, health, ICS and supporting a pilot initiative of VERC to implement an integrated total development program in a union in Savar. The contribution amounts to Tk. 9,656,808 for the reporting year and the total of till to date contribution stands at Tk. 44,175,193.

An Analysis of VERC's Microfinance Program

The Microfinance Program of VERC has crossed a long journey in addressing the development need of the disadvantaged and underprivileged poor people living both in the rural and urban areas of Bangladesh. 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.

An in-depth analysis of the microfinance program of VERC for the period of 2016 to 2021 reveals that the total income during the FY 2016 to 2017 was Tk. 408,349,365 and the expenditure was 261,668,313, resulting in the Net Surplus of Tk. 146,681,052. This happened because the salary structure of the VERC's staff during the period was lesser and there was lesser number of staff at the VERC Head Office. Moreover, due to rescheduling of the loans of the beneficiaries there was an increase in the Net Surplus.

While analyzing the loan outstanding amount it becomes evident that during the FY 2016 to 2017, the amount was 21,338,567 and the staff number was 400, which gradually decreased over the years. The loan outstanding of Tk. 2,354,289,534 in the FY 2020 to 2021 with a staff number of 299 is a positive turn for the VERC's Microfinance Program. Gradually, the cost-effectiveness in the microfinance program of VERC has been considered with due importance and addressed to a reasonable extent. If the consolidated FY-wise progress and deficit analysis is considered then it reveals that in the FY 2016 to 2017 the staff-wise loan amount was Tk. 4,451,898 but it is a matter of great pleasure that in the FY 2020 – 2021 the amount increased to Tk. 7,873,878 per staff, indicating that the microfinance program of VERC is being implemented cost-effectively. The ratio of the service charge under the microfinance program has experienced a bit change over the years due to the outbreak of the Corona virus and the lock down situation, but at the end of the FY 2020-21, it has turned into a positive mode.



CAPACITY ENHANCEMENT AND CLIMATE CHANGE

Capacity Enhancement

VERC is one of the pioneering institutions in the arena of social development in Bangladesh. Strengthening of local government is a key strategy for sustainable development involving the local government and community people at large. VERC not only develops the capacity of its program staff, but also plays a key role in capacitating the 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 Program; Governance; Gender and Equity; Human Rights; Child Protection; Climate Change Adaptations; Disaster Preparedness and Management; Community Management; Education; Advocacy and Process Promotion; Microfinance and Small & Medium Scale Entrepreneurship Development.

Capacity building support has been provided to different projects of VERC as a regular task. During the reporting year, 4,317 participants received training on various programmatic issues. A total of 648,906 participants received training since the inception of the organization.

Training Imparted during the Reporting Period:

Foundation Training for Program Organizers of Microfinance Program

A five-day basic training for the newly recruited program organizers was organized by the Microfinance Section of VERC. Development in training, status of Bangladesh in development, development principles, various development approaches, socio-economic development-context Bangladesh, role of microfinance program in socio-economic development, sustainable development, community mobilization, need for community mobilization, communication with community members motivation, considerations for effective communication, communication barriers, what a development worker should do in effective communication, motivation needs, motivation barriers, motivation strategies and duties, office schedules and rules, field staff responsibilities and duties, field work preparation and association, the process of formation of executive committee, members of executive committee and duties and responsibilities of executive committee, importance of savings and savings, loan policy, pass books, collection sheets/tabs, ideas for borrower selection, pre-test and post-test, loan approval and disbursement and collection were discussed in the training. The participants discussed in details the process, causes and remedies of arrears and ideas about MIS and using of it in the workplace.

A total of 74 participants in 06 batches took part in the training on 09-13 September, 2021, 03-07 October, 2021, 09-13 January, 2022, 08-10 February, 2022, 29-31 March, 2022 and 19-23 June, 2022 at the VERC Training Center, of which 12 were female and 62 were male.

Outcomes:

- Learning about VERC.
- Acquired the ability to know about development, development ideas and types, status of Bangladesh in development, development principles, various development approaches and sustainable development.
- Clear notion on communication, communication elements, processes, methods, considerations, communication barriers.
- Knowledge about the need for motivation, motivation cycle, and level of motivation, inhibition of motivation and strategies and actions of an employee in motivation.
- Able to explain the concept of facilitation, skills and qualities of the facilitator.
- Learned about the responsibilities and duties of field workers.
- Learned how to prepare field work.
- Knowledge about savings and importance of savings, debt insurance policies.
- Borrower selection considerations, pre-test and post-test, loan approval, distribution and recovery procedure, reasons for amount overdue and remedies and MIS.

Foundation Training on Loan Program for Apprentice Branch Managers of Microfinance Section

Foundation training for the apprentice branch managers and accountants under the Microfinance Section was held from 01-03 November 2021 and 11-30 December 2021 at the Training Center of VERC.

The Apprentice Branch Managers are evaluated in three steps, like:

Step 1: 3 days orientation.

Step 2: 1 month 15 days hands-on learning in different fields of VERC.

Step 3: 10 days foundation training.

A total of 22 participants (Apprentice Branch Managers) took part in the orientation, after which they worked for 01 month and 15 days to have hands-on learning in different fields of VERC. They were then evaluated through interviews and written tests. During the assessment, 20 Branch Managers were invited to the 10 days foundation training. From 21 December 2021 – 30 December 2021, the foundation training on microfinance management was held at the VERC Training Center.

Apart from this, newly appointed 11 Apprentice Branch Managers were given 03 days orientation in June, 2022.

Outcomes:

- Participants learned about community concepts, community elements, the need for community mobilization, the barriers to community mobilization, and gained proficiency in community mobilization.
- Participants got ideas about integrated development ideas and types, development objectives and principles, various development approaches, sustainable development, integrated development ideas and integrated development programs of VERC.
- Participants learned about communication, enhanced communication elements of communication and communication cycles and topics to be considered for communication.
- Participants learned about the features of facilitation and the duties, qualities and skills of a good facilitator.
- Participants learned about leadership, types of leadership, leadership skills and qualities, leadership constraints and ways to overcome them, team building and its process and importance and dynamic team building methods and strategies.
- Participants were informed about motivation and its components, strategies and actions of a development worker in motivation.
- Participants were able to learn what conflict is, the cause of conflict, identify conflicting situations and analyze the nature and different strategies for conflict resolution.
- Participants learned about behavior, the effects of good and bad behaviours, and how to make life 100% perfect.
- Participants learned about management and their functions, the role and skills of a manager.
- Participants can make difference between monitoring, evaluation and supervision, why are monitoring, evaluation and supervision done? Can analyze the considerations of monitoring and the steps of supervision.
- Participants learned about life skills components.
- Participants learned in detail about VERC's Loan Policy, Child Protection Policy, Gender Policy, PSEA, Financial Policy and Human Resource Policy.
- Participants learned in detail about accounting and financial management.

Accounting and Financial Management Training for Accountants in Managing Loan Activities

The impact of the global pandemic corona virus has adversely affected the economic activities of the members of the VERC, which is organized at the field level, as well as development partners across the country. In order to overcome this effect, VERC has resumed lending activities in the field in compliance with the hygienic guidelines prescribed by the government. Considering the overall

situation, VERC has designed a five-day training course on accounting and financial management for the accountants to manage the loan activities in a smooth manner.

On 05-09 December 2021 and 06-10 March 2022, 02 (Two) batches of Accounting and Financial Management related training were conducted at the VERC Training Center for the Accountants of the Microfinance Program. A total of 47 participants were present in the training, of these, 05 were female and 42 were male.

