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SAP-Bangladesh Team
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<thead>
<tr>
<th>Acronym</th>
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<tr>
<td>AAB</td>
<td>Action Aid Bangladesh</td>
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<tr>
<td>ANC</td>
<td>Antenatal Care</td>
</tr>
<tr>
<td>BCC</td>
<td>Behavior Change Communication</td>
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<tr>
<td>CAP</td>
<td>Community Action Plan</td>
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<tr>
<td>CHW</td>
<td>Community Health Worker</td>
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<tr>
<td>CLTS</td>
<td>Community Led Total Sanitation</td>
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<tr>
<td>CMR</td>
<td>Child Mortality Rate</td>
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<tr>
<td>DMC</td>
<td>Disaster Management Committee</td>
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<tr>
<td>DPDP</td>
<td>Development Program for Disadvantaged People</td>
</tr>
<tr>
<td>EWS</td>
<td>Early Warning System</td>
</tr>
<tr>
<td>IDDR</td>
<td>International Day for Disaster Risk Reduction</td>
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<tr>
<td>IEC</td>
<td>Information Education &amp; Communication</td>
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<tr>
<td>IMR</td>
<td>Infant Mortality Rate</td>
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<tr>
<td>LRA</td>
<td>Livelihood Resilience Activity</td>
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<td>MMR</td>
<td>Maternal Mortality Rate</td>
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<td>NID</td>
<td>National Immunization Day</td>
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<td>NLO</td>
<td>Natural Leaders Organization</td>
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<td>OG</td>
<td>Original Group</td>
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<tr>
<td>NMR</td>
<td>Neonatal Mortality Rate</td>
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<td>PE</td>
<td>Peer Educator</td>
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<tr>
<td>PLW</td>
<td>Pregnant and Lactating Women</td>
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<tr>
<td>PO</td>
<td>People’s Organization</td>
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<tr>
<td>POG</td>
<td>Pass on Group</td>
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<tr>
<td>PPA</td>
<td>Participatory Poverty Analysis</td>
</tr>
<tr>
<td>PRS</td>
<td>Protecting Rights in School</td>
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<tr>
<td>PTA</td>
<td>Parents Teacher Association</td>
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<tr>
<td>PUC</td>
<td>Para Unnayan Committee</td>
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<tr>
<td>PVA</td>
<td>Participatory Vulnerability Assessment</td>
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<tr>
<td>R&amp;R</td>
<td>Risk and Resource</td>
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<tr>
<td>RTI</td>
<td>Reproductive Tract Infection</td>
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<tr>
<td>SAM</td>
<td>Severe Acute Malnutrition</td>
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<td>SDMC</td>
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<td>SHG</td>
<td>Self Help Group</td>
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<td>School Improvement Plan</td>
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<td>SRHR</td>
<td>Sexual &amp; Reproductive Health Rights</td>
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<tr>
<td>TfD</td>
<td>Theater for Development</td>
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<tr>
<td>UH&amp;FWC</td>
<td>Union Health and Family Welfare Center</td>
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<tr>
<td>WASH</td>
<td>Water, Sanitation&amp; Hygiene</td>
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<td>YFHS</td>
<td>Youth Friendly Health Services</td>
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Chapter-1
Foreword
Message from the Chairperson

This is our pleasure that South Asia Partnership-Bangladesh (SAP-BD) is going to publish its Annual Report for the year 2016-2017 (April. SAP-Bangladesh being a national NGO devoted to promote the socio-economic condition of the poorer section of the community in Bangladesh since its inception in 1984. This year was very important and challenging for SAP-Bangladesh. The organization had to make an assessment on the activities planned under the new Board of Directors and review the progress achieved and lessons learnt out of it. On the other hand, the year was largely devoted to the preparatory process of the strategic changes in policy and planning with extensive consultations with different stakeholders from both of internal and external.

Several need-based policies developed for SAP-Bangladesh addressing organizational and programmatic directions for the years to come. I appreciate the achievements in implementing different thematic issues on health, nutrition, education, livelihood, rights & Social Justice, disaster management and economic development into community stakeholders. While all our projects, programs and institutions embody humanitarian services as the bedrock of our work, the policy-plan is an endeavor to make a mix of the core values of the services rendered, with the culture of management.

We dream of a just society free from all kinds of ills, shackles and sufferings. It will reflect into determination, selfless dedication and tireless efforts. I strongly believe, our colleagues in SAP-Bangladesh will do their best to materialize the dream.

I am extending my special thanks and gratitude to HOPE International Development Agency in Canada, Plan International Bangladesh, Heifer International Bangladesh, ActionAid Bangladesh, Care Bangladesh, PKSF and Anukul Foundation for their tremendous support for successful implementation of the program interventions.

During the reporting period, the organization implemented its program focusing the poor, marginalized and vulnerable people in the flood and cyclone prone areas of Bangladesh. Implementation of development programs always produces valuable learning. The organization will continue to strengthen its efforts for further improvement in quality implementation of the program interventions by investing its learning from the reporting year.

I would like to acknowledge the valuable contribution of our General Body and Board of Directors to the organizational growth and development. I also would like to congratulate all the staff members of SAP-Bangladesh for their dedicated work. I specially extend my felicitation to all those who stood beside us in good and bad times and extended their support and cooperation in need.

I also express my special thanks to the officials of the NGO Affairs Bureau, concerned ministries, local administration, donor partners, LGI representatives and the community people for their constant support.

I hope the annual report will serve as a good source of information on SAP-Bangladesh.

Nasir Uddin
Chairperson
Board of Directors
South Asia Partnership-Bangladesh
Submission of Executive Director

Over the last 33 years of existence, SAP-Bangladesh has made concerted efforts towards addressing development and disaster issues focusing health care needs, human rights issues, education and capacity development, and produced many tangible and commendable results.

As an organization responsive to social, cultural, economic and disaster issues, and respectful to religious diversities, it has been able to maintain remarkable progress towards the betterment of its targeted population during the reporting period (April 2016 to June 2017). The organization operates within its own strategic framework following the guidelines of relevant issues like previous years. It has made significant contributions to national development in 2016-2017.

SAP-Bangladesh is always with commitment to the path charted by its organizational mission and vision and having a successful year thrived with numerous activities and achievements. These achievements facilitated firmly to entrench its presence in the national and international arena. During the year 2016-2017, SAP-Bangladesh implemented 15 projects/programs in the cyclone and flood prone areas of Bangladesh. The project interventions covered the areas of preventive and curative health care, water, sanitation & hygiene, adolescents sexual and reproductive health care, sustainable livelihoods development, quality education, human rights & social justice, sponsorship development, agricultural development and value chain management, microfinance, institutional capacity development, social and economic development, child protection, youth development, women empowerment, emergency response, early recovery and DRR.

The organizational focus also remained on further increasing the operational efficiency, widening different projects mobilizations and enhancing initiatives towards improving better living of the targeted communities. Despite challenges in worldwide funding scenario, within allocated resources Plan International Bangladesh by this time extended their positive support for a year onward along with other on-going projects and advancing towards mainstreaming the child rights and health issues.

We gracefully appreciate the generous support of HOPE International Development Agency in Canada, Plan International Bangladesh, Heifer International Bangladesh, PKSF, Anukul Foundation, Care International Bangladesh, Action Aid Bangladesh, CBOs and other development partners across the country that enable us in bringing remarkable positive changes in the lives of the targeted poor, vulnerable and disadvantaged communities.

We also recognize the remarkable support and cooperation of our General Body and Board of Directors, LGI representatives, government departments at the district and upazila level, local administration, law enforcing agencies, journalists and local communities for the successful implementation of the targeted activities in a qualitative way.

Md. Delwar Hossain
Executive Director
South Asia Partnership Bangladesh
Executive Summary

For about 33 years since its inception in 1984, South Asia Partnership-Bangladesh (SAP-BD) has been delivering services to the poor and vulnerable communities with an expert way over the country’s south and northern regions. It has been addressing the needs of those people through implementation of a wide range of development programs and social enterprise initiatives with remarkable success. The organization works to empower the poor people to boost them up for breaking the poverty barriers and to improve their lives through microfinance, health services, improved education, agriculture, access to safe drinking water and sanitary latrines, livelihood training and assistance during natural disasters, adolescent health, etc. Through implementation of different projects, the organization has been able to bring positive impact in the targeted communities. During the year 2016-2017, about 202,284 people directly and 572,589 people indirectly benefited from the program interventions of SAP-Bangladesh.

During the year, the organization implemented a total of 15 projects/programs under the thematic areas of Education, Livelihood, Microfinance, Health, Human Rights & Social Justice and Disaster Risk Reduction (DRR) focusing flood and cyclone prone areas of Gaibandha, Sirajganj, Dhaka, Patuakhali, Barguna and Bagerhat Districts.

The organization believes in participatory quality education for all. Keeping this in mind, the organization implemented two programs under education theme namely Quality Inclusive Education & Skill Development Program (QIESDP) and Quality Inclusive Education Program (QIEP) in Barguna and Bhola districts. Total 9,765 students, parents and teachers directly benefited from different interventions of these programs. Promoting Rights in School approach is very important for ensuring quality education for all. Students of the schools got quality education and got the modern facilities that are required for brain development at the primary level. Besides, pre-school session for children under 5 is an important initiative under the programs where children can learn through playing. In 2016-2017, 206 children effectively admitted in primary school after completing pre-school. It is actually a package of ensuring a child friendly environment for learning at school and community level. In Barguna, the organization developed 10 SIP model school with a view to ensuring learners' highest level of achievement by creating open access and full enrolment and successful completion of primary education for all children covering 2,983 children and contributed towards the capacity enhancement of community people and local authorities.

The organization brought a greater impact in the targeted communities by implementing four projects/programs under livelihood theme namely Ensuring Sustainable Livelihoods of small farmers through beef and dairy value chain enterprises (ESL) Project in Sirajganj, Transformation of Extreme Poor (TEP) Project and ENRICH Program in Patuakhali, and Social and Economic Transformation of the Ultra Poor (SETU) Project in Gaibandha. It is actually a mission towards eradication of poverty by ensuring sustainable livelihood for the poor and vulnerable communities. The project interventions helped the community people to get rid of the curse of poverty and created a new social status.
Each of the projects plays different role of livelihood. In this livelihood component, a total number of 39,852 people directly benefited through different types of interventions. Besides, the project works on Climate Change Adaptation and Disaster Risk Reduction. At the community level, the primary target group includes rural extremely poor women, men and children who are economically inactive or dependent. By organizing successful collective actions to address community priorities for social development (e.g. improvement in sanitation, education and flood protection) for the target group, the benefit of the projects have been disappeared across divisions of class, gender, religion and ethnicity, thereby ensuring ownership of the development process by the participating communities. The projects have uplifted the position of the target-group by following participatory approach and providing livelihood opportunities. SAP-Bangladesh is implementing a project with a view to embarking upon a new comprehensive initiative focusing on integrated development of households for poverty alleviation in Panpotti Union of Galachipa Upazilla under Patuakhali District. The idea behind this approach is to ensure the best utilization of resources (tangible and intangible assets as well as financial).

The organization implemented two projects namely Community Led Health (CLH) Project in Patuakhali and Sexual & Reproductive Health Rights (SRHR) Project in Barguna under health theme. During the reporting period, total 79,699 people directly benefited from different interventions in the community level. The organization mainly addressed preventive and curative health, and sexual reproductive health rights. For establishing effective and sustainable community led health targeting 4,800 poor women, children and adolescent, the organization implemented CLH project in Galachipa and Rangabali Upazillas. The organization lays emphasis on providing community people health facilities at their doorsteps. To meet the objective SAP-Bangladesh set-up clinics at the village level so that people may have easy access to the clinics and quality services. It is a project characterized by participation of the community in improving their health status. The SRHR project targeted 74,899 adolescents and youths in Barguna Sadar and Amtali Upazilas of Barguna District to enable them to claim and enjoy their sexual & reproductive health rights.

The organization is implementing Micro Finance Program in four districts through 22 branches and one sub-branch with a view to reduce poverty by creating livelihood development opportunities through Micro Finance support to the poor and marginalized communities. It has achieved with the participation of 142,583 beneficiaries of whom 99% are women. The amount of cumulative loan disbursement to the beneficiaries during the reporting period was Taka 347,755,000. The outstanding amount of Micro Finance program is 221,965,292. SAP-Bangladesh duly addresses multidimensional necessities in conducting its Micro Finance activities such as lifecycle needs including weddings, funerals, childbirth, education, home building and widowhood; personal emergencies including sickness, injury, unemployment, theft, harassment or death; disasters including fires, floods, cyclones and man-made disasters and investment opportunities including business, buying land or equipment, improving housing, securing a job, etc. The organization is stick to the economic growth approach through its Micro Finance program. In response to the demands of the community people, SAP-Bangladesh is gradually expanding the program areas with its capacity approach to meet the community requirements.

As one of the right based organizations SAP-Bangladesh implemented a right based project to safeguard the rights of the community people of char areas. The organization started its journey to
promote the rights of community people from 2011. During the year, SAP-Bangladesh has implemented Promoting Rights for Char Dwellers (PRCD) project under this theme.

SAP-Bangladesh has implemented different projects in coastal area since its inception. In this fiscal year, SAP-Bangladesh has implemented Child Centered Recovery and Resiliency (C2R2) Project, Enhancing Inclusive Disaster Resilience Bangladesh (DIPECHO-VIII), Emergency assistance for families affected by Cyclone Roanu in Bangladesh and Enhancing Local and National Humanitarian Actors (ELNHA) project where 50,010 people directly and 267,852 people indirectly benefited from these projects.
Chapter-2
Governance of SAP-Bangladesh
Governance of SAP-Bangladesh

SAP-Bangladesh has a General Body to exercise supreme authority in running the organization. The General Body comprise of 15 (fifteen) members from among the civil society members, development activists and entrepreneurs of the organization of which at least one third will be female members.

The affairs of the organization are managed by a Board of Directors consist of 9 (nine) members including at least 2 (two) female members. The general body members of the organization elect the Board of Directors in the annual general meeting from among the general body members. The Board meets quarterly to provide strategic decisions and policy support in the operation of SAP-Bangladesh. The day to day management and execution of policies and programs of the organization is vested in the Executive Director. He is authorized to sign agreement with any party for the purpose of official business including project related funding agreement with donors, loan agreement with banks and other non-banking financial institutions for taking loan, lease agreement, etc. The Executive Director is responsible to the Board of Directors for all his/her actions. In case of resignation, separation and death of the Executive Director, the Board of Directors will initiate action as required.

List of the General Body (GB) Members:

<table>
<thead>
<tr>
<th>SN</th>
<th>Name</th>
<th>Position in the General Body</th>
<th>Status</th>
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</thead>
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<tr>
<td>1</td>
<td>Mr. Nasir Uddin</td>
<td>Chairperson</td>
<td>Director, Applatian Sleep Disorders Center. Previous Executive Director of Voluntary Health Services Society (VHSS), Director of Save the Children (UK), Advisor National TB, and Country Director, Project Hope</td>
</tr>
<tr>
<td>2</td>
<td>Dr. Nazmunnessa Mahtab</td>
<td>Vice-Chairperson</td>
<td>Professor &amp; Chair, Department of Women’s Studies, University of Dhaka</td>
</tr>
<tr>
<td>3</td>
<td>Mr. Abdul Karim</td>
<td>Treasurer</td>
<td>Retired Secretary of Government of Bangladesh and Previous Managing Director of MIDAS</td>
</tr>
<tr>
<td>4</td>
<td>Mr. Monsur Ahmed Chowdhury</td>
<td>Member</td>
<td>Founder Trustee, Impact Foundation Bangladesh</td>
</tr>
<tr>
<td>5</td>
<td>Ms. Sheepa Hafiza</td>
<td>Member</td>
<td>Executive Director, Ain-O-Shalish Kendro. Ex-Director, Gender Justice &amp; Diversity Division and Migration Program of Brac</td>
</tr>
<tr>
<td>6</td>
<td>Mr. Muhammed Kamal Uddin</td>
<td>Member</td>
<td>Coordinator, Association for Realization of Basic Needs (ARBAN)</td>
</tr>
<tr>
<td>7</td>
<td>Mr. Md. Emranul Huq Chowdhury</td>
<td>Member</td>
<td>Executive Director &amp; CEO, UDDIPAN</td>
</tr>
<tr>
<td>8</td>
<td>Prof. Dr. Nazmul Ahsan Kalimullah</td>
<td>Member</td>
<td>Vice-Chancellor of Begum Rokeya University, Rangpur. Previous Pro-Vice Chancellor of Bangladesh University of Professionals (BUP), Senate, Syndicate and Academic Council Member of BUP, and Grade-I Professor of Public Administration, Dhaka University</td>
</tr>
<tr>
<td>9</td>
<td>Mr. Abdul Majid Mallik</td>
<td>Member</td>
<td>Freelance Consultant. Retired Program Director of Caritas International Bangladesh</td>
</tr>
<tr>
<td>SN</td>
<td>Name</td>
<td>Position in the General Body</td>
<td>Status</td>
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<tr>
<td>10</td>
<td>Mrs. Taherunnesa Abdullah</td>
<td>Member</td>
<td>Freelance Consultant and Social Activist</td>
</tr>
<tr>
<td>11</td>
<td>Mr. Mohammad Jahangir</td>
<td>Member</td>
<td>Social Activist</td>
</tr>
<tr>
<td>12</td>
<td>Mr. S.M.A. Rashid</td>
<td>Member</td>
<td>Director, NGO Forum for water supply and sanitation</td>
</tr>
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<td>13</td>
<td>Mr. Shaikh Abdul Halim</td>
<td>Member</td>
<td>Executive Director, VERC</td>
</tr>
<tr>
<td>14</td>
<td>Mrs. Taleya Rehman</td>
<td>Member</td>
<td>Executive Director, Democracy Watch</td>
</tr>
<tr>
<td>15</td>
<td>Mrs. Kabita Bose</td>
<td>Member</td>
<td>Manager, DRR, Oxfam International Bangladesh, Previous Regional Disaster Risk Reduction and Capacity Building Advisor (South Asia), HelpAge International</td>
</tr>
</tbody>
</table>
Members of the Board of Directors of SAP-Bangladesh

Nasir Uddin
Chairperson

Dr. Nazmunnesa Mahtab
Vice-Chairperson

Abdul Karim
Treasurer

Monsur Ahmed
Chowdhury, Member

Sheepa Hafiza
Member

Muhammed Kamal Uddin
Member

Emranul Huq Chowdhury
Member

Prof. Dr. Nazmul Ahsan
Kalimullah, Member

Abdul Majid Mallik
Member

Md. Delwar Hossain
Executive Director &
Secretary
Chapter-3
Geographic Coverage
3.1 District wise working location of SAP- Bangladesh

The following map of Bangladesh shows location of the working districts in the last year and previous years as well:
3.2 Working area of SAP-Bangladesh

SAP-Bangladesh is a national NGO recognized to work all over Bangladesh for the public causes and interests. During the reporting period, the organization implemented a total of 15 projects/programs through 39 offices including head office and training center in Dhaka, 22 Branch Offices for Micro Finance Program, 1 Sub-branch office, 9 other development project offices and 7 area offices including 4 Area Offices for Micro Finance Program covering 7 districts in Bangladesh as follows:

<table>
<thead>
<tr>
<th>District</th>
<th>Name of Upazila / area</th>
<th>Office</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dhaka</td>
<td>Dhaka City</td>
<td>2 Offices (Head Office cum Training Center, and 1 Micro Finance Branch Office)</td>
</tr>
<tr>
<td>Sirajganj</td>
<td>Sirajganj,Sadar, Belkuchi, Chowhali, Kamarkhand, Raiganj, Ullapara and Shahjadpur.</td>
<td>9 Offices (1 Area Office, 6 Micro Finance Branch Offices, 1 sub-branch office and 1 project office)</td>
</tr>
<tr>
<td>Patuakhali</td>
<td>Galachipa, Dashmina, Rangabali and Patuakhali Sadar.</td>
<td>17 Offices (2 Area Offices, 12 Micro Finance Branch Offices and 3 Project offices)</td>
</tr>
<tr>
<td>Barguna</td>
<td>Barguna Sadar and Amtali</td>
<td>4 Offices (1 Area Office and 3 Project Offices)</td>
</tr>
<tr>
<td>Bhola</td>
<td>Bhola Sadar, Lalmohan and Borhanuddin</td>
<td>2 Offices (1 Area Office and 1 Project Office)</td>
</tr>
<tr>
<td>Bagerhat</td>
<td>Bagerhat Sadar</td>
<td>3 Offices (1 Area Office and 2 Micro Finance Branch Offices)</td>
</tr>
<tr>
<td>Gaibandha</td>
<td>Polashbari</td>
<td>2 Offices (1 Area Office and 1 Project Office)</td>
</tr>
</tbody>
</table>
Chapter-4
A Glimpse of SAP-Bangladesh
4.1 SAP-Bangladesh in Brief

South Asia Partnership-Bangladesh is a national level NGO established in 1984 devoted to promote the socio-economic condition of the poorer section of the community in Bangladesh. The organization is one of the key actors in the NGO development efforts in Bangladesh, have been working for building capacity of small and mid-level NGOs and promote rural development in Bangladesh by implementing the pro-poor projects. It began its operation in Bangladesh as a funding agency for local NGOs who were not capable of attracting funding from donors on their own competency. In the last 33 years, SAP-Bangladesh provided technical, financial and capacity building support to more than 350 NGOs in 37 districts in Bangladesh.

Vision
SAP-Bangladesh envisions a sustainable, empowered and pluralistic Bangladesh where human rights is protected, poor live in dignity, peace and hope, and where everyone has access to health-care, education, and all necessary public services.

Mission Statement
SAP-Bangladesh believes in sustainable livelihoods development of the poor that can be achieved through long-term and holistic approaches of program implementation. Poverty reduction process can be enhanced through strengthening the capacity of local government and civil society organizations. SAP-Bangladesh strategically designs integrated programs to address the specific needs of the poor focusing remote, costal, and other disadvantaged areas in Bangladesh taking into account the capabilities of the community people and associated stakeholders. SAP-Bangladesh focuses on the ‘right based’ as well as ‘service oriented’ approaches to development that enhance the ownership and responsibility among the program participants and lead to program sustainability. Organizational changes through creative initiatives, innovations, and reviewing the programs are continuous process based on the past learning and upcoming opportunities.

Goal
Bring about sustainable socio-economic changes in the livelihoods of the disadvantaged groups in Bangladesh by strengthening the capacity of community people and empowering the grassroots.

Objectives
• Accelerate integrated self-reliant and long-term development programs in Bangladesh;
• Advocacy towards raising voices of the extreme poor, women, children, persons with disability, deprived, and marginalized group of people towards raising voices and establishing human rights;
• Address the environmental issues in terms of climate change and global warming;
• Educate and support the disadvantaged people for achieving their social, economic, and political rights;
• Strengthen institutional capacities of the grassroots’ organizations and facilitate sustainable community development process;
• Contribute to reducing mortality and morbidity rate and communicable diseases in Bangladesh;
• Strengthen capacity-building process of local NGOs for improvement of their quality and bringing them in mainstream development.

Core Values:
1. Beliefs in peoples’ capacity, human dignity, and social justice;
2. Honor cultural, ethnicity, religious, and spiritual diversity;
3. Respect and promote positive relationship across the boundaries;
4. Respect gender sensitivity;
5. Practice Good Governance.
6. Belief and confidence in the creative potentials of the people;
7. Proactive and pro-people approach of development
8. Maintain Cost effectiveness;
9. Promote professionalism;
10. Maintain Transparency and accountability;
11. Practice honesty and integrity;
12. Ensure peoples’ participation.
13. Commitment to attain professional excellence
14. Promoting pollution-free environment
15. Bottom-up and top-down accountability
16. Team work for building ownership

Legal Status of the Organization
South Asia Partnership-Bangladesh is registered under the NGO Affairs Bureau, Society Act XX1 of 1860, Micro-Credit Regulatory Authority and VAT Registering Authority, Dhaka as follows.