Outcomes:

- Participants are able to identify, analyze and solve problems in conducting field level activities.
- Participants gained knowledge on AIS and MIS.
- Accountants are aware of their responsibilities and duties.
- Participants learned about VERC's various policies.
- Participants learned how to give manual cashbook and ledger book posting.
- Participants learned about the software to do during loan disbursement.
- Participants can verify the software data transfer from the tab.
- Aware about their duties during loan disbursement.
- Advance adjustment, when to make provision, depreciation calculations and accounting.
- Participants can do VAT and tax calculations.
- Participants learned about the organizational requirements and documentation of VERC, PKSF and MRA.
- Participants can properly maintain vouchers, fixed asset registers and stock registers.
- Participants can prepare bank reconciliation.
- Participants can verify procurement and relevant documents.
- Participants learned about holidays, penalties and rules for travel/ travel allowances, etc.
- Know what a development worker needs to do in effective communication and effective communication.
- Participants learned the effects of good and bad behaviours.
- Participants have learned how to make life 100% perfect.
- Participants learned about conflicts, causes of conflicts and various conflict resolution strategies, and are able to apply them in real life.

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

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

The training on Monitoring, Supervision, Management, Leadership Development and Life Skills was organized on 21-25 November 2021 and 20-24 March 2022 in two batches. A total of 36 participants were present in the training. Among them 02 were female and 34 were male.

Outcomes:

- Participants learned about management and management functions, the role and skills of a manager.
- Participants learned about leader and leadership, types of leadership and team leader authority, leadership skills and qualities, leadership constraints and ways to overcome them, what is team building and its process and importance and dynamic team building methods and techniques.
- Participants learned about communication, enhanced communication elements of communication and communication cycles and topics to be considered for communication.
- Participants are able to make the difference between monitoring, evaluation and supervision, why are monitoring, evaluation and supervision done? Can analyze the considerations of monitoring and the steps of supervision.
- Participants are able to identify conflicts, causes of conflicts, identify conflicting situations and analyze the nature and master various strategies for conflict resolution.
- Participants are able to know about life skills and their components.
- The effects of good and bad behaviours, and know how to build life 100% perfect.
- Participants learned in detailed about the accounting and financial management.
- Participants learned in detailed about the VERC's Loan Policy, Financial Policy, Human Resource Policy.

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

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

On 21-25 November, 2021, 11-15 December, 2021, 16-20 January, 2022, 27 February-03 March 2022, the training courses were organized at the VERC Training Center. A total of 101 participants were present in the training, of which 32 were female and 69 were male.

Outcomes:

- Participants have mastered team dynamics, its process and importance, and dynamic team building methods and strategies.
- Participants became aware on motivation and motivational elements, an employee's strategies and actions to motivate, and the obstacles being encountered in motivation.
- Participants learned about communication, development communication elements and communication cycles and topics to be considered for communication.
- Participants learned about the characteristics of facilitation and the duties, qualities and skills of a good facilitator.
- Participants are able to identify conflicts, causes of conflicts, identify conflicting situations and analyze the nature and master various strategies for conflict resolution.
- Participants learned about behaviour, the effects of good and bad behaviours, and how to make life 100% perfect.
- Participants learned about the life skills and their components.

- The participants got knowledge about integrated development ideas and types, development objectives and principles, various development approaches, sustainable development, integrated development ideas and integrated development programs of the relevant works.
- Participants learned about the Financial Policy, PSEA, Human Resource Policy, Child Protection Policy, Gender Policy and Loan Policy of VERC.

Training on Climate Change Adaptation, Stress Management and Risk Management in Livelihood

To help people adapt to climate change, stress management and risk management in life and livelihood, what stress or stress is, what it causes, how it occurs, how it affects our performance and what we can do, various methods of risk management, know about various methods of control, this training has been designed and conducted in 29 batches in 05 branches in Savar (Kaliakair, Singair, Mohanpur, Sonargoan and Bandar) during the financial year 2021-2022. 579 participants were present in those training.

Outcomes:

- Learned about climate change, its causes, effects and what to do to deal with it.
- Learned about stress, what it causes, how it occurs, how it affects our performance and what we can do about it.
- Learned about what is risk management, different methods of risk management and different methods of control.
- Learned about basic concepts of food and nutrition, bio-based food and its uses and 03 types of food groups (energy food, body building food and disease prevention food).
- Learned about the importance of formation of teams and associations, responsibilities and duties of team leaders and members and paying regular instalments and savings.

Orientation on Organizational Policies

In March, 2022, an orientation on organizational policies was held at the Training Center of VERC targeting the VERC's officials and staff. The orientation was inaugurated by Mr. Md. Yakub Hossain, Executive Director, VERC. Also present at the inauguration were Mr. Md. Masud Hassan, Director, WaSH, Health and Life Skill Education Section, Mr. Ranada Prasad Saha, Director, Microfinance Section and Mr. Md. Masud Royhan, Director, Finance Section. Different policies of VERC were shared and discussed throughout the day. A total of 26 participants attended the orientation.

Teachers' Training

In March, 2022, a 01-day training was held for the teachers of VERC's Learning Center. A total of 70 teachers were present in it.

Invest in Skills Development for Youth in Bangladesh

VERC implemented a Project titled "Invest in Skills Development for Youth in Bangladesh" with support from TDH-Netherlands for the period of January 2021 to June 2022 in Savar Upazila of Dhaka District. The objective of the project was to facilitate the process in order that the vulnerable youngsters lead dignified lives with improved livelihood opportunities. A total of 400 youngsters were targeted as the beneficiaries of the project, of which 280 were female and 120 were male.

- Baseline survey conducted on employability skills among the youths in Savar.
- Based on a developed module ToT was conducted on safety and labor rights/law for the project staff.
- Selection of vulnerable youngsters (15-24) through the TVET service providers.
- Orientation was provided on life skills to the identified youngsters.
- An accelerated data bank with unique number for each youngster developed and maintained.
- Follow-up meetings with the trainees organized.
- Youngsters provided with TVET.
- Training on safety and labor rights at the work place provided to the youngsters.
- Formation of alumni groups facilitated.
- Meetings conducted with parents and guardians of youngsters.
- The participation of family/community, employer, CSO, media, and BMET during certificate accreditation of youth graduates ensured.
- Training for community support group members on safety and labor rights/law conducted.
- Meeting with potential employers on availability of trained and skilled youngsters organized.
- Visits to the potential employers to the TVET centers facilitated.
- A job fair organized.
- Dialogue and discussion with youths, employers, CSOs and TVET service providers focusing on safety and labor rights issues organized.
- Workshop with relevant government agencies including Bangladesh Technical Education Board-BTEB, Directorate of Technical Education-DTE organized.
- Final consultation with the BTEB and NSDA organized.

Visible Outcome:

397 young people have been employed in different garment factories in Savar area.

USAID's Women Thrive Activity in Bangladesh

The USAID's Women Thrive Activity in Bangladesh Project is a five-year flagship program in Bangladesh. VERC aims to focus on implementing and cascading the factory-level activities in partnership with CARE Bangladesh. The duration of the project is 05 (Five) years, from February 01, 2021 to July 31, 2026.

The project intervention areas include Gazipur, Ashulia, Savar, and Chottogram. These locations have been selected as these are highly densely populated industrial areas inhabited by low-income groups working in formal and informal factories. Interventions are taking place in 25 factories. 1,250 female workers from each factory and a total of 31,250 women from 25 factories are to receive PACE training. The senior management workshop will address a total of 500 senior management staff from the 25 factories. Career Advancement Training are planned for 5,250 workers and an Aspiration Workshop is to be held with them. A total of 625 people from 25 factories (management staff) are to be trained. A total of 650 supervisors from 25 factories will be trained. A total of 500 members of 25 factory WPCs and a total of 250 members of AHC will be given capacity building training. A dialogue will be done between WPC and AHC and the Management. In addition, the VERC staff will assist CARE Bangladesh in various types of round table meetings, project inception meetings and other activities.

The economic empowerment of women can only be achieved if the structural barriers to women's economic participation are addressed at the workplace, family, and community levels and the women's contributions are recognized.

Goal: To economically empower women by creating decent work and ensuring a life of dignity.