<table>
<thead>
<tr>
<th>Registering Authority</th>
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<td>PIC - 935879572</td>
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4.2 Remarkable improvement and innovation
SAP-Bangladesh has been playing a vital role at the community level since its inception by delivering different innovative actions. The organization always thinks innovatively in its activities and undertakes development efforts addressing the community needs. During the reporting period, the organization demonstrated many innovative ideas in the field that brought positive changes at the community level. The major thematic interventions are as follows:
Education:

- Peer Education enable students to learn and it works positively in the future way-out of life. Learners can learn by peering with other students. The organization is implementing this project in Barguna Sadar Upazila of Barguna District.
- Participatory learning process is very effective for knowledge development. This process brought positive impact at the community level in Barguna Sadar Upazila. Adolescent girls and boys can learn different health issues by counseling and participatory learning. It actually creates an opportunity to demonstrate the skill and competency.

Disaster Risk reduction:

Child Centered Climate Change Adaptation in school is such a concept that built up the next generation to adapt with the climate change and make them capable of applying possible initiatives to protect them. Community response was remarkable in this concept.

Livelihood:

- Integrated sustainable livelihood is an innovative way to uproot poverty. Beneficiary level famers tried to change their fate by practicing beef and dairy value chain enterprises. It ensured sustainable livelihood of the targeted farmers that is the indicator of ending poverty from the community level. The project is serving more than 1168 smallholder famers in Charmontaz, of Patuakhali and Belkuchi Upazila of Sirajgonj District. These stakeholders are involved in strengthening the farmers’ position in the beef and dairy value chain Sirajgonj.

Health:

- Community led Health and Sanitation is one of the great initiatives for generating impact at the community level. By establishing community led health, people can easily receive their health services from their yards. Different interventions implemented in Galchipa and Rangabali Upazillas under this initiative.
- Adolescent Health Counseling is very important crosscutting issue of total health for maintaining awareness on harmonious growth of large adolescent group. By SRHR project, Health Counseling has been emerged and we have found a great impact of these initiatives.

Economic Development:

- For sustainable development of organization initiatives taken for strengthening Micro Finance program throughout the operating area of SAP Bangladesh. As an organization responsive to social, cultural, ethnicity, religious, and spiritual diversity, it has been able to maintain efficiently kinetic progress towards the betterment of its targeted population throughout 2016-2017 as well. It has made significant contributions to national development across health & wellbeing, human rights and social welfare sectors.
These thematic areas of innovation have perfectly manifested the activities of SAP-Bangladesh in the community level. The organization has propelled many effective activities to enrich the capacities at community level. Besides this, SAP-Bangladesh prepared many important innovative ideas of community development.

### 4.3 Program/project wise budget, expenditure and beneficiary

<table>
<thead>
<tr>
<th>SN</th>
<th>Project</th>
<th>Budget in BDT</th>
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**Grand Total**  
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### Project Wise Expenditure

#### Expenditure

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Total Expenditure: 46566744
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Chapter-5
Sector-wise Program Interventions
5.1 Education

Quality Inclusive Education in Bangladesh is policy focused. For over a decade or so the government of the country has taken some major steps that legitimize and forward the practice of quality inclusive education in the reality. Quality inclusive education means that all students attend and are welcomed by their neighborhood schools in age-appropriate, regular classes and supported to learn, contribute and participate in all aspects of the life of the school. Quality inclusive education is about how we develop and design our schools, classrooms, programs and activities so that all students learn and participate together.

SAP-Bangladesh is doing remarkably well in the Education theme. As an initiative of education theme, the organization has been implementing the under-mentioned project with its effective achievements. During the reporting period, it has particular accomplishments as follows:

- Quality Inclusive Education and Skill Development Project (QIESDP)
- Quality Inclusive Education Project (QIEP)
- Development Program for Disadvantaged Poor (DPDP)
5.1.1 Quality Inclusive Education and Skill Development Program (QIESDP)

Barguna is an under developed coastal district in the southern part of Bangladesh. Barguna Sadar Upazila consisting of 1 Pourashava and 10 Unions are disadvantaged in terms of socio economic perspective as well as livelihood of poor people.

SAP-Bangladesh has been implementing “Quality Inclusive Education and Skill Development Project (QIESDP)” in Barguna Sadar Upazila in partnership with and support from Plan International Bangladesh since July 2015. The specific objective of the project is “2,982 children (at least 50% girls) from Barguna Sadar Upazila especially those are most marginalized and excluded from benefits of quality inclusive education with specific support for continuation of secondary education through strengthening existing education system”.

The project is being implemented in 26 villages of 8 Unions (Badarkhali, Gourichanna, Burirchar, Dhalua, Barguna, M.Baliatali, Aylapatakata and Naltona Unions) of Barguna Sadar Upazila under Barguna District.

Activity target and achievement:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Target</th>
<th>Achievement</th>
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<tbody>
<tr>
<td>Basic Training for SBK facilitators</td>
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<td>1 1</td>
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<tr>
<td>Basic training primary teachers on revised package</td>
<td>1 1</td>
<td>1 1</td>
</tr>
<tr>
<td>Advanced specialized training (Braille method)</td>
<td>1 1</td>
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<td>Advanced specialized training (Sign Language)</td>
<td>2 2</td>
<td>2 2</td>
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<tr>
<td>Half yearly reflection session on monitoring and supervision</td>
<td>2 2</td>
<td>2 2</td>
</tr>
<tr>
<td>Orientation for Student Council &amp; Children Cycle</td>
<td>2 2</td>
<td>2 2</td>
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</tbody>
</table>

Major achievements:

**Basic Training for Shishu Bikash Kendro (SBK) facilitators & Pre-primary School Teachers:**

Basic training for SBK facilitators including Pre-primary School Teachers completed. Participants learnt about school readiness activities, center decoration system, facilitator’s responsibility, parents’ responsibility and contribution, learning environment, relation with school and curriculum of SBK center. Upazila Education Department extended their all-out support to implement the project activity. 90 female participants attended in the basic training.
Basic training for primary school teachers:

Basic training for primary school teachers on Inclusive Education were organized and completed. 41 (male-19, female-22) teachers were trained through the training. The training content emphasized on the teaching learning process of primary education in order to implement the Inclusive Education.

Advanced specialized training (Braille method and sign language):

Advanced specialized training was organized on braille method for primary school resource teachers. 20 (male-11, female-09) resource teachers participated in the training. They also learnt the sign language application method for teaching.

Orientation on Inclusive Education for Student Council and Children Cycle members:

The project organized an orientation to the Primary school level in order to make the student council and Children Cycle members’ active. The facilitator applied different play method in order to make the orientation effective and successful. Completing training, participants understood that children with disability are not barrier of our society. They can also work like the normal children if they get required support and favorable environment. 120 (B-65, G-55) participants attended the orientation session.

Half-yearly reflection session on project activities:

This is the only session where the project shared its achievement with participants from different corner and at the same time shared next six month planned activities. Upazila Education office supported cordially to make the event successful. 25 (M-21, Fe-4) participants attended the reflection session.

Refreshers for SBK facilitators

Bi-monthly refreshers training for SBK facilitators was organized. In the refresher training discussion point were SBK center activities, roles & responsibility of SBK facilitators. 90 (M-0, Fe-90) SBK facilitators attended in the refresher session.

Major Impact:

Some of the primary schools taken imitative to implement the Inclusive Education activities in the project area
5.1.2 Quality Inclusive Education Program (QIEP)

Inclusive education in Bangladesh for children with special needs is not behind other developed countries. A lack of resources is the main barrier in implementing inclusive education. Special education and integrated education models exist in Bangladesh. The difference is that almost all school age children with disabilities in developed countries. New initiatives such as link programs between regular and special schools, dual placement provisions, development of special units in regular schools, initiation of model schools for others to follow and different education institutions and inter-agency collaborations to improve inclusive education practices.

Bhola is a district of coastal belt in the southern part of Bangladesh. Bhola Sadar Upazila consisting of 13 Unions is disadvantaged in terms of socio economic perspective as well as livelihood of poor people.

SAP-Bangladesh has been implementing “Quality Inclusive Education Project (QIEP)” in Bhola Sadar Upazila in partnership with and support from Plan International Bangladesh since June 2016. The specific objective of the project is “To establish community based early learning opportunity for 3-5 year age children and to establish backward linkage of government primary school with early learning interventions”. The project is being implemented in 34 villages of 5 Unions.

Activity target and achievement:

<table>
<thead>
<tr>
<th>Activity</th>
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<tr>
<td>Basic Training for SBK facilitators</td>
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<tr>
<td>Orientation for CMC</td>
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<td>Basic training for Parent's group</td>
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<tr>
<td>Refreshers for SBK facilitators (6 times)</td>
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</table>

750 children of ages 3-5 years (at least 50% girls) from Bhola district under Barisal division especially those are most marginalized and excluded from the benefit of quality inclusive education.
Major Achievement:

Basic Training for SBK facilitators including Pre-primary School Teacher

Basic training for SBK facilitators organized during this reporting period. In the training, the main thrust has been given on school readiness-activities, center decoration system, facilitator’s responsibility, parents’ responsibility, contribution, learning environment, relation with school and curriculum of SBK center. Upazila Education Department has extended its enormous effective support to accomplish activities. 246 female SBK facilitators and pre primary school teachers received this basic training.

Orientation CMC (Centre Management Committee)

South Asia Partnership-Bangladesh organized an orientation to CMC in order to understand and activate in their positive towards disable children. From this CMC participants learnt that disable child are not barrier for society rather they are asset in performing responsibilities like others. After orientation, CMC realized disable child can do many things beyond our thinking. 500 (M-200, F-300) CMC members were organized to participate the program.

Basic Training for parenting facilitators including Pre-primary School Teacher

Training changes knowledge skill and attitude of participants who utilize it in their professional and personal life as well. Pre-school teachers are also the product of these tools. Reasonably facilitators’ basic training on parenting has been organized during the reporting period. School readiness activities, center decoration system, facilitator’s responsibility, parents’ responsibility, contribution, learning environment, relation with school, and curriculum of parenting center were the focused issues in the training. Upazila Education Department has extended its enormous effective support to accomplish activities. 120 female parenting facilitators and pre primary school teachers received this basic training.

Refreshers for SBK facilitators

During reporting period a bi-monthly refreshers training for SBK facilitators were organized. 76 female SBK facilitators attended in the refresher training. Refresher training was focus on SBK centre activities and role & responsibility of SBK facilitators. That makes them to refresh on SBK activities and their roles.
Success Story
Rima is a Model in the Class

Barguna is situated near of Bay of Bengal. Gorjonbonia is a small village under Noltona Union of Barguna District. Rima lives in Gorjonbonia village & she reads in Gorjonbonia GPS at class Five.

When Rima was 10-12 months old, her parents realized that Rima is not normal children. They seem that she has some physical problem. She cannot walk to as like as others easily & her hand, leg is not normal. After visiting to the doctor, she does not have any improvement. Her parents were very shocked for her future.

SAP-BD QIESD Program identifies Rima and suggested teacher for her admission into school. Accordingly, Head teacher took necessary steps to got admission of Rima in school. At present Rima is eleven years old & she goes to school every day.

After admission, she did not come to school regularly. She came to school with his mothers. After a few days, there found some change of in Rima such as play, gossip with friends, reading etc. Now she comes to school every day & plays others children. Parents & family members are very happy to see her change. Rima’s Parents said "school teachers support and help bring changes in Rima’s life".

Now Rima’s parents hope that one day Rima will acquire highly education & will live in this country as a normal citizen.
5.2 Livelihood

Livelihood is a very important component in any development work in Bangladesh. SAP-Bangladesh implemented different types of livelihood activities around the country. During the reporting period, the organization implemented the following projects/programs for livelihood development of the targeted poor and disadvantaged people in the working area:

- Development Program for the Disadvantaged Poor (DPDP)
- Ensuring Sustainable Livelihoods of Smallholder Farmers through Beef & Dairy Value Chain Enterprises (ESL) Project
- Transformation of Extreme Poor (TEP) Project
- Enhancing Resources and increasing capacities of poor households towards elimination of their poverty (ENRICH) Project
- Socio-economic Transformation of Ultra Poor (SETU-II) Project

5.2.1 Development Program for the Disadvantaged Poor (DPDP)

Sirajganj Sadar and Chouhali Upazilas of Srajganj District are the most flood prone areas in Bangladesh. SAP-Bangladesh has been implementing the “Development Program for the Disadvantaged Poor (DPDP)” in these two Upazilas in partnership with and financial support from Action Aid Bangladesh since 2006. Most of the targeted people are poor, landless and vulnerable due to affect of natural disasters like flood, drought and river erosion every year. The poor and the hardcore poor are leading a very inhuman life without having basic needs. Hunger, disease, poverty, malnutrition, illiteracy and ignorance are part of the lives of the common people of Sirajgonj district situated on the bank of the mighty river Jamuna. Sirajgonj Sadar Upazilla is located in the eastern part and Chouhali Upazilla is in the southern part of the district. The project has been running with multidimensional activities covering 6262 direct and 13300 indirect poor and disadvantaged people, teachers, students, school management committees, children with disabilities and hardcore poor women as program participants.