Objectives:

- a) Enhanced skills, leadership, and collective action for greater security of life and livelihoods.
- b) Increased resilience of women workers, their communities and workplace to adapt and recover from COVID-19 related impact on life and essential services.
- c) Increased responsiveness of institutions to address impact of COVID-19 and gender equality in the work place.

Major Activities Carried Out during the Reporting Period:

- 07 (Seven) trainers have received training on "Personal Advancement and Career Enhancement (PACE)".
- The Project started working in 04 factories initially during the reporting period.
- A total of 60 workers have received training on PACE in 04 factories.

Visible Outcomes:

- Before the PACE training, the garment workers were not able to communicate well with their supervisors, line chiefs, but after the training they are now able to communicate with their higher authorities. As a result, they are able to understand the work well. A good relation with their colleagues exists while the cooperative attitude increased.
- Before the PACE training, the female workers of the factories were confused whenever any problem arises, but after the training, the problem-solving skills within the participants have been developed.
- After receiving the PACE training, the communication skills within the participants improved, thereby eliminating different problems at the family, workplace and community levels become easy for them.

Armina is Determined to Work for Women's Empowerment

Armina Akhter grew up neglected and disrespected. Her father's name was Md. Ruhul Azam and mother's name is Mosammat Jannatul Bibi. They are two sisters. Her father died when she was two years. As there was no one else working in the family excepting her mother, they had to suffer in various situations, but as the two sisters are close in age, her mother could not leave them and do any outside work. That's why her mother took them to her father's house at Jagannathpur, Phulbari, Dinajpur. They started living and studying in their uncle's house. Armina's elder sister came to Dhaka to support the family but her uncle married her after few days. As a result, her elder sister could no longer contribute to the family.

Armina was in college in 2016. She moved to Gazipur in March 2016 and took a job at the Jaroms Industries Ltd., finding no other way to meet the cost of her education, mother's treatment, food costs. She joined in the Jaroms Industries Ltd. as a helper and continued her studies as well. Being a good student, her teachers helped in her studies. Meanwhile, her HSC exam was approaching and

she wanted to sit for the exam but she could not take leave because of fear. Due to various thoughts and fears she did not perform well and making mistakes at her job. She failed to express that she required leave for the exam, and at one point she quitted her job and went back to her village town. She passed the HSC exam and got admission in BSc. (Honors) in Social Work, and then again returned to the Jaroms Industries Ltd. After a few days, she had the opportunity of participating in the PACE Training under the VERC-implemented and USAID, PVH Corporation and CARE-funded USAID's Women Thrives in Bangladesh Activity Project.

Armina was delighted receiving the PACE Training, as because through this training she has been able to know how to fulfill all objectives by using effective communication skills in family, workplace and community. Learned in detailed about the steps of problem-solving, decision making process, role of communication in consensus for problem-solving and decision making, team problem solving, application of problem solving and decision-making skills in family, workplace and community.

She remembers her HSC exam. She could not understand how she would ask for leave during the exam for which she had to quit her job and take the exam. Her regret is that if she had received this training before her exams, she might not have had to quit the job. Armina has a good idea now of how to take leave. Now no inertia works in herself. When the work of a new process starts, the supervisor holds a meeting with everyone and explains the process well. Armina was use to not to speak in those meetings, but now advises her supervisor in some cases. She was use to not to say anything about the benefits or problems of the work but after receiving the training, if there is any problem, she helps her supervisor to solve it quickly. Her supervisor likes Armina more than before. Armina is now a self-confident woman. She wants other women workers like her to get this kind of training. Women should not be left behind. She is now focused on her professional development. Now in the position of operator, her dream is to one day become a supervisor in the factory or later on to higher positions. Armina is very happy to participate in the PACE Training. She wants to work for the women's empowerment, whether it is in factory or community!



Armina works at her factory.

Climate Change

The impact of climate change on livelihood and development in Bangladesh is a concern issue of recent decades. Capacity building of the communities to cope up with the transformation scenario through appropriate climate resilience building interventions is of utmost importance. VERC has been working on climate change adaptation for a long time in partnership with different development partners.

Implemented/On-going Projects

SL No	Donors	Project Name	Duration	Upazila	District
1.	WaterAid-Bangladesh	Composite Actions for Climate Migrants in Urban Slums (CACMUS)	December 2020 to January 2024	Rajshahi City Corporation	Rajshahi
2.	ManusherJonno Foundation (MJF)	Strengthen Civil Society and Public Institutions to Build Community Resilience to Adapt Climate Change (SPIBACC)	July 2017 to September 2021	Rangabali	Patukhali
3.	Practical Action (Zurich Foundation)	Zurich Flood Resilience	July 2018 to June 2023	Sadar and Sadarpur	Faridpur
4.	GIZ	Urban Management of Internal Migration due to Climate Change (UMIMCC), Urban Management of Migration and Livelihood (UMML) Project	01 November 2018 to 30 June 2022	Sirajganj Sadar	Sirajganj

Composite Actions for Climate Migrants in Urban Slums (CACMUS)

The project has taken into consideration the priorities of Rajshahi City Development Master Plan (2004-24). The project activities are aligned with environmental concerns, population growth, city services and infrastructure need in terms of water supply and sanitation services and are expected to contribute to the overall vision of the plan. River erosion has been expressed as one of the major challenges and important parameters of city development. The slums selected for this project are on the fringes of the city and some of them are close to the river Padma. It is important to understand the political and operational relationship of



School Sanitation Complex

several entities under the Rajshahi City Corporation. Like any other City Corporation in Bangladesh, Rajshahi City Corporation has elected Ward Commissioner for each Ward (lowest administrative jurisdiction) who plays an important critical role in the implementation of any development project in their electoral jurisdiction. They represent local authority in urban local government setting. The project closely coordinates with the Ward Commissioners to align with the City Corporation's plan for low income settlements and pursue required budgetary action by the City Corporation for extending to and maintaining WaSH services with O&M provision. The project has thoroughly reviewed the city development plan and other regional initiatives linked with climate change to find out potential areas of collaboration for leveraging those plans with project contribution and vice-versa. The service authorities, Ward Commissioners including the City Mayor have been influenced through community engagement to take lead on mobilizing necessary support to help implement this project. A support letter from the City Corporation has been secured in support of this project.



School Sanitation Complex

Project Goal: The project aims to address the problem of limited access to WaSH and allied services for the internally displaced people (climate migrants) living in the urban slums.

Project Objectives:

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

Major Activities Carried Out during the Reporting Period:

- Inception Meeting
- Participatory Community Risk Analysis
- School Toilet Construction
- Drinking Water Facilities at Schools
- Water Facilities Installed/Renovated in Communities (Deep Set Pump)
- Renovation of Existing Water Sources
- Water Points Testing for Water Quality Assurance
- Installation of Improved Toilets for 03-05 HHs
- Hygiene Assessment by CBO/Reward-based Hygiene Promotion
- Meeting with RCC on Pro-poor Issue
- Training on Skill Development (Goat and Cow Rearing)
- Access to Microfinance Support

The CACMUS Project organized an Inception Meeting on 17th of August 2021 with the Rajshahi City Corporation officials with the aim to consolidate interrelationships and achieve clarity and alignment on project implementation. The Honorable Mayor of Rajshahi, A. H. M. Khairuzzaman Liton, was present as the Chief Guest, alongside the Chief Executive Officer and Superintendent Engineer of Rajshahi City Corporation as Special Guests. The Meeting was chaired by the Director, Programs of Water Aid Bangladesh. Cluster leaders, ward councilors and representatives from WAB and VERC were present in the meeting. The meeting briefed the participants about the project activities, selected slums, target group, beneficiaries, project duration and possible challenges and sought recommendations.