Goal:
To bring the disadvantaged people out of the poverty clutches through promoting quality education and ensuring their access to government services entitlement & other local resources and creating risk friendly environment.

Objectives:
- To accelerate integrated self-reliant and long-term development programs in Bangladesh for the disadvantaged people.
- To improve people organizations (POs) and partner with Civil Society Organizations (CSOs) for effective cooperation towards sustainable community development.
- To ensure education, health, shelter and basic human rights through creating an environment that allows access to government facilities and services.
- Preparing people to face and overcome any form of natural disaster in their areas through school based awareness raising and capacity building activities.
Activities target and achievement:

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Major achievements:

**Shishu Bikash Kendro (SBK)**
8 Shishu Bikash Kendro are running with 240 children. Children are habituated to go to school regularly, known about class discipline, personal hygiene, capable of read and write Bangla and English alphabet, counting numbers, singing, dancing, national anthem and of Physical exercise. After completion of one-year pre-primary course all the children admitted at nearest primary school in class one. Each SBK is running evening shift with 432 sponsor and other community children. Children are exercising Bangla, English, Mathematics, Story-telling, Drawing and different type of co-curriculum activities at evening shift. Children 1500 admitted in the primary school and completed the pre-primary education course from 2007 to 2015.

**Reflect Action Circle (RAC)**
16 Reflection Action Circle with 400 participants is running in this wing of the project. In the primary stage, the participants were taken from the disadvantaged poor community who could not read or write and were not aware of their rights. Now all the participants are well aware on their rights in family, can read and write Bangla and small mathematical calculation. They find out problems and able to take initiatives for solution by the help of Union Parishad, Agriculture office and Upazila Parishad.

**Food Rights and Sustainable Livelihood (FRSL)**
In each year disasters like flood, draught, riverbank erosion and famine causes losses in their livelihoods and make them vulnerable. DPDP project trained up 100 male and female farmers on Cow Fattening. Out of 100 total 376 farmers started farming in their house. They have also linked with the Upazila Livestock officials and Upazila Agriculture officials and after phase out farmers will communicate with Agriculture office to get facilities which makes them low cost production and high profit.

**Right to just and Democratic Governance (RJDG)**
Maximum time top down budget system does not meet the proper way and segment of development. Sometimes it makes the misuse of resources. In the reporting period DPDP Project Influenced Community people and Union Parishad to organize Post budget disputation meeting and linkage with Upazila Parishad for sanction Reasonable Budget for Kaliahoripur and Sthal union.
Women Rights and Gender Equity (WRGE)

To eliminate gender disparity in primary and secondary level education, different type of awareness raising activities has done to find-out the role of education. In the reporting year DPDP project conducted ten meeting and a drama to reduce vulnerability of girls on the way to school. Now the Community people and all the school beneficiaries became aware on the demerits of early marriage, Dowry and Eve teasing. As a result, the students are going to school safely and dropout rate already decreased. The teacher and SMC considered their school as violence and early marriage free school.

Climate Justice and Disaster Risk Risk Management (CJDRRM)

20 DRR teams with 220 members at 20 primary schools are working to reduce risk of natural disaster in education as on their action plan. In the reporting period DPDP Project reviewed their action plan and pressurized the Union Parishad to include the action plan in their budget. Finally, two Union Parishads sanctioned 3 earth raising project, 2 school maintenance project and supplied furniture’s for 5 schools.

Education

In the light of promoting rights in school, education rights establishment is the main activities of DPDP project. It is a collaborative initiative on 10 core education rights which aims to secure free, compulsory and quality public education for all. In this year total 5 meeting conducted with the SMC, PTA, Community people, and Upazila Administration for established the rights in school. In the reporting period 2 education rights like participatory education and education is the right for the people already established in the working area.

Major impacts

- About 80% women established their rights in family and with Union Parishad.
- Literacy rate increased by 75% from 35% in the Char area.
- Family violence decreased in 70% family and female education increased by 95% in the working area.
- Teacher, student and SMC members are well aware on their education rights.
Success Story
Zayda becomes a successful Farmer

Zayda (45), the chairperson of Moregram Women Farmers group is the example of women development in Agriculture sector. Her husband divorced her with a one-year old child. Finding no other alternative Zayda decided to spend her life working in her neighbors’ house as a maidservant. In 2009, South Asia Partnership- Bangladesh formed a Reflection Action Circle in their area and she became a member of the circle. She received training in agriculture farming in the circle and thought to link herself in agriculture. She engaged herself as an agriculture day laborer and began to continue her life. The people of their conservative area did not easily accept her occupation and every one criticized her. However, Zayda was also determined to continue her occupation. By doing agriculture she saved Tk. 4,000 and was thinking to purchase a shallow machine for irrigation. As she had scarcity of required fund to buy the shallow machine, she shared her idea with the circle members and circle members shared their idea with the ward member who agreed to pay Tk. 10,000 as loan without interest and support her to purchase a shallow machine. He also supported to manage agriculture plots for farming in the char area. Zayda started her new struggle and within three years, she refunded the loan.

Zayda was successful in overcoming her barriers and purchased a cow for a small farming in 2012. In 2015, she stocked 50 monds of paddy from her farm. She also was earning Tk. 200 daily by selling milk. At present, the neighbors and villagers invite her in their social functions and everybody likes her. Now Zayda is the president of Upazila NariKrishok Dal. Seeing her success, 15 women were encouraged and engaged themselves with Agriculture activities.
5.2.2 Ensuring Sustainable Livelihoods of Smallholder Farmers through Beef & Dairy Value Chain Enterprises (ESL) Project

SAP-Bangladesh has been implementing the “Ensuring Sustainable Livelihoods of Smallholder Farmers through Beef & Dairy Value Chain Enterprises (ESL) Project” in Belkuchi Upazila of Sirajganj District since August 12, 2014 and would be ended on June 30, 2018 in partnership with and support from Heifer International Bangladesh.

The specific objectives of the project are – Firstly to increase the income of 4700 families to level of BDT 200,000/family/year with 30% moving to BDT 225,000/family/year from beef cattle/dairy value chains, supplying an additional 1200 MT/year of beef and 200 MT milk / year to the market. Secondly, families will ensure year-round availability of food with three meals a day of nutritious, well-balanced and diverse food items with safe drinking water facilities and improved sanitary practices. Thirdly, families and SHGs will be resilient to face climatic shocks and disasters by practicing Community Managed Disaster Risk Reduction (CMDRR) sustainable agriculture, natural resource management, biogas production, fodder production and conservation and last one is at the end of project, 100% participant families will organize and strengthen farmers’ cooperation with strong, cohesive and viable community organizations.

Activity and achievements:

Cooperative
Cooperative establishment is one of the main objectives of the project. During this reporting ESL project formed a cooperative with 955 members. The members of the Samity weekly depositing Tk. 25 and by this period their deposited money stand on Tk. 14,00,000/- which has been distributed as a loan among the Samity members.

Cattle Rearing
During this reporting period project distributed 222 nos. cattle among 222 members. By this time earned handsome amount by selling cattle. Cattle rearing intervention has created a great interest among the members and they are continuing the rearing activities. We hope that their family income will increase more and more in future.

Fodder Cultivation
To meet the nutrition status of cattle ESL project expanded fodder cultivation by 1504 farmers. Modern and highly recommended fodder (grass) variety like Sweet Jumboo plus and Napier grass cultivated in 24 hectares land. Beyond that, 6500 nos, Moringa and 1200 nos Jackfruit tree planted in this financial year.
Training
As a part of the development of skills and establishment of the different IGAs the project has organized different training for different clients/members on issues. The members are utilizing their training on different activities in their daily life and developing the socio Economic condition of them.

![Pie chart showing different training components](image)

Major impact

- Cow rearing increasing day by day in the Community
- Milk Production increased and Local market developed for selling
- Saving’s mentality developed among the poor people

![Cow and crops](images)
Success Story
Changes in life of Joynob

House wife Joynob begum lives in the village Joknala of Bhangabary union, Belkuchi upazila under Sirajganj district. In her five members poor family she has two daughters, one son and her husband Sakawat Hossain is an agriculture labor and they bears only 24 decimal paternal lands. As they have no enough agricultural land or other income source except day labor, so that Joynob begum was not able to maintain her family and the educational expenses of her children with the small income of her husband. Some time she lends money from her neighbors with high interest to meet their daily needs and she had no dignity in her family or society. On October 12, 2014, Joynob Begum joined as a member of Hasnahena Nari Unnayan Samity under ESL project implemented by South Asia Partnership Bangladesh (SAP-BD), funded by Heifer International Bangladesh. In the Samity Joynob begum and her husband received heifer’s cornerstone training, nutrition training and homestead gardening training. After the training Joynob begum supported on different types of vegetable seeds & timber saplings from the project and cultivated in her homestead area and earn 4400 taka. This income inspired her for year round vegetable cultivation. On December 2014 and January 2015 they received, improve animal management training, nutrition training and gender & justice training. All the trainings changed their mentality towards cattle rearing. Joynob received Tk. 4500 without interest from SAP-BD as pass on money and purchased a goat and poultry. She also received Tk. 20,000 as a Sufolon loan and purchases a beef for fattening. Community facilitator Suma inspired to cultivate fodder for the mitigation of their need and to sale commercially. After one year, she earned 55,000 taka by selling goat and beef and purchased a milk cow. By this time she purchased another Beef for fattening. Now her cow gives 8-10 litre milk/day. Day by day Joynob is trying to improve in cattle rearing and earning taka 18,000 /month from milk, poultry, fodder and cattle rearing. On February 2017, Joynob constructed a semi pucca cowshed by investing of TK. 175000. Joynob says “Now I am able to maintain my family with nutritious food and to meet the educational expenses of my son and daughter for their education. This economical positive change, help to establish decision making ability in the family, participation in cultural activities (like marriage ceremony, day observation etc)”. Now Joynob has three cows, two beef, three goats, two fodder plots and a small poultry firm. Joynob desires to establish a cattle-rearing firm in future. The other group members are also following her and started cattle rearing in their houses. Joynob Says, “Training, inspiration and initiative can improve livelihood”.
5.2.3 Transformation of Extreme Poor project (TEPP)

The poverty line in Bangladesh officially defined in terms of energy intake. It may be noted that about half of the population subsists below the “food-based” poverty line (or 2122 kcal/cap/day), and app. 25% is considered to be Ultra Poor who consumes (< 1,600 Kcal/cap/day). Especially the vulnerable groups are more sufferers having food crises three times a day due to very much disadvantaged. The implementing project of SAP Bangladesh is also aiming to improve and sustained socio-economic conditions and food security of 50 HHs extreme poor vulnerable HHs in the proposed Union so that they can be self-employed to change their livelihood.

The project Transformation of Extreme Poor (TEP) has been designed to be implemented in the Union Chatmontaj of Rangabali Upazila under Patuakhali districts, located in the South, South-West of Bangladesh very closed to Bay of Bengal for three years duration from March 2015 to February 2018. It is one of the most disaster prone and food insecure district in Bangladesh. Total of 50maximum households are considered as Ultra Poor, among them women are more vulnerable.

**Project goal:** Reduction of extreme poverty and promote sustainable livelihood and ensure food security through empowerment of Extreme Poor (EP) in the targeted area.

**Objectives:**
- To improve livelihood of 50 Ultra Poor BHHs and their dependants through enhanced Income Generating Capacity
- To improve nutritional and health status of vulnerable BHHs group
- To enhanced social and human rights, to reduce the vulnerability of the poorest communities.
- To promote the BHHs as self help group towards empowerments.
- To develop occupational skills of vulnerable extreme poor BHHs.