The participatory community situation analysis (CSA) was conducted in 07 slums. Instead of 40-50 representatives from households per session, 8-10 representatives (per cluster) were accommodated in an open area. The sessions were taken in 2 clusters of which representatives of 160 HHs were in each cluster. Additionally, to ensure proper participation process, larger slums were divided into multiple clusters and a consolidated coverage of information was assured. The CSA procedure at each slum followed the below steps:

- Transect Walk and Rapport Building
- Social Mapping Exercise
- Well-being Ranking
- Faces Calculation
- F-diagram
- Ignition
- CBO Committee Formation

A school toilet has been constructed at the Shaheed Nazmul Haque Girls High School. There is a 10-chamber toilet; 2 chambers with menstrual hygiene management facilities. These 02 chambers have 02 cupboards to preserve sanitary pads, sanitizers, tissues and disinfectants. The toilet has a ramp so that the disabled students/teachers and elderly people can easily get access to it.

21 improved toilets have been constructed at the community level targeting 03-05 households. The sanitation facilities were constructed keeping the gender perspective into consideration. Two separate chambers were installed (one for men and one for women); the intervention is a twin-pit latrine which assures reduced environmental contamination with fecal pathogens.

16 new water facilities have been installed and 12 existing water sources have been renovated to maintain the standards of safe drinking water.

Hygiene sessions were provided to 3,672 beneficiaries across 10 slums of the Rajshahi City Corporation. The sessions covered handwashing practices at critical times (handwashing steps, using soap, etc.), child feces management (proper cleaning, disposal, etc.), menstrual hygiene management (social taboo, proper practice, etc.), and water safety plan (from collection to use). In total, 56 caretakers were oriented through 28 caretaker training sessions (16 for new water options, 12 for renovated water options) where each session was designed as per the intervention for 01 male and 01 female caretakers. The training covered operation and maintenance procedures of the facilities, how to maintain cleanliness, importance of proper drainage system, and repair/replacement of minor parts. Additionally, few essential operation & maintenance-related tools were given to the caretakers.

During the reporting period, the project has reached 3,605 beneficiaries with water, 2,604 with sanitation, and 3,672 with hygiene promotion supports. Besides, access to microfinance support and skill development training were provided to 78 and 200 families respectively.

Strengthen Civil Society and Public Institutions to Build Community Resilience to Adapt Climate Change (SPIBACC)

VERC has implemented a project titled “Strengthen Civil Society and Public Institutions to Build Community Resilience to Adapt Climate Change” (SPIBACC) with support from Manusher Jonno Foundation (MJF) to address building greater community resilience to climate change impacts and natural disaster in climatic and environmentally vulnerable Coastal area in Rangabali Upazila under Patukhali District.

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

Specific Objectives:

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

Major Activities Carried Out during the Reporting Period:

1) Village Group Meeting (Monthly):

Meetings were held on monthly basis. The group members became aware about their rights and the real problems and effects of climate change. From these, meetings, they also became aware about climate change, GBV, composite agriculture, etc.

2) Farmer’s Group Meetings:

These meetings were arranged for the farmers from which they were able to know day by day how to adapt with climate change situation. The group members became aware about their rights and the real problems and effects of climate change.

3) Periodic Meeting with Community Volunteers:

This meeting was organized for the volunteers worked at the union level. Upon attending the meetings, the volunteer groups became interested to work on the climate change and adaptation, disaster preparedness initiatives warning signals, preserving dry foods, miking by CPP in a team and heightening the plinth of houses.

4) Day Observation:

Different days were observed with due importance like - International Disaster Risk Reduction Day, National Disaster Preparedness Day, World Rural Women’s Day, etc. with the participation of the Govt. Officials, NGO representatives and students through rally, art competition, essay writing competition, discussion, prize distribution, etc.

5) Issue-based Campaign with School Students; Campaign on CC and Gender in Disaster:

In total, 2,027 persons received messages on the issues like climate change, adaptation and gender in disaster. The farmers' group members also participated in this program and issue-based campaigns were held for 07-days in Chhotobaisdia union where video shows, miking, tea stall session, leaflet distribution and etc. were held.

6) Coordination Meeting between NGO/CSO Networks:

Through the coordination meetings, the capacity of the NGO and CSO networks has been developed to disseminate best practices of community-based climate change adaptation models.

7) Market-oriented Early Winter Climate Resilient Vegetable Cultivation:

The project provided four kinds of seeds for early winter climate resilient vegetable cultivation; 325 farmers received these supports from which they have become benefitted cultivating vegetables.

8) Dialogue among DMC's, Civil Society, Public administration and LGI's at Upazila Level:

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

9) Billboard:

For better visibility, essential messages were printed on billboards which had been installed with the support of Union Parishad in selected places.

10) IGA Fund:

Under this activity, the project beneficiaries received a small amount of cash which they used in their alternative income generating activities.

11) Training to Create Local Service Provider (LSP) for Vaccination:

The local service providers (LSP) were provided with training on vaccination where 12 participants attended of which Male were 05 and Female were 09. The Upazila Livestock Officer facilitated the 02 (Two) days training. Kit boxes were provided to each of the participants.

12) Local-level Advocacy Meeting with Service Providers:

Local-level advocacy meetings were conducted with various service providers like fertilizer distributors, seed providers, nursery owners, village doctors, sanitary latrine producers and fish sellers. A total of 16 participants attended the meetings.

13) Round Table Conference on Project Findings with Media and Service Providers:

A Round Table Conference on Project Findings with media and service providers was held with the participation of the electronic and print media, Sub-Assistant Agriculture Officers, Fishery Officer, Livestock Officer and BRDB Officer. A total of 25 participants attended the conference.

14) Exposure Visit to Understand the Agriculture Methods, Variety & Practices:

An Exposure Visit was organized to the Regional Horticulture Center at Lebukhali under Patuakhali district. 35 participants participated in the event. The VERC group members visited to gather more indigenous climate change adaptation technologies from there.

15) Periodic Follow-up Meeting with UDMC:

Several issues selected from UDMC have been discussed in the meeting and some were incorporated in the union budget committed by the Chairmen. Some decisions came out from the meeting like establishing sustainable sanitary latrines, plants distribution to become resilient, etc. The UDMC arranged the follow up meeting for review and discuss the DRR action plan. The UDMC members of all unions got the pace to conduct the UDMC meetings. They committed to arrange meeting every month following the system properly. They also got the exact idea about cyclone centers, warning system and gender issues. Discussed about damaged crops, fish and livestock.

16) Cyclone Yass Response:

04 (Four) volunteer groups were active during the Cyclone Yass. The embankment was damaged and the tidal water entered into the villages and destroyed crops, houses, fish, cattle and poultry. The volunteers went from house to house to help the people keeping their goods in safe manner.

Qualitative Achievements and Changes Happened in Women's Lives:

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

Zurich Flood Resilience

Bangladesh is one of the most flood-prone countries in the world. Floods have significantly contributed to the 520,000 deaths caused by natural hazards recorded in the past 40 years in Bangladesh. The devastating floods in 1998 and 2004 caused damage costing US\$2.8 billion and \$2.2 billion, respectively; or about 5 per cent of GDP. Bangladesh consists of many floodplains, and more than two-thirds of the country lies fewer than 5 meters above sea level. Up to 30 per cent of the land faces annual flooding during the monsoon season, while severe flooding occurs every four to five years and covers 60 per cent of



the country. Communities can take steps to become more resilient to flooding and prevent loss of life and livelihoods. Flood disaster risk reduction (DRR) investments largely pay off, with an average of five dollars saved through avoided and reduced losses for every dollar spent. Investments in early warning systems, infrastructure, financial protection, communication methods, adaptive agricultural practices, and community capacity building are necessary to better prepare, mitigate, adapt, and respond to flood events. Yet current investment in flood preparedness and prevention at the local level, where people are most affected by flooding, is inadequate.