**Activities and achievement:**

**Basic Occupational skill development Training**

In the duration of reporting period TEPP completed four types of basic occupational skill development training like; (1) Basic occupational training on Cow rearing (2) Basic occupational training on Goat/sheep rearing (3) Basic occupational training on Poultry bird rearing and (4) Basic occupational training on vegetable cultivation which was very momentous and appropriate for selected beneficiaries. TEPP Trained Field Facilitator and Government expert conducted the session together. Total 30 (Cow-5, Sheep-5, Poultry bird-10 and Vegetable Cultivation-10) beneficiaries received the training on four enterprises. Through this training TEP beneficiaries’ skill and capacity developed gradually and fit them capable of being a member of specific IGA.

**Asset Transfer**

Asset transfer is one of the main components of TEP project. After providing occupational skill development training asset distributed to the TEP beneficiaries. In this connection during this reporting period TEPP distributed 100 ducks for 10 beneficiaries, 05 cows for five beneficiaries, 20 sheep for 10 beneficiaries, seed, fertilizer and instrument distributed for 10 beneficiaries. TEPP distributed the assets in presence of Social Mobilization Committee, Female UP member and TEP project personal. Rest of the 15 beneficiaries was distributed net, Boat, winter vegetables seedlings and fertilizer.
Weekly allowance for supporting Health, Nutrition & Children education

Weekly cash transfer ensured to address extreme poverty level and to consequently reduce malnutrition, Health and education of targeted extreme poor and their dependents. For this purpose, TEPP distributed financial support (BDT 60/week total 48 weeks) to each of the 50 beneficiaries. In the reporting period, we disbursed for each family BDT. TK.2880. During this reporting period we distributed weekly allowances among 50 Beneficiaries and total amount of TK-1, 44,000=.

Yearly Dialogue with Government, LGI and Community Leaders “Ultra poor Can Contribute in the community

A Daylong dialogue meeting was held in Rangabali Upazila Parish on February-2016. The Upazila Nirbahi Officer (UNO) was the chair of this meeting. The Upazila Chairman was the chief guest and other officers and local leaders participated in the meeting. The main objective of the meeting was to contribute into the community and to disseminate project information to UNO & Upajila Chairman. Other than asset transfer in addition in the meeting TEPP People disseminated that they installed 8 deep Tube wells for safe drinking water, 50 sets safety latrine, 50 house construction completed for 50 targeted beneficiaries. It is really very notable job and congratulated SAP-BD and Hope International by the Chief Guest. He is ready to extend any kind of help in any time. From his side he intended to provide helping for the project and project staff as well.

Major impact

On the one hand the project has a package of service oriented flavor on the other hand it looks at the long horizon to graduate the beneficiaries so that once they can solve own problem by themselves. Keeping it into mind SAP BD proceeds with TEPP strategies. To this extent the community is aware about TEPP Project implementation strategy. The knowledge of committee, group member has increased which is helpful for the poor to receive input support. Community participation is encouraging. Cooperation of local government is a remarkable sign to implement the project successfully. Close communication keeps going with the different stakeholders for smooth program implementation. SAP-BD is confident to carry out all activities with an effective and successful completion.
Success Story
Moyna with her Vision

Moyna lived in a dilapidate house in Noyarchar village under Charmontaz union of Rangabali upajila in Patuakhali district. She has no land that’s why she lives in Govt. Khas land beside the embankment of Boitha Vanga river. She is very undemanding and blameless women. So her husband Md. Harun Bepari had this opportunity to deprive her and got married again keeping Moyna and her four kids in a deplorable situation. Her husband shifted to Dhaka and lives on pulling rickshaw for his livelihood. Moyna faced into trouble and nobody come forward to help her family. Moyna started selling labor in different field of landowners for her livelihood. Apart by collecting various crops in harvesting season she managed to satisfy her family. Later she engaged in fish-cutting and working with fish-store so she earned more to manage her livelihood. But this income was not enough for her to maintain her family due to attack by some common diseases like, fever, cough, itching, de-warm and other some female diseases as well. Moyna has chosen these occupations for the survival of herself and for children. In her broken dilapidate house she passed countless nights with her children by dropping heavy rain fall into the house during rainy season and suffered very cold in winter season too. She was fighting restlessly against hunger, poverty, treatment, rainwater, wintry weather and livable shelter. Everything went on disfavored for Moyna’s surviving but she dreamt to survive better in the world with her children.

In January 2015 SAP-Bangladesh selected some ultra-poor people at Charmontaz union in Rangabali Upajila. Fortunately, Moyna Begum’s name included in that list as an extreme poor family and Finally Moyna selected TEP beneficiaries for duck rearing enterprise. In this connection she received 3 days skill occupational development training on poultry bird-rearing from SAP-Bangladesh office. Through this training she gathered knowledge on duck rearing, duck plague disease and how to take care of duck. Before training Moyna has no idea about duck rearing. Now she knows something involving with duck rearing. She learns from Dr. Mizan who conducted this training in SAP-office. Moyna teaches her mother-in –law and her wife of her husband’s brother on duck plague and its take-caring process.

After receiving the 3 days skill occupational development training on poultry bard rearing in SAP-Bangladesh office, Moyna received 10 ducks free of cost from TEP Project Charmontaz office for her livelihood improvement. As a result, within very short time, egg is coming from ducks and she is getting quick income from egg selling. Per week she gets 60-80 eggs and earned TK. 600-800. In one season, she earned TK. 3500-4500 per month. Moyna influenced 3 women in her neighbor for duck rearing. They followed Moyna and started duck rearing in small scale in their houses. For selling egg in local market now Moyna can take three times meal per day where she took one or two times meal a day earlier. It is possible to take three times meal per day for her egg selling income and her new confidence building. At present, her husband comes forward to help her family. Moyna sent her children to school for education and she takes her children at SAP-CLH Health center for treatment. Now she can buy medicine for their treatment.
Mayna Begum received skill development training, refresher, as well as attends workshop. Beside these she received cash TK. 2880/= as a subsistence allowance for food and treatment. SAP-Bangladesh TEP project provided her a new house for better living. As a result, she can sleep at night with her children in her new house without any trouble. She deposits savings in SAP-Bangladesh Micro credit office. Moyna wants to purchase a cow for more income in the future.

Moyna’s expression is “I am very grateful to SAP-Bangladesh and Hope International Development Agencies due to their unconditional support and cooperation. I convey my heartiest attitude to both of the organization SAP-Bangladesh and HOPE International Development Agencies”. Moyna’s husband Harun Bepari said, “I underestimated my wife but now I want to rectify myself”, my wife is very nice woman, I will stay beside my wife till death.

The SMC of Char-Noyarchar, Loxmi-Mollakanda and Char-Rostom feel proud of Moyna’s progress. They congratulate TEP project as well as Hope International Development Agencies for their dignified and life survival activities.
5.2.4 Enhancing Resources and Increasing Capacities of Poor Households towards Elimination of their poverty (ENRICH) Project

Many micro credit organizations is working in Bangladesh and providing credit to the poor households but still behind to achieve the desired development. For sustainable development along with credit support, it is necessary to improve their health along with education and a substantial increase in their capabilities on livelihood activities. Increased productivity depends on increased access to modern technologies, proper health care services and education. PKSF runs a program based on one union, one partner organization. This is an integrated credit support package has been going on since 2010. Currently it works in Panpotti Union of Galachipa Upazila under Patuakhali district covering 14 villages and 17053 direct program participants. They are willing to get micro credit but not involved in any credit organization and Ultra poor/ destitute households who did not considered as illegible to get credit.

The project is aiming to achieve the following objectives:

- Empower the households participating in the program to work effectively to reduce their poverty on a sustained basis towards its elimination.
- Enable them in the process to secure improved health and nutritional status.
- To reduce the drop out school going children and illiteracy rate
- Help and create a mechanism for them to work with relevant institutions and larger communities for effectively preparing for responses to natural disasters and
- Put in place a new and effective method of GO-NGO collaboration for development.

4 program interventions is being implemented within the project period

Ensure human dignity and freedom by gradually reducing poverty in a sustainable manner and best possible utilization of available resources and capabilities of the poor
Intervention wise activity and achievement:

Health Program
• Distribution of Health Card
• Organize Static Clinic
• Provide primary treatment to the patients in static clinic.
• Organize Satellite clinic
• Provide primary treatment to the patients in satellite clinic.
• Health camp arrangement
• Provide primary treatment to the patients in Health camp.
• Eye camp
• Provide primary treatment to the patients in eye camp.
• Cataracts operation through eye camp
• Yard meeting for health service
• Distribution of Helminthes Tablet (Pcs)
• Distribution of Nutrient Tablet (Pcs)
• Distribution of Zinc, Iron & Folic Acid Capsul (Pcs)
• Calcium Tablet (Pcs)
• House Hold number including Hand Wash
• EPI(Expanded Program Immunization)
Education Program
- Establishment of education centre
- Admission of students

Livelihood Program
- Plantation of medicinal plant (Bashok)
- Production of vermi compost
- House hold number including Special savings program
- Family Human Development Plan
Health Program

Static clinic:

The Health Assistants arrange the static clinic on every working day at Panpotti office. It is a curative health service approach of static clinic to ensure in reaching health services at nearly as many targeted areas as possible. Static clinic activities held in the reporting period for total of 182 days and 2039 patients received treatment under the static clinic.

Health & Eye camp

Health camps organized time to time to provide better health treatment to the poor by specialist doctors (MBBS). Poor people could not visit or afford to MBBS doctor for better treatment because they have not enough money. Need-based health camp is arranged in each quarter for specialized treatment among the patients. In these camps patients with serious ailment referred to different public hospitals and private hospitals and clinics where their treatment can have completed at low cost. Last year five health camps organized on medicine, Gyenee & child. The specialist doctors were invited call for and provided treatment to 777 patients in the reporting year. Percentage of different category of patients is 9% male, 65% female, 10% adolescent and 16% children.

Similarly Free eye camp was organized at Panpotti Union in Galachipa in where Eight (80) eye-patients were given services. Dr. Benjir Busra, Eye specialist, Islami Bank Eye Hospital Barisal and Mr, Moshiur Rahman, Medical Assistant, Dhaka Central lions Eye Hospital prescribed for the eye-patients. 57 patients were advised for treatment according to category of diseases. 23 patients who were suffering from cataract and lachrymal fistula etc. identified for urgent operation. Patients took Initiative for operation at Islami Bank Eye hospital, Barisal. After successful completion of cataract operation, they are enjoying normal life.

Education Program

The ENRICH Education Program primarily seeks to address the problem of drop-out of children from primary level education. Under this program, at least one afternoon education centre sits in every village. All students up to Class two are take part in the teaching centers to prepare them for the next days class tasks as they have no facilities and educational support at their homes. These education centers take special care of students who are generally slow learners and need the extra help and time to grasp material taught at school. There are forty (40) elementary education centers functioning at Panpotti with 1088 students (Play-426, Class one-321 and Class two-341) in the learning stage in ENRICH program. Each centre has 25-27 students.
Community Based development Programme

Community-level Development Programme, the ENRICH promotes repairing or building sanitary latrines in public places such as schools, colleges, madrashas, mosques and temples. Identifying community level action the ENRICH program takes appropriate steps to accomplish it. A strong effort is made to identify the appropriate service provider and mobilize them to support for the purpose. During the reporting period a total of 9 ENRICH Center’s fencing (BDT Tk 224752) have been made in the Panpotti Union.

ENRICH Ward Committees Meeting

ENRICH ward committees and centers established to make the development process more sustainable and fruitful by giving responsibility to the local people. A committee of 11 members is formed to oversee the activities conducted by the ENRICH, their social impacts and monitor the outcomes of education centers, primary community health services and other activities. During the reporting period, 135 ward committees meetings were organized under this program.

Livelihood Program:

Plantation of medicinal plants

The program introduced cultivation of medicinal (bashak) plant to create opportunity for the poor people to produce Bashok leaves by using fallow lands available in the area. The community people were encouraged to plant Bashak plant. At the first stage two nursery holder produced 22000 saplings of Bashok and 23 beneficiaries transplanted those saplings. This year 05 farmers are interested to grow medicinal plant and they cultivate 7000 plants at Panpotti union under the ENRICH program. Plantation of medicinal plants is expanding day by day in the area to overcome the crisis of medicinal plants.

Vermi compost

During the reporting period ENRICH Program’s 25 farmers produced 17.5-ton vermi compost, which are used for their homestead vegetable cultivation. Before the installation of vermi compost plant, to acquire skill to produce Vermi compost, a 2-days training was organized for newly ten farmers with the co-operation of Agriculture Extension Department.
Special Savings Program

Every single enrolled member under this savings program at least deposit a monthly savings amount of BDT 600. After a period of 2 years, the deposited amount is doubled (maximum deposit amount of BDT 20,000) with ENRICH funding which can be utilized for acquiring assets or as investment in any productive activities. During the reporting period, seven enrolled members of Panpotti union under this special savings programme have deposited to an amount of Tk. 46800.

Microcredit Program with Family Human development Plan

Each family of Panpotti Union included in the ENRICH Program to prepare a family-focused plan, identifying the specific constraints the family faces, what specific expectations it espouses, and what support (advice, information, health and education related support, skill training, financing with its purposes, etc.) It needs to overcome the constraints and fulfill its expectations. Livelihood Development (LD) Loan, Asset Creation (AC) Loan. During the reporting period ENRICH Program staff Enterprise Development Officer filled up 227 family human development plan and also disbursed IGA Loan an amount of Tk.11263000 LDL an amount of Tk. 430000 and ACL an amount of Tk. 700000.

Youth Development Program

It is about building strong connections and active involvement in all areas of life including, family and whatever; schools and workplaces; communities (sports, church, cultural groups); peer groups. ENRICH program includes this type of program with some objectives:

Eliminate violence against women and girls; reduce corruption; reduce infant mortality; reduce child marriage and reduce soma bad habits such as smoking, drinking etc. During the reporting period the project arranged the training on “Self realization and leadership development of youth to provide guidelines for future” among the 270 youth.

Major Impact:

- Static clinic, satellite clinic and health camp are very effective treatment system for the distressed people.
- Initiatives from guardians increased at the community level that resulted in decrease of dropout rate in the schools and increase in literacy rate.
- New coaching system of education program is popular for poor/ultrapoor.
- Poor people can use their fallow land by the cultivation of medicinal plant.
- Poor people can meet their nutritional deficiency by the cultivation of vegetables to use vermin compost
Success story

Beggar Helena Begum is an owner of dairy farm

Ms. Helena Begum (41) has been living Gupter haola village of Panpotti Union under Galachipa Upazila. Her father died when Helena’s age was 11 years and they had no asset except a house made of straw. At that moment, Helena’s mother was too upset for her three children. She could not meet up the basic need of her children. Helena’s mother looks for a man who could save her daughter. She got married at the age of 13 with Md. Khalil of the same village on last 28 years back. She has one son (23) (Md. Milon) and two daughter named Sathi (15) and Sima (4).

In the year of 2014, there was a misunderstanding creates between Helena Begum & her husband, in one stage her husband went to Dhaka and she became vulnerable condition. Then, she came to know from reliable sources that, her husband got another marriage with a woman. Upon getting the information, Helena Begum went to Dhaka & asked her husband, why he got another marriage? Then, there was quarrel happened in between wife & husband and subsequently she came back to her native village and lived in Govt Khas land at Gupter haola of Panpotty union. Helena Begum life becomes more difficult. She started to do works to the neighbor’s house as a maidservant. She tried to get some help from union parishad and other local NGO as extreme poor women but was unsuccessful. In this situation, she chose to start begging from door to door. His neighbors neglected her as she was seeking help from them in this manner.

Considering her vulnerability, she was included in the beggar rehabilitation of ENRICH Program. When the Beggar Rehabilitation Committee (BRC) asked what they could do for her, she said, “I do not want sympathy, I want work”. On the basis of her willingness and skill ENRICH Program provided Tk. 99,842 in the fiscal year of 2015-2016 to start income generating activities and with this money she purchased two milky cow with calf, two goat & cow feed, necessary materials for breeding cow, made cowsheds and got facility for the construction of her dwelling house.

From the production of the dairy farm, she can meet the daily need of the family and surplus milk is being sold to the local market (Panpotty). In this way from the accumulation of the daily savings, she has purchased a rickshaw, which is drive to her elder son. Now she is earning Taka 200-250 per day from selling of milk and Tk. 100-150 from rickshaw. She is a member of SAP-BD, credit program, Panpotti Branch and she is depositing Tk. 100 as savings on a regular basis. “I am very much grateful to SAP Bangladesh to give me the opportunity to improve my living condition & livelihood for which increasing my social dignity” said Helena. Now, Helena Begum plans to expand her dairy farm. She is also dreaming to make her solvency both financially & socially to live as a dignified woman in the society.
Success Story

A New lease of Life at 60

Mr. Abdul Latif Mridha has been living Gramordon village of Panpotti Union of Galachipa Upazila under Patuakhali district. The village is situated 50 KM away from Patuakhali District. He has one son (35) (Md Ayub Mridha) and three daughter named Nasrin (38), Jafrin (30) and Haoa Begum (28). All of his son and daughters are separate from his family after they engaged with married. He is a marginal farmer, as he has not enough cultivable land for agricultural production. He earns small amount by agricultural land. Each year more or less the community people of this area face natural disaster like cyclone, high tide and salinity and people of this area becomes the victim who lose their crops and assets. As a result, they become marginalized in the context of economical status.

He suffered immensely due to cataract in both his eyes, could not see beyond a few feet and found great difficulty in doing his basic chores. He also loved to cultivate his own agricultural land, which was restricted now. He had given up any hope of getting his vision back at this age for lack of money and distance from the hospital.

Through local announcements he has to know of the free eye camp of ENRICH Programme conducted by SAP-Bangladesh. At the camp, he diagnosed with cataract and recommended for a surgery. He was taken to the Barishal Islami Bank Eye Hospital under ENRICH Programme and doctors performed the surgery successfully. His life has improved after the surgery. He is back to doing what he loves most and is not dependent on anyone. He is grateful to the SAP-Bangladesh for giving him a new lease of life.
5.2.5 Socio-economic Transformation of Ultra-Poor (SETU-II) Project

The northern part of Bangladesh is the underdeveloped area in terms of education and economic status. Monga is their daily companion, with which these people are surviving. They do not have the capabilities to strengthen their socio-economic position. In absence of any form of industry, the unemployment rate is very high in Palashbari Upazila under Gaibandha District. SAP Bangladesh was working to empower 5360 extreme poor women and men households in Palashbari Upazila of Gaibandha District. The project addressed the causes of their economic, social and political exclusion that keep them in extreme poverty. By facilitating successful collective actions to address community priorities for social development (e.g. improvements in sanitation, education and flood protection) the benefits of the project will accrue across divisions of class, gender, religion and ethnicity, thereby ensuring ownership of the development process by the participating communities.

Major Achievement:

Contributory Group Fund (CGF) support to weak BHHs through savings group for business start up
SAP-Bangladesh provided CGF fund among 120 Savings Groups @ Tk. 20000.00 per savings group and savings groups distributed interest free CGF loan among 351 Beneficiary Households for different IGA/ Small business

Micro health insurance support to SETU BHHs
The project selected 465 BHHs (1163 members) from 22 savings groups under health insurance coverage with Pragoti Life Insurance Limited. 1163 household members from 465 BHHs get health support package from Marie Stopes Clinic, Gaibandha which reduced the risk of their health hazard and to sustain their economic graduation. The yearly premium for the insurance coverage is Taka 1000/HH, where the project contribution is TK.807.43 and BHH’s contribution is TK.192.57.

Improved nutritional status of targeted under-2 children, adolescent girls (10-16 years) and pregnant & lactating women of 5360 BHHs
Nutrition intervention has been mainstreamed: Nutrition intervention is being implemented in coordination with Government Community clinic, UP and community-based action groups like PUC, EKATA, and NLOs.

Major Impact
- 5360 BHHs were engaged in diverse small business and IGAs.
- Household level income and expenditure increased
- Participation of extreme poor and poor people in UP and local development process increased.
- Allocation for extreme poor in UP budget increased.

Community based farming system and proper marketing ensure sustainable livelihood and reduce poverty rate
5.3 Micro Finance Program

Micro Finance Program is a major livelihood development intervention of SAP-Bangladesh. The organization started this program from February 01, 1987 with its own fund through 1 branch in Galachipa Upazila under Patuakhali District situated in the remotest cyclone prone coastal belt of Bangladesh. The organization started expanding its Micro Finance Program working area having technical and financial support from PKSF from October 03, 2004, Anukul Foundation (MDF) from November 26, 2008 and Hope International Development Agency (HIDA), Canada from July 01, 2013. In the reporting year, the organization implemented the program through 22 branches focusing the cyclone prone remotest coastal belt of Patuakhali, Barguna and Bagerhat Districts, and flood prone areas of Sirajganj District, and slum areas of Dhaka city with a view to alleviate poverty and ensuring socio economic development of disadvantaged people, especially women.

Goal of the program:

The goal of the program is “alleviation of poverty and ensure socio economic development of disadvantages people, especially women”.

Micro Finance Program at a glance:

<table>
<thead>
<tr>
<th>Description</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Branches</td>
<td>22</td>
</tr>
<tr>
<td>Number of Districts Covered</td>
<td>5</td>
</tr>
<tr>
<td>Number of Upazilas Covered</td>
<td>22</td>
</tr>
<tr>
<td>Number of Union Covered</td>
<td>98</td>
</tr>
<tr>
<td>Number of villages covered</td>
<td>638</td>
</tr>
<tr>
<td>Number of staff involved in operation</td>
<td>151</td>
</tr>
<tr>
<td>Total number of groups/samities</td>
<td>1,568</td>
</tr>
<tr>
<td>Total number of members</td>
<td>27,039</td>
</tr>
<tr>
<td>Total number of borrowers/Loanees</td>
<td>17,141</td>
</tr>
<tr>
<td>Total number of borrower (cumulative)</td>
<td>142,583</td>
</tr>
<tr>
<td>Cumulative Disbursement</td>
<td>3,477,550,000</td>
</tr>
<tr>
<td>Loan outstanding (Portfolio)</td>
<td>221,965,292</td>
</tr>
<tr>
<td>Savings balance</td>
<td>94,785,700</td>
</tr>
<tr>
<td>Current Recovery Rate</td>
<td>98.59%</td>
</tr>
<tr>
<td>Cumulative Recovery Rate</td>
<td>99.54%</td>
</tr>
</tbody>
</table>

During the reporting period, a total amount of BDT 496,303,000 was disbursed to the group members of rural micro credit, urban micro credit, micro credit for ultra poor, agriculture support micro credit, seasonal loan for agriculture, financial support for land mortgage etc. SAP-Bangladesh operates the micro finance with financial support from Palli-Karma Sahayak Foundation (PKSF), Anukul Foundation (MDF), Hope International Development Agency (HIDA), Canada and SAP-Bangladesh own fund.
Members and Borrowers:
The members of the groups are at the core of all kinds of field-level operations of SAP-Bangladesh. As of June 30, 2017, total members were 27,039 of whom total borrowers were 17,141. Of the total members women 95% and men 5%.

Members’ Savings:
SAP-Bangladesh has initiated the savings schemes considering the members ability and situation. The General savings, Voluntary Savings and Long term Savings products are available for creating savings mentality of the poor group members. With a steady growth, savings of members stood at BDT 94,785,700 as on June 30, 2017.

Loan Disbursement and Outstanding:
Loan disbursement to the borrowers stood at BDT 3,477,550,000 by end of June 2017. During this reporting period (April 2016 to June 2017), the amount of loan disbursement to the borrowers stood at BDT 496,303,000 which is 7.31% over than the previous year. The amount of loan outstanding stood at BDT 221,965,292 as on June 30, 2017.

Types of Loan:
SAP-Bangladesh provides loan to the program participants. Based on their category and loan size, loan products are defined as Buniad, Jagoron, Sufalon, Agrosor, IGA Loan, Asset Creation, and Livelihood Improvement.

Buniad:
SAP-Bangladesh has been implementing ‘Buniad’ loan product for the ultra poor people. Under ‘Buniad’, the organization is providing flexible microcredit to the ultra-poor people. Buniad borrowers utilize the credit fund for small business, livestock rearing and other income generation purposes. Mostly the Buniad borrowers are women. The Buniad program widely covers the program area. In addition to the financial service
SAP-Bangladesh is also providing different non-financial services like primary health care, technical services for implementing income generating activities of the poor people, capacity building support at the time of disaster, training, awareness building on nutrition and social issues through some special projects. Through the Buniad the ultra-poor people are now come out from extreme poverty and they become capable to create sustainable income opportunities and human dignity. As of June 2017, 10,270 members received BDT 133,764,000 under Buniad. During the reporting period SAP-Bangladesh disbursed BDT 5,926,000 where outstanding was BDT 1,961,032. Each of the member received averagely BDT 14,311 to increase their household based income.