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

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

Objectives:

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

Major Activities Carried Out during the Reporting Period:

VERC has been implementing the Zurich Foundation-funded Flood Resilience Project with the technical assistance from the Practical Action. Being the fourth year of the project, a number of activities have been conducted like monthly meetings, court yard sessions, cross visits with group leaders/members, bi-monthly meetings, leadership development orientation with CBO members for sharing knowledge for flood preparedness, awareness raising on hygiene practices, communication of CBO members for linkage with Union Councils/UDMC members for reducing their local flood risk and different supports of Social Safety Net Program. As a part of capacity building, a 03 (Three) days residential training was organized on disaster risk reduction and UP budget preparation for covering four unions' disaster management committees, a 02 (Two) days residential training on emergency response and first aid support for resilient agents through the hired resource team by the Practical Action. In order to create improved flood resilience situation and livelihood throughout the year including the flood time, the project installed raised house latrine, raised tube well platform, raised homestead for flood resilience, and provided boat support for the livelihood activities. First aid supports and logistics have been provided to the community so that they can use them in emergency situation.

The project has facilitated the formation of Union Disaster Management Committee (UDMC) as per the given structure of the Standing Order on Disaster(SOD) including supports to conduct their meetings followed by a-day-long refresher training on disaster risk reduction and UP budget preparation covering four union council members, facilitated the preparation of community risk assessment

including disaster risk reduction plan through coordination meeting with the participation of the UDMCs, CBO members and Resilient Agents among 04 (Four) unions. The project participated in the observance of International Day of Disaster Risk Reduction-2021, International Women Day-2022 & National Disaster Preparedness Day-2022 jointly with the District and Upazila administrations. In addition, the project has upgraded the mobile data for disseminating early warning messages among the communities and stakeholders for flood preparedness, delivering weather forecast through digital board operating by the union entrepreneurs from the Union Digital Centers that helped in their decision making of daily and livelihood activities and providing agriculture, fisheries and livestock sectors related advisory service through Krishi Call Centers (16,123) jointly with the technical assistance of Practical Action.

Visible Outcomes:

The project focuses on sharing knowledge with the group members, CBO members, Resilient Agents & UP/UDMC members, supporting direct project beneficiaries for household flood resilient & livelihood activities during flood time and functioning digital board for early weather forecasting, market prices of agricultural products, disseminating voice messages and advisory service for flood preparedness, avoiding climate hazard in daily lives and decision making for their agricultural & livelihood activities. The project has oriented the CBO members on leadership development which has encouraged organizing monthly meetings, court yard sessions, visits to beneficiaries supported activities including their progress, further suggestions for more effectiveness. The group leaders have shared cross visit learnings with group members to enhance their quality of domestic life by increasing knowledge, practices, awareness, keeping themselves neat and clean, functioning water flow, hygiene practices, vaccination, advisory services for treatment, etc. resulting in reducing disease prevalence of livestock and poultry, household assets protection knowledge and action, and improve safe water options and sanitation situation at household and communities.

Resilient agents are providing emergency first aid support with their kits, advice for better treatment and care from local health service providers, keeping communication with the union council members, collecting information from digital board and disseminating among communities, making the community people aware on the importance of early voice messages during upgrading mobile data and encouraged to receive disseminated voice SMS on their mobile whenever delivered. Community people have taken action after the voice messages are received like preparing of house for saving valuable assets, portable stove, collection of dried fire woods and keeping raised places, collect dry foods, fuel, candles, storage of cattle foods in safe places, etc.

The project has built the understanding of the importance of community risk assessment steps that would be incorporated during the UP annual budget preparation as well as getting approval of additional fund for their Disaster Risk Reduction. In this connection, the project has exercised all CRA steps with all unions and they submitted the annual budgets. The project supported beneficiaries have been benefited by rearing goat and poultry in raised shed which reduces disease prevalence & death cases during flood time, supports for raising homestead open opportunities for homestead gardening throughout the year including the flood time that ensures family nutrition, increase social bonding and access to income generating by women and other vulnerable groups like widow, disable and elderly people, etc.

Urban Management of Internal Migration due to Climate Change (UMIMCC), Urban Management of Migration and Livelihood (UMML) Project

Bangladesh is one of the countries which is most vulnerable to the impacts of climate change. It also has one of the highest urbanization rates in Asia, with an urban population that is expected to be doubled to 90 million by 2050. A significant factor in this will be rural-to-urban migration which is being increased further due to climate change. The negative impacts of climate change adversely affect people's living conditions and social support networks, while degrading natural habitats on which many livelihoods depend. Cities such as Khulna, Barishal, and Satkhira are facing the pressure of the influx of climate migrants from rural areas, despite being coastal cities highly exposed to climatic risks itself. Other examples of recipient are cities like Rajshahi and Sirajganj which are affected by the draughts and river erosions. Climate migrants from rural areas are moving either permanently or temporarily into the cities due to the loss of their livelihoods or properties and in the aspiration of refuge in urban centers. Migration is one of the key strategies used by poor and vulnerable households in Bangladesh to adapt to changing living conditions. However, internal migration can reinforce acute vulnerability and further exacerbate conflicts if migrants receive little public support and are forced to live in urban slums with inadequate infrastructures and without access to basic services and income opportunities. Considering the above aspects, the UMIMCC/UMML strives to provide for sustainable and resilient livelihoods for climate migrants and other vulnerable urban poor in the slums of Rajshahi, Sirajganj, Khulna, Satkhira and Barishal, as well as for EU returnees.

Objectives:

The main objective of the project is to continue efforts of goat rearing to improve the livelihoods of the climate migrants and urban vulnerable poor by increasing their income. Also, to involve females in income generating activities and to better influence decision making, improve access to social services, raise awareness on the most pressing issues related to resilience livelihoods.

Visible Outcomes:

- A total of 126 goats (Female-122 & Male-04) were distributed among the project beneficiaries in three steps, in the 1st step 56 goats were distributed, 57 in the 2nd step, and 13 in the 3rd step.
- A total of 99 households have been covered, of which 65 primary beneficiaries (HHs) plus 34 HHs (Heifer beneficiaries).
- According to the present status, there are 175 goats of which 123 are female and 52 are male. The total number of offspring till now is 319 (152 female & 167 male kid goats). So far, the income status of the beneficiaries from the goat rearing is BDT. 798, 760 and fodder cultivation is BDT. 30,070 and income to Buck is BDT. 65,690.

MONITORING, EVALUATION AND DOCUMENTATION

Since emergence, VERC has been undertaking different types of innovative community development activities and related research works. The organizational growth process has facilitated the evolving of the Monitoring, Evaluation and Documentation (MED) Section within VERC for conducting action researches 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 internship students of graduation and masters level to undertake study on various development activities at the field level for academic purposes and the findings help the program process learning and growing better within VERC.

Following are the efforts made in respect of program review and internship during the reporting period:

A Study on VERC Microcredit Program's Risk Management Fund:

The study's goal was to evaluate the utilization of the credit risk management fund established by the VERC microcredit program. To achieve the study's goal, data from the field levels was collected on all deceased members whose remaining loan was balanced by using the risk management fund. About 1.18 percent of the credits were at risk due to the death of the credit program's borrowers or the death of the borrowers' key earning family members. It was discovered that the majority of the deceased loan borrowers invested their loans into productive initiatives from which they could generate income. The majority of loan borrowers were economically active people under the age of 65, with the potential to generate income from their invested projects. Approximately 65 percent of the deceased were the loan borrowers' husbands. Approximately 90% of the loan borrowers were at risk of repaying remaining loan amounts within one year of receiving the loan amount due to the death of the borrower or a key earning member of the borrower's family. Stroke, heart attack, and natural causes of death were the leading causes of death. Approximately 45 percent of the adjusted amounts were less than Tk. 35000. The study findings indicate that the risk management fund of the VERC's microcredit program was handled properly and the risk of microcredit has been at a tolerable level.