Jagoron:

Jagoron is the normal microfinance services for the rural poor for different IGAs. Under this program, the microcredit borrowers are encouraged to undertake family-based income generating activities. Jagoron borrowers are distinct from the rural borrowers in a number of ways. They are the landless squatters and they usually take loan for small trading. Vulnerable to threats of eviction, they live in slums or makeshift shacks. As of June 2017, loan disbursement of SAP-Bangladesh under Jagoron was BDT 2,624,876,000. During the reporting period, the organization disbursed BDT 334,694,000 to the borrowers and outstanding amount as on June 30, 2017 was BDT 121,698,122. The average loan size under this program stood at BDT 22,256.

Sufalon/Seasonal Loan (SL):

SAP-Bangladesh started Seasonal Loan (now known as Sufalon) programme in 2008. Seasonal Loan (Sufalon) has very attractive repayment flexibility that matches repayment of the loan with the income flow of various seasonal activities. Seasonal Loan has contributed significantly and successfully to various Income Generating Activities (IGAs) such as crop cultivation and processing, livestock, fisheries, agro-forestry, agro-processing etc. The provision of repaying the loan in one single installment after the sale of the product has made it very popular among the borrowers, especially those engaged in beef fattening and crop cultivation. Marginal and small farmers are involved with agriculture cultivation like maize, paddy, potato, cow fattening, chili and vegetables are considered for seasonal loan for enhancing their livelihood options through income generation. In the reporting period total 1,168 small and marginal farmers received BDT 34,003,000 under this program and outstanding was BD 14,860,435.

Agrosor/Micro Enterprises (ME):

SAP-Bangladesh extends its financial services to the progressive members for undertaking economic activities that require bigger amount of capital which is called ‘Agrosor’. At present, apart from the progressive clients of other microcredit program, the organization provides financial services to the micro entrepreneurs for expediting employment generation. This program is being implemented all over the SAP-Bangladesh working areas. Loan sealing for an individual micro-entrepreneur is BDT 50,000 to 500,000 for his/her enterprise under the Agrosor Program. As of June 2017, 4,130 members received BDT 482,996,000
under Agrosor. During the reporting period SAP-Bangladesh disbursed BDT 109,287,000 where the outstanding was BDT 48,467,467. Each of the members received averagely BDT 73,276 for his/her micro and small enterprises.

**Income Generating Activities (IGA) Loan:**
The Income Generating Activities (IGA) Loan is provided to the project participants to undertake Income Generation Activities other than Jagoron, Agroshar and Sufalon thereby improve their livelihood status. The loan is allocated considering the current assets and capability to undertake the IGA, and availability of technical, marketing and other facilities required in implementing the IGA in a sustainable manner. As of June 30, 2017, total loan outstanding in the component was BDT 5,516,117 and an amount of BDT 11,263,000 was disbursed during the reporting period.

**Livelihood Improvement Loan:**
The Livelihood Improvement Loan is made available for the purchase of necessary equipment and taking other actions related to livelihood improvement including defraying expenses for social functions such as the marriage of a daughter or a son. In this case, the ceiling for a household is BDT 10,000 and the interest rate is 8% (on the basis of declining balance method). As of June 2017, a total of BDT 440,300 was disbursed among 60 members, where outstanding was BDT 128,148.

**Asset Creation Loan:**
The Asset Creation Loan is designed to assist a household in acquiring any kind of productive asset. The Asset Creation Loan ceiling for a household is BDT 30,000 and the interest rate payable is 8% (on the basis of declining balance method). Up to June 30, 2017, a total of BDT 904,000 was disbursed among 54 members where outstanding was BDT 288,825.

**Major impact:**
- Micro credit raised income and increased assets among target beneficiaries.
- It reduced vulnerability and ensured sustainable food security.
- Socially empowered its group members and contributed to the broader social and economic development.
- The groups are dynamic and are participating in the decision making process.
- Group members are practicing nontraditional economic activities.
- Group members are self-employed.

Microfinance is a program that helps to uplift the extreme poor and vulnerable people in the solvency ladder. Poverty is the curse of the nation and now a days from sphere of the society alongside of the development organizations is trying to solve the in build problems. In every one’s eyes, economic development is the only way to overcome the issue. As such, Hope international development agency is committed to support the poor and supported with some amount of money to SAP-Bangladesh. This has created an enormous effect in the lives of the disadvantaged segment of population in the working area.
Success Story
Now I am happy

I am Surjo Bibi, my husband is Md. Habibur Rahman of village Galachipa, Galachipa, Patuakhalu live with 5 family members. Once upon a time, I was passing my life through vulnerable situation. A long ago, I lost my belongings due to natural devastation of river erosion. In that time I took shelter at abandon land of Govt. by the road side. My husband maintained our family by laboring to other houses. I was also work as maid servant in different houses. With our two’s little income hardly we passed our days. One day I saw some of the women of our village going to pay their credit installment with pass book of their samity. From them I came to know that the name of SAP- Bangladesh is one of the NGO gave loan to the distressed women for their livelihood development with low interest. After return back to home I shared the issue with my husband and taking concern from him I attended to the meeting and listed as member of that said samity named “Sagor par mahila samity”. Being a member of samity I deposited savings for couple of months and as per criteria I received Tk. 15000 as loan. With this loan money I bought fishing net of costing Tk. 5000 and purchase a fishing boat of costing Tk 10000. My husband stated on fishing (hilsha) in the sea and repay loan installment from the income from fish selling. By this way I took ten times credit money from samity and purchased long net and boat. I also created job opportunity for 5 labors on fishing. I purchased a piece of land in Boaly bazaar for grocery shop and already we built a new house for living. Now I am happy with my family members.
5.4 Health

SAP-Bangladesh believes in Community led Health Approach building resilience in the community. It is very important to apply the indigenous health method and community led health.

5.4.1 Community Led Health Project (Phase –II)

Bangladesh recognized as one of the high-risk countries in the world that is prone to natural disasters. Due to its geographical location, topography, high population density, poverty and lower adaptive competence it considered highly vulnerable to natural disasters in the world. Coastal area of Bangladesh is highly vulnerable area as it exposed to natural disasters due to recent climate change. There is growing scientific evidence from the literature that natural disasters directly and indirectly affecting human health, which densely affects among the coastal people in Bangladesh.

South Asia Partnership Bangladesh has been working for about 3 decades with disadvantaged coastal people in the Southern part of Bangladesh like Patuakhali Borguna, Bagerhat etc. Community Led Health Project thought as an essential intervention of SAP BD for Patukhali so that hardcore people can improve their health status at least in targeted three unions under Goalachipa and Rangabali Upazilla. CLHP seeks to establish a health platform for having better respond to the needs of the community. 13500 community people from three unions are engaged with this program. The organization emphasizes community led health so that disadvantaged people can have health facilities at their doorsteps.

Project goal:
Attaining improved and effective Community–led health services targeting poor women, children, and adolescent in Galachipa sadar, Charmontaj & Rangabali Union under Patuakhali district.

Objectives:

- To improved behavioral practices through community awareness of essential health care reproductive health and improved Community Led total Sanitation(CLTS)
- To ensure accessibility to the existing facilities around the Community and affordable and sustainable health services for targeted beneficiaries.
- To boost up available services to the community irrespective of gender, age, disability, ethnicity, Socio-economic condition under community led approach.

The project activities will be running under the four thematic issues within three years such as; Infrastructure development, Social mobilization, Capacity development, Service delivery. The thematic message and details activities are as follows:
Program activities & achievement:

Adolescent Session
Adolescent group organized session in field regularly. In the reporting period they organized total 7142 sessions with different groups. The age group of adolescents is within the range of 10-18 years old. Through this session, they are aware about their food & nutrition, health care & personal hygiene during menstrual period they focused on reproductive health, early marriage, dowry, drinking safe water and sanitation systems.

Mobilization and Support to EPI Centre
During the reporting period the project provided intensive support & offered counseling in 54 EPI centers and ensured service for children-923, Pregnant women-206 and women were-295 age within 15-45.

Through this facilitation activities organization as well as CLH Project have been able to strengthen relationship and linkage with government institutions.

Curative Service in Health Centre
CLHP’s important task is to provide curative service to the community. Through these service remote dwellers get proper treatment, children and women frequently come to CLH health centre for necessary treatment. Two paramedics provided this curative service to the poor patient without doctor fees. Poor and disadvantaged people came to the Health Centre and received treatment moreover, they are getting medicine at the cheapest rate. During the reporting period, 6889 patients received curative treatment service from the project.
Quarterly Refreshers training on intensive TOT on ANC, NC & PNC for CBA

It is our regular task to provide refreshers training on ANC, NC & PNC for Community Birth Attendant (CBA). Three refreshers training were organized and conducted in 3 unions Rangabali, Galachipa & Charmontaz. 18 CBA participated in these refreshers. Through this refresher CBA and Paramedic can share their success, facts and solve the impediment of patient.

Emergency Patient Support

CLH-II project provided emergency patient support for poor community through proper identification of vulnerable people. During the reporting period, we provided 20 beneficiaries emergency medicine support. Extreme Poor and most vulnerable patients directly benefited from this support. UP, Advisory Committee member highly appreciated SAP-BD & HOPE International for this support.

Dialogue with health and Family Planning Department

Three (3) dialogue meetings were held in 3 areas in this Reporting period. Female were highly encouraging of CLHP-II to attend this dialogue meeting. As a result, female participated more than male. Total 53 participants 17 male and 36 female participated in the meeting. The meeting focused on the integration with health & Family planning department to ensure better health service for people. The Upajila Health & Family Planning officer of Galachipa Upazila was present in the meeting.
Fozilot Begum a hardworking Community Health Worker (CHW)

Charmontaz union is a remotest Island to the southern part of Bangladesh at the delta of Bay of Bangal. Tidal wave comes to the island is a common phenomena. The saline water has affected the entire community. Tidal wave destroyed their house, crops, nets, boats and livelihood. Children and women are suffered a lot of water born disease like diarrhea, dysentery, de-warm, itching, cold cough and cold fever. During that time they need to take doctors advice and take medicine but they cannot think doctor even necessary medicine is available in their hand. As a result their sorrow knows no bounds to the remote island. At that moment Fojilat Begum comes forward to them for treatment and she gave them essential drug for their basic need like saline and tablet. She knows how to apply medicine for basic 10 common diseases.

Fazilot Begum started her expedition in February-2015 when SAP-Bangladesh introduced Community Led Health Project Phase-II in Charmontaz Remote Island. She was the press forward worker who came first to commencing the CHO in community and SAP-BD CLH Project selected her as a Community Health Worker in for ensuring health service for the poor people. Fazilot Begum lives in Mollah Kanda village under this union. Her husband Md. Nasir Khan is a part time day labor works in Dhaka as a helper of building construction work. In the lean period he sells labor to other land in Charmontaz. Fazilot has 3 children 2 daughters and one son.

SAP-Bangladesh CLH Project organized several training, workshop and refresher on 10 basic common disease, curative service and preventive measures for CHW and CHO members. Fazilot participated this training very positively and learned a lot by virtue of merit and eagerness. Now Fazilot knows how to treat for 10 common diseases and its basic medicine. She can make sure use of thermometers and blood pressure machine to check temperature and blood pressure. SAP-BD CLH Project handed over this material for CHW like Fazilot Begum. Beside this she received Field bag, Torch light and medicine. She starts work in the morning and it’s continued till night. She never feel bore to keep going with her work into the community. She is familiar to all as Village doctor of her village. Everybody knows her name as SAP’s-Doctor. Her husband Md. Nasir Khan feels proud of her wife.