- Supports were extended to 11 (Eleven) interns from two universities to undertake VERC program intervention studies.
- Internship support was extended to 10 (Ten) interns of 4th year honors students from Savar Government University & College to accomplish 60 (Sixty) days task in different program locations of VERC.
- Extended support to an intern of Gano Bishwabidyalaya, Savar to conduct study on awareness level in the use pattern of sanitation block, handwashing device use and use of hygiene kits.



HUMAN RESOURCE MANAGEMENT

VERC's Human Resource Management and Administration Section provides human resource management related services to the organization as a whole. The Section provides personnel management, procurement, logistic support, secretarial services, recruitment and placement, supervision and other staff related matters and maintenance of vehicles according to the organizational requirements. The Section also keeps liaison with the relevant government and other non-government organizations regarding administrative issues. The Director of Human Resource and Administration is assigned with the responsibility of Human Resource Management Section of VERC supported by the required number of staff members.

All VERC activities are carried out following the HR Policy and other bi-laws of the organization. The Executive Director is responsible for the overall administration of the organization. The sectional Directors assist the Executive Director in carrying out the management of VERC.

VERC Management

General Council: The General Council is the highest body in the VERC management system. Presently, the General Council consists of 21 members (19 individuals and 02 institutions) from among development workers, university teachers and officials from various types of organizations. The General Council elects the Board of Directors and meets once a year. If necessary, it can hold special meetings to meet the requirements.

Board of Directors:

Presently, a 07 (Seven) 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 the overall administration and program implementation including keeping contact with the government and non-government agencies and development partners. To implement the activities smoothly, he is assisted by the Section Directors and a number of professionals who have considerable experience in the field of development.

The 48th Annual General Meeting was held on 30 December 2021.

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

Coordination Meetings:

Staff meetings are held regularly at two levels. These are senior staff coordination meetings comprising the Executive Director, Section Directors to review the on-going program implementation process and take needed decisions that are required for prompt action at the implementation level while Quarterly Program Coordination meetings are held with the participation of all office/field program-in-charges. These meetings are primarily held to ensure proper communication and coordination regarding implementation of activities for analysis, decision making and working out the needed solutions to critical issues.

Physical Facilities/Logistics

Infrastructure:

VERC has a 07-storied own building on use as its head office, training and resource center. It has three training rooms and one conference room and accommodation facilities for 35 persons. Three training rooms, one conference room and hostel rooms are air-conditioned. All meeting rooms are fully equipped with audio-visual appliances.

VERC maintains a library-cum-resource center at its head office with computerized cataloguing system containing books, periodicals, magazines, bulletins and journals. It is a valuable resource

unit of the organization. The year has made entry of more than 3,462 reference books, 826 journals, 01 research paper, 11 internship reports and different types of project documents.



Vehicles:

To ensure smooth running of the official assignments, VERC maintains a 6-vehicle (With 1 Ambulance) transport pool at its headquarters. It also has a fleet of 432 motorbikes for use at the field level.

Office Equipment:

One hundred five computers and one hundred five laptops are in use in the program management of the organization. An electronic mailing system significantly helps maintaining communication with donors and other organizations.

Staff of VERC:

The organization has a good number of experienced and dedicated staff. In the reporting year VERC had a total of 899 staff including 743 regular and 156 project/ contract basis staff. A total of 71 staffs were based at VERC head office and the remaining 828 were involved in the programs that worked under the guidance of the project/area offices. There were 105 branch offices at various locations of the country. During the year, 318 staff were recruited and 382 had left. VERC has a system of annual performance appraisal of staff by a committee. During the reporting year 17 staff members were promoted to higher grades.

FINANCIAL MANAGEMENT

To ensure transparency and effective internal control systems, all transactions of VERC are made through bank accounts. It receives all grants and loans from the donor agencies, Banks and PKSF through its mother bank account of general fund. After receiving the funds, the amounts are transferred to the project bank accounts in respective project areas. The management of the organization has decentralized the signatory authority to the area staff members for smooth implementation of the activities at the field level. The Director of Finance is assigned with the responsibility of managing the Finance Section of VERC with the assistance of the required number of accounts & financial staff members.

Financing:

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

Auditing System:

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

The Finance Section of VERC keeps control over financial management of VERC as a whole including microfinance which covers budgeting, accounts keeping, banking, auditing, VAT & taxes. VERC maintains its accounts using a state-of-the-art software-based accounting system.

The Source of Funds during the year is as follows based on the Audit Report:

Source	Amount [in Taka] 21-22	Percentage [21-22]
Donor Fund	297,900,051.00	3.56
VERC Income	2,824,775,151.00	33.79
Group Savings	997,765,325.00	11.94
Revolved Loan and Other	4,238,950,478.00	50.71
Total	8,359,391,005.00	100.00

Village Education Resource Center (VERC)
Consolidated Statement of Financial Position
As at June 30, 2022

Particulars	FY 2021-2022			FY 2020-2021
	General Fund	Micro Credit	Total	Total
Property and Assets:				
Non-Current Assets:				
Property, Plant & Equipment	182,635,900	80,355,877	262,991,777	272,390,009
Investments:		157,903,878	157,903,878	229,638,833
Loan to Beneficiaries:		3,032,434,089	3,032,434,089	2,354,289,534
Current Assets:	49,856,680	243,132,904	292,989,584	226,726,655
Total Property and Assets:	232,492,580	3,513,826,748	3,746,319,328	3,083,045,031
A. Capital & Reserves:				
Cumulative Surplus	25,864,841	1,160,110,506	1,185,975,347	1,139,124,487
Reserve Fund		130,267,490	130,267,490	123,953,639
Revaluation Reserve	170,261,318	12,296,900	182,558,218	177,203,687
				-
B. Long Term Liabilities:		486,061,671	486,061,671	189,016,667
				-
C. Current Liabilities:	36,366,421	1,725,090,181	1,761,456,602	1,453,746,551
Total Fund & Liabilities	232,492,580	3,513,826,748	3,746,319,328	3,083,045,031

The annexed notes from 1.00 to 50 form an integral part of the financial statements.

SD
 Director, Finance

SD
 Executive Director

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

Date: December 07, 2022

Village Education Resource Center (VERC)
Consolidated Statement of Comprehensive Own Income
for the year ended June 30, 2022

Particulars	FY 2021-2022			FY 2020-2021
	General Fund	Micro Credit	Total	TOTAL
Income:				
Service Charge Realized		476,958,729	476,958,729	504,332,457
Training Income			-	-
Income from Health Service			-	-
Donation	54,200		54,200	2,100
Overhead Income	18,079,701	426,940	18,506,641	17,297,573
Interest on Bank Account and Fixed Deposit	200,002	17,248,136	17,448,138	13,837,273
Other Incomes	692,518	9,615,388	10,307,906	9,224,130
Total	19,026,421	504,249,193	523,275,614	544,693,533
<hr/>				
Particulars				
<hr/>				
Expenditure:				
Service Charge to PKSF			-	9,395,313
Operational Cost	15,143,073	351,398,594	366,541,667	282,559,366
Training			-	479,790
Social Development Activities	282,628	5,051,754	5,334,382	4,826,067
Bank and Other Interests	136,369	76,822,548	76,958,917	73,255,768
Reserve for LLP, DMF and Others	8,351,647	7,837,788	16,189,435	66,233,721
Total Expenditures	23,913,717	441,110,684	465,024,401	436,750,026
Excess of Income Over Expenditure	(4,887,296)	63,138,509	58,251,213	107,943,507
	19,026,421	504,249,193	523,275,614	544,693,533

The annexed notes from 1.00 to 50 form an integral part of the financial statements.

SD
Director, Finance

SD
Executive Director

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

Date: December 07, 2022

Village Education Resource Center (VERC)
Consolidated Statement of Receipts & Payments
for the year ended June 30, 2022

Particulars	FY 2021-2022			FY 2020-2021
	General Fund	Micro Credit	TOTAL	TOTAL
A. Receipts:				
Opening Balance	31,275,860	116,810,026	148,085,886	144,096,783
Receipt from Donors	324,711,671		324,711,671	313,189,922
Training Income			-	-
Income from Health Services		4,592,915	4,592,915	4,300,370
Interest on Bank Account and Fixed Deposit	200,002	106,906,695	107,106,697	77,525,071
Loan Received from PKSf		339,420,000	339,420,000	318,480,000
Loan Received from Others	1,778,479,217	841,330,776	2,619,809,993	1,718,575,666
Loan Principal Realized		3,704,697,230	3,704,697,230	2,831,906,942
Member Savings and Other Collections		605,205,590	605,205,590	433,684,305
Service Charge Realized		475,188,306	475,188,306	503,119,974
Donation	54,200		54,200	2,100
Receipt from Operating Income	18,783,949	11,734,568	30,518,517	26,927,474
Total	2,153,504,899	6,205,886,106	8,359,391,005	6,371,808,606
B. Payments				
Loan Refunded to PKSf		218,699,999	218,699,999	78,283,333
Training Exp		4,005,120	4,005,120	133,024
Social Development Activities		3,743,495	3,743,495	7,467,668
Capital Expenditure	132,004	6,800,284	6,932,288	15,870,895
Loan Refunded to Others	1,783,250,867	573,594,425	2,356,845,292	1,722,305,700
Loan Disbursement		4,508,612,400	4,508,612,400	3,328,035,000
Member Savings and Other Refund		317,445,328	317,445,328	328,701,044
Service Charge Paid to PKSf		28,200,500	28,200,500	9,395,312
Investment		142,000,000	142,000,000	102,500,000
Donor Project Exp	326,559,460		326,559,460	306,130,610
Operating Expenses	15,697,742	361,676,592	377,374,334	324,900,134
Closing Balance	27,864,826	41,107,963	68,972,789	148,085,887
Total	2,153,504,899	6,205,886,106	8,359,391,005	6,371,808,606

The annexed notes from 1.00 to 50 form an integral part of the financial statements.

SD
Director, Finance

SD
Executive Director

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

Date: December 07, 2022

LIST OF VERC'S DONOR AGENCIES

SL No	Name of the Donor	Name of the Project
1.	Save the Children	<ul style="list-style-type: none"> ▪ BGD DRESSMANN Education Project 2021 ▪ Learning Never Stops Project
2.	Manusher Jonno Foundation (MJF)	<ul style="list-style-type: none"> ▪ Prevention and Elimination of Hazardous Child Labour Project ▪ Strengthen Civil Society and Public Institutions to Build Community Resilience to Adapt Climate Change (SPIBACC)
3.	WaterAid - Bangladesh	<ul style="list-style-type: none"> ▪ Composite Actions for Climate Migrants in Urban Slums (CACMUS)
4.	Water.org	<ul style="list-style-type: none"> ▪ Enabling People Towards Sustainable Safe Water and Hygiene Project, Phase-II
5.	UNICEF	<ul style="list-style-type: none"> ▪ Improved WASH Services for Rohingya Refugees in Balukhali Camp 8E and 8W in Ukhiya Upazila, Cox's Bazar District ▪ Implementation of Cox's Bazar WASH Program following Community Approaches to Total Sanitation (CATS) and Promotion of Water Safety Plans under GOB-UNICEF ▪ Implementation of Cox's Bazar WASH Program following Community Approaches to Total Sanitation (CATS), Promotion of Water Safety Plans and WASH in Institutions ▪ Implementation of Cox's Bazar WASH Program following Community Approaches to Total Sanitation (CATS), Promotion of Water Safety Plans and WASH in Institutions ▪ Creating Arsenic Safe Union with Sustainable Improvement of Water, Sanitation and Hygiene in Selected Unions of Daudkandi Upazila, Cumilla District ▪ Provision of Life-saving WASH Services to the Rohingya Refugee – Camp 8W of Ukhiya Upazila under Cox's Bazar District
6.	Practical Action	<ul style="list-style-type: none"> ▪ Accelerated Sanitation and Water for All (ASWA) -II ▪ Zurich Flood Resilience Project
7.	IDCOL	<ul style="list-style-type: none"> ▪ Improved Cook Stove (ICS) Program
8.	GIZ	<ul style="list-style-type: none"> ▪ Urban Management of Internal Migration Due to Climate Change (UMIMCC) and Urban Management of Migration and Livelihood (UMML)
9.	TdH Netherlands	<ul style="list-style-type: none"> ▪ Invest in Skills Development for Youth in Bangladesh
10.	Palli Karma-Sahayak Foundation (PKSF)	<ul style="list-style-type: none"> ▪ Enhancing Resources and Increasing Capacity of Poor Households Towards Elimination of their Poverty (ENRICH) Program ▪ Uplifting the Quality of the Lives of the Elderly People Program ▪ Microfinance Program (Jagoron, Agrosor, Sufolon, Buniad, Sanitation Development Loan Program (SDL) ▪ Bangladesh Rural Water, Sanitation and Hygiene for Human Capital Development

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
A.	International		
1.	Asia South Pacific Association for Basic and Adult Education (ASPBAE)	Member	Philippines
2.	Clean Cooking Alliance (CCA)	Member	USA
3.	End Water Poverty (EWP)	Member	International
4.	Freshwater Action Network – South Asia (FANSA)	Member	India
5.	Sanitation and Water for All (SWA)	Country Focal Point	Global
B.	National		
1.	Association of Development Agencies in Bangladesh (ADAB)	Member	Bangladesh
2.	Bangladesh Water Integrity Network (BAWIN)	Member	Bangladesh
3.	Bangladesh Shishu Adhikaar Forum (BSAF)	Member	Bangladesh
4.	Campaign for Popular Education (CAMPE)	Member	Bangladesh
5.	Coalition for the Urban Poor (CUP)	Member	Bangladesh
6.	Credit Development Forum (CDF)	Member	Bangladesh
7.	Disaster Risk Reduction (DRR) Network	Member	Bangladesh
8.	Faecal Sludge Management (FSM) Network	Member	Bangladesh
9.	Financial Inclusion Network, Bangladesh (FIN-B)	Member	Bangladesh
10.	Governance Advocacy Forum (GAF)	Member	Bangladesh
11.	HEP – SREDA (Sustainable and Renewable Energy Development Authority)	Member	Bangladesh
12.	National Sanitation Taskforce	Member	Bangladesh
13.	Network of Networks	Member	Bangladesh
14.	Network for Information, Response & Preparedness Activities on Disaster (NIRAPAD)	Member	Bangladesh
15.	Rain Forum	Member	Bangladesh
16.	WaSH Alliance	Member	Bangladesh

Board of Directors



Majeda Shawkat Ali
Chairman



Syed Nurul Alam
Vice-Chairman



Advocate Nazrul Islam
Secretary



Khondker Rebaka Sun-Yat
Treasurer



Lt. Col. Muhammad Hussain (Rtd.)
Member



Shebika Sarkar
Member



Rokeya Hoque
Member

Professional Profile of General Council Members

Sl. No.	Name with Designation and Email Address	Profession	Affiliation With
1.	Ms. Majeda Shawkat Ali Chairman Board of Directors Email: nusa_bd@yahoo.com, majeda.shawkat@gmail.com	<ul style="list-style-type: none"> Executive Director, Naria Unnayan Samity (NUSA) 	<ul style="list-style-type: none"> Member, ADAB Central Executive Committee. Member, Coalition for the Urban Poor (CUP), Executive Committee. Vice Chairman, Bangladesh Mahila Samity. Vice Chairman, Jatisangha Samity.
2.	Lt. Col. Muhammad Hussain (Rtd.) Vice-Chairman Board of Directors masudmannan1973@gmail.com	<ul style="list-style-type: none"> Rtd. Army Officer Ex- Director, Pathokoli Trust 	-
3.	Advocate Nazrul Islam General Secretary Board of Directors hrdc.orgbd@yahoo.com	<ul style="list-style-type: none"> Lawyer & Human Rights Activist 	<ul style="list-style-type: none"> EC Member, CDD. Secretary, HRDC. President, SUS.
4.	Ms. Khondker Rebaka Sun-Yat Treasurer Board of Directors cupbd2010@gmail.com	<ul style="list-style-type: none"> Executive Director, Coalition for the Urban Poor (CUP) 	<ul style="list-style-type: none"> Member, BWHC. Treasurer, Gram Bikash Samity. EC Member, Khulna Zilla Samity.
5.	Ms. Shebika Sarkar Member Board of Directors	<ul style="list-style-type: none"> Former Deputy Director, Swanirvar Bangladesh 	-
6.	Mrs. Rokeya Hoque Member Board of Directors	<ul style="list-style-type: none"> Teacher 	<ul style="list-style-type: none"> Vice Chairperson, Nodi-O-Paribesh Unnayan Parishad. Sr. Vice Chairperson, Savar Nagarik Committee. Advisor, Prochesta Project, Caritas Bangladesh. Member, Law & Order Committee. Savar Upazila Parishad. Member, Savar Upazila Krira Sangstha.
7.	Mr. Murshed Alam Sarker Member Board of Directors	<ul style="list-style-type: none"> Private Service (Executive Director, POPI) 	<ul style="list-style-type: none"> Member, Society for Social Services (SSS). Member, SKS Foundation.
8.	Mr. Abdul Karim Member General Council akarim.dba@gmail.com	<ul style="list-style-type: none"> Rtd. Secretary, Government of Bangladesh Former Managing Director, MIDAS 	<ul style="list-style-type: none"> Treasurer-SAP Board of Directors. Board Member, MIDAS.

Sl. No.	Name with Designation and Email Address	Profession	Affiliation With
9.	Dr. Ahmadullah Mia Member General Council aumia1941@gmail.com	<ul style="list-style-type: none"> ▪ Rtd. Prof. Dhaka University. ▪ Professor and Dean, Faculty of Social Sciences University of Dev. Alternative (UODA) 	<ul style="list-style-type: none"> • Chairperson or Member of more than a dozen of professional bodies including Associations, Research Boards, Executive Board of NGOs, Expert Technical Committees at National, Regional and International levels.
10.	Mrs. Tahrnunessa Abdullah Member General Council abdullah@bangla.net	<ul style="list-style-type: none"> • Rtd. Govt. Officer • Freelance Consultant 	<ul style="list-style-type: none"> • Ramon Magsaysay Award Winner (1978). • Former Chairperson, SAP. • Former Chairperson, NGO Forum for Public Health. • Former Chairperson, ASA. • Former Member of BRAC. Governing Body. • Former Member of PKSF Governing Body.
11.	Mr. Md. Emranul Huq Chowdhury Member General Council	<ul style="list-style-type: none"> • Principal Officer, ANTAR • Former Executive Director, UDDIPAN 	<ul style="list-style-type: none"> • Convener, ATSEC-BD. • Executive Board Member of CDF. • Chairman, BSAF.
12.	Mr. S.M. Al-Husainy Member General Council husainy@bol-online.com	<ul style="list-style-type: none"> • Rtd. Govt. Officer • Ex. Chairman, Public Service Commission 	<ul style="list-style-type: none"> • Chairman, Swanirvar Bangladesh. • Member-MIDAS. • Chairman, Governing Council of Independent University. • Consultant: ADB, World Bank, UNDP, UNICEF, Government of Bangladesh, etc. • Vice President, National Heart Foundation. • Member, Dhaka Ahsania Mission, National Executive Committee. • Trustee, Independent University Bangladesh.
13.	Dr. Mohammad Alauddin Member General Council mohammadalauddin0272@gmail.com	<ul style="list-style-type: none"> • Former Country Representative, Pathfinder International 	<ul style="list-style-type: none"> • Trustee Member, University of Asia Pacific. • Founder, Shahatan Nesa-Nayebuddin Academy. • Member, UCEP, FDSR and Gopalpur Upazila Kalyan Samity, Dhaka.
14.	Mr. Shahid Hossain Talukder Member General Council shahid_talukder@yahoo.com	<ul style="list-style-type: none"> • Freelancer 	<ul style="list-style-type: none"> • General Member, Uddipon, CODEC, Nijera Kari and ALRD.

Sl. No.	Name with Designation and Email Address	Profession	Affiliation With
15.	Dr. Hamidul Huq Member General Council	<ul style="list-style-type: none"> Professor, Department of Environment and Development Studies, United International University (UIU) 	<ul style="list-style-type: none"> Founder and General Council Member, Unnayan Shahojog Team (UST).
16.	Dr. Muhammad Ashraf Ali Member General Council	<ul style="list-style-type: none"> Professor of Civil Engineering, BUET 	<ul style="list-style-type: none"> Ex. Director, ITN-BUET.
17.	Ms. Syeda Akhter Jahan Member General Council	<ul style="list-style-type: none"> Housewife 	-
18.	Mr. Abu Bakr Siddique Member General Council	<ul style="list-style-type: none"> Registrar (Rtd.), Jahangirnagar University 	-
19.	Mr. Dipak Kumar Roy Member General Council	<ul style="list-style-type: none"> Ex-Professor of Savar Govt. College 	-
20.	Swanirvor Bangladesh Organizational Member	<ul style="list-style-type: none"> Social Mobilization, Micro Credit and Education 	-
21.	Bangladesh Association for Community Education (BACE) Organizational Member bacbd@gmail.com	<ul style="list-style-type: none"> Non-formal Education, Skill Development & Vocational Training, Social Mobilization, Health Development, Micro-credit, Scholarship, etc. 	<ul style="list-style-type: none"> Council Member, CAMPE. Executive Member, CODEC. Member Secretary, Informal Sector Industrial Skills Council (IS-ISC).

Senior Management Team of VERC

Md. Yakub Hossain	Executive Director
Md. Masud Hassan	Director, WaSH, Health and Life Skill Education
Ranada Prasad Saha	Director, Microfinance and Capacity Enhancement & Climate Change
Mustafizur Rashid Mridha	Director, Human Resource and Administration
Md. Masud Royhan	Director, Finance

Acronyms

ARI	Acute Respiratory Infection
BSAF	Bangladesh Shishu Adhikaar Forum
CLTS	Community Led Total Sanitation
CtC	Child to Child
CV	Community Volunteer
C4D	Communication for Development
CBO	Community Based Organization
DMC	Disaster Management Committee
DPHE	Department of Public Health Engineering
DAP	Differently Able People Person
ECD	Early Childhood Development
IGA	Income Generating Activities
IAP	Indoor Air Pollution
LC	Learning Centre
MFMSF	Microfinance for Marginal and Small Farmers
MHM	Menstrual Hygiene Management
ME	Micro Enterprise
NPA	National Plan of Action
ODF	Open Defecation Free
PVA	Participatory Vulnerability Analysis
PSEA	Protection from Sexual Exploitation and Abuse
SMC	School Management Committee
UP	Ultra-Poor
WaSH	Water, Sanitation and Hygiene
WatSan	Water & Sanitation
WSTF	Ward Sanitation Task Force
WPMC	Water Point Management Committee



Condolence

We all in VERC deeply mourn in the sad demise of Syed Nurul Alam, Vice-Chairperson of VERC, Board of Directors. He passed away at 11:00 PM on Monday, 23 May 2022 owing to chronic physical complications related with old age.

Syed Nurul Alam started his brilliant career as an NGO activist with the Save the Children, then he served in the South Asia Partnership (SAP) as its Country Director from 1987 to 2016. He had been a very close friend and mentor to the cause of VERC for decades. He was also the Chairperson of VERC. VERC remains respectful to the development guidance for his long-lasting contributions. 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 and a devoted professional we had in the NGO sector of the country. We pray for his family members so that they can bear the irreparable loss. May Almighty be pleased with the departed soul and bless him in the life after death.

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