Fazilot takes this occupation as a profession and she earns small income by selling medicine. Every month she earns 1500-2000 taka by selling medicine. She borrows this medicine from CLH health office and local medicine store. CLH first phase is over and second phase is continuing but Fazilot’s never-ending attitude makes her active and sacrificing worker into the community. She feels interest to work with the community and community likes her work very much. Fazilot says, “I like to work with poor people like my family member, I never feel any trouble to work with them”. If CLH project is no more in Charmontaz Fazilot will be alive there and will work with this community. She gives special credit to SAP-BD and HOPE International for implementing this project in Charmontaz. SAP-CLH project made her a successful doctor and she never forgets SAP-BD’s contribution. Her husband feels arrogant for her wife dignified work and everybody calls him doctor’s husband. Fazilat Begum now is working with SAP-Bangladesh as a Community Health Worker and facilitating CHO sessions into the community successfully. During the project intervention Fajilat facilitated 240 female group meeting 144 adolescent sessions into the community and helped 4556 CHO members in awareness building on different health issues, together, she motivated more than 3432 persons to attend the health session regularly through interpersonal counseling. In her community, she covered each household regarding health awareness. She keeps going with her facilitation to bring all community people under a safer health situation.
5.4.2 Creating an enabling environment for young people to claim and access their Sexual and Reproductive Health Rights (SRHR)

With a total population of about 130 million, adolescents comprise 22 percent of the total population. The reproductive health needs of young women are quite different from those of young men, principally because of their young age at marriage. According to study findings girls are younger than 18 are up to five times more likely to die in childbirth than are women in their twenties.

The government of Bangladesh has thus identified adolescent health and education both as a priority and a challenge and to face the challenge, has incorporated this issue in the current Health and Population Sector Program.

SAP-Bangladesh has been implementing a project which is “Creating an enabling environment for young people to claim and access their Sexual and Reproductive Health Rights (SRHR) in Bangladesh Project” in Barguna Sadar and Amtali Upazilas of Barguna District since January 2015 in partnership with and support from Plan International Bangladesh.

The overall objective is “to contribute to improve the sexual and reproductive health status of all young people in Bangladesh, including socially excluded youth through ensuring universal access to sexual and reproductive health services and information”. The specific objective is “to enable young people, 10-24 years old, to make informed decisions, access to accurate information and quality services for sexual and reproductive health in Barguna by 2018”.

The project is aiming to promoting sustainable development and enhancing disaster resilience for the poor and marginalized Char communities through realization of rights.
Major achievement:

Peer education training for peer and co-peer educator

3896 peer and co-peer educators from Barguna Sadar & Amtoli of SAP-BD received 3 days training on Peer Education. 3 days non-residential training on Peer education was organized for 3,896 peer and co-peer educators. Among trainees, 352 youth (boys 32 and girls 320) were married. The training covered the topics on communication, adolescence, sexual health, sexuality, sexual rights, gender and sex, sexual violence, child marriage, HIV/AIDS, personal health and hygiene, food and nutrition, maternal care (ANC/PNC) and safe delivery, new born care, family planning, youth friendly health services, and drug addiction. The trained peer and co-peers have become ready to lead group and conducting session.

Life skills training for peer and co-peer educators

8716 peer and co-peer educators from Barguna Sadar and Amtali of SAP-BD received 2 days training on Life skill. 2 days non-residential training on Life skill was organized for 8716 peer and co-peer educators. Among trainees, 688 youth (80 boys and 608 girls) were married.
ToT on CSE for trainer (FF+UC)

A 5 days training on Comprehensive Sexuality Education (CSE) for 65 staff (14 Union Coordinators and 51 Field Facilitators) of project completed. Technical Specialists from Plan Bangladesh facilitated the training. The notable course contents are: sexual & reproductive health rights related problems & situation in Bangladesh, sexuality & CSE, concept clarification & sexuality circle, elements of CSE, sex & gender, gender equality, equity & discrimination, division of labor, gender myth clarification, violence, concept of violence and happenings, impact of violence and how to overcome, sexual & reproductive health rights and human rights, STI & HIV, Sexual citizenship, pleasure, sexual diversification, relation, expectation, responsibilities and its conflict management etc.

CSE training for peer and co-peer educator

In total 8,716 peer and co-peer educators received 3 days training on Comprehensive Sexuality Education (CSE) where 4,294 male and 4,422 female, 2,428 boys and 2,484 girls aged 10-14 years, 1340 boys 1273 girls aged 15-19 years, 526 boys and 665 girls aged 20-24 years old were participated. Among trainees, 661 youths (77 boys and 584 girls) were married. The trained peer and co-peers are facilitating community level sessions in their group.

Refresher training on Facilitation Techniques for all staff (2 days)

The refresher training on facilitation techniques organized for 66 staff in where 13 Union coordinators, 51 Field Facilitators and 2 Paramedics were participated. The trained master trainers and core trainer from Plan International Bangladesh facilitated the training.

Theatre for development

68 Youth (male 34 and female 34) and 17 Union Coordinators (male 12, female 5) trained on Theatre for Development (TfD) by Plan International Bangladesh. 34 TfD group formed in 17 Unions consisting of 12-15 members (50% female members). 229 TfD events have been completed into the communities of both Upazilas. 57476 audience covered by 263 shows.

Audio visual Shows

In the audio-visual shows the developed docudrama displayed to aware more on SRH issues of adolescents and youth. 128 Shows staged in 128 places of 17 unions covering 8371 audiences (4,040 male and 4,331 female). Audiences include community people, CSO, LGI representatives, parents, teachers, social elite, officials from health and family planning department, UP and community supported to complete the events from their respective position.

Leadership training for youth club representatives

The leadership training for youth club representatives completed. 51 representatives (25 male and 26 female) from 51 youth clubs received leadership training with the technical support from Plan International Bangladesh. As per decision 3 club representatives were selected from each Union.

Young people fair at Upazila Level

Two youth fairs at upazila level were completed in the reporting period. 1645 youths (50% girls) approximately from 17 Unions of Barguna Sadar Upazila joined in the youth fair including participants
from 51 Youth Clubs and 17 Youth Forums. Interventions were (a) displayed on innovative materials of SRH, Club materials and activities, and Wall magazine; (b) competitions on Quiz, Puthi path, Youth songs, Country songs, Local songs, Jari, Debate and Reciting rhymes & poems. (c) Satellite Clinic; (d) Signature campaign on stopping child marriage; (e) TfD show (f) Oath to stop child marriage (g) Art competition and (h) Discussion session. Deputy Commissioner, Borguna, other concerned government officials and representative of Plan international Bangladesh visited the fair and appreciated on organized activities.

Major impact:

Youth knowledge on sexual and reproductive health education increased. Their parents’ realization of Youth on SRH is also developed. This consciousness has increased parents visit to health centers. Community people and health service providers also internalized in understanding in favor of youth sexual and reproductive health.
Mst. Sazeda Akter is a 16 years old, grade XI student of Barguna, fighting with a vision of free, fair, child friendly society in an enabling environment. Her goal is to build awareness on child protection, develop child actors to raise voice on climate change, mobilizing change makers to increase youth access to sexual and reproductive health services, and make disaster resilience globe. Sazeda is a member of Scout, lead social development actions through Theatre for Development (TfD), Surjya Shikha Youth Group, Surjer Alo Youth Club, and Burirchar Youth Forum.

Mst. Sazeda Akter, Village Maitha, Union: Burirchar, Upazila: Barguna Sadar, District: Barguna was born in 1st June 2001 in coastal disaster prone Barguna and was affected by super cyclone SIDR in year 2007 with her family members she was at 6 and she understand that children are the prime victim of disaster and at that time she raised her voice through Jari-gan, patriotic song and local song. In the year 2010, Sazeda at 10 years old, joined in child organization and started to speak with children and community on child projection issues. In Year 2012, Sazeda joined in Adolescents Group and Adolescents Club to raise the issues of adolescents, like participation, explaining their areas of interest, access to services like education and health. She disseminated message through Puthi Path, drama, rally and post fixing. In the year 2015, Sazeda joined in Youth Group, Youth Club and Youth Forum. Through these platforms, she started to mobilize children and youth on stopping child marriage, reducing school drop-out, eve-teasing, drug addiction and child repression etc. The processes are meeting, planning, community meeting, and discussion with CSO and social leaders, conduct rally, poster showing and courtyard session. Sazeda joined in Union, Upazila, District, Regional and National level program echoed her voices in those levels as a youth leader.

Sazeda and her organized youths were worked for stopping 107 child marriages, backed 87 students to school, and jointly mobilized action on ending 72 eve-teasing issues, recovered 14 youths from drug addiction and social action initiated on preventing 119 child repressions cases.

Sazeda and her youth groups’ action reached youth voice among children, youths, parents, community, local Government and Government administration. They aware on stopping child marriage, ensuring girls education, preventing school dropout, ending eve-teasing, reducing drug addiction, windup child repression, disaster risk reduction and climate change adaptation. Social changes developed among parents, family, community and Government authority. Their actions (developed from their awareness) are visible in the community and changes reflect in the coastal disaster prone society. For example, reduced child marriage, eve-teasing, school drop-out, and child repression and increased child education, youth access to health services. Households do preparedness activities to reduce disaster risks. People are contributing in climate change adaptation through tree plantation, solar energy use and practicing adaptive agriculture.

Sazeda, her family and coastal people were strongly affected by super cyclone SIDR in year 2007 and she realized that children are the prime victim of disaster. Suffering of child not only are happened during
disaster period, these continues after disaster for long time. Since it is a disaster prone area where recovery and resilience processes are weak. Miseries sustain in life, livelihood, sexual & reproductive health, education and social relation. In year 2009, the area again attacked by cyclone Ayla, and Sazeda had the scenario of losing life and destruction of agriculture, fisheries and livelihood. Here also, children are the prime victim. Every year people of these area losses assets, valuables and homestead & field crops by heavy rainfall and cyclone: like Mohasen, Roanu etc. She understands that parents love their children and try to build them for the future. Organized children can easily mobilize children, youths and parents on the issues they are affected. When she joined with children and youth, she found inspiration from friends and parents. She got training on child protection, peer education, life skill education and comprehensive sexuality education those make her capable of mobilizing and to work in organizing process with children.

Sajeda stated that “Say yes to organized children! They can build new world.”

As a communicator, she invites to flute with strong request to children and community. She is earnest in building friendship and always controlled by herself. She is sufficiently guarded, patient, and energetic with just in decision-making. She is alert and her conscience functions as child leader. Parents supported by giving her (1) access to education, (2) joining in child organization, youth group, youth club and youth forum. (3) Support to work as activist in local and national level, and (4) participated with her in action. Other adults or organizations supported her in linking with children, youths and community. Give her space to work and raise her voice with other children and youths. Promote her messages to others. Provide training support and opportunity to join in local and national level.
5.5 Human Rights & Social Justice

As one of the right based organizations SAP-Bangladesh implemented a right based project to incur the rights of the community people of char areas. The organization started its journey to promote the rights of community people from 2011. In this reporting period, SAP-Bangladesh has implemented Promoting Rights for Char Dwellers (PRCD) project under this theme.

5.5.1 Promoting Rights for Char Dwellers (PRCD) Project (LRP-40)

SAP-Bangladesh implemented the project for ensuring local Rights for char dwellers in Char Kazol & Char Biswas Unions of Galachipa Upazilla. The main thrust of the project was to empower women and ignite community people on their human rights. Through implementing the project, SAP Bangladesh has ensured the rights of char dwellers by the active participants of project clients. It is a sponsorship programs that SAP-Bangladesh has been implementing in partnership with and support from Action Aid Bangladesh since 2011 in order to promote sustainable development and enhancing disaster resilience for the poor and marginalized Char communities through realization of rights. Community based organization (CBOs) and Government has played role as duty bearers and brought a positive impact over the char society. The total direct beneficiaries of the project are 41,795. There are different women led groups as well as people organizations for empowerment of women and community development. The sponsor children got pre-education in child center, a child friendly community institution facilitated by the project.

![Diagram showing distribution of rights:
- Food Rights and sustainable livelihood: 15
- Land Rights: 5
- Education: 31
- Climate Justice and Disaster Risk Management: 16
- Right to Just and Democratic Governance: 50](image)
Major Achievement

Resource center for Child Rights Promotion

11 child resource centers have been established at 10 villages of 2 unions through community cooperation for 445 students of 4-5 years of age. 100% children of the resource centers completed their course and got enrolled to the nearest primary school in class one.

Strengthening SMC/Parent Teacher Association Forum

Based on the demand of SMC-PTA forum, Department of Primary Education (DPE) of the government deployed 5 primary teachers in Char Kazol and Char Biswas Unions. With the contribution of community, SMC-PTA built a total of 11 houses for child center where 6 centers in Char Kazol Union and 6 centers in Char Biswas Union that are largely contributing for child education.

Community Audit on Education Intervention

The Community Audit Teams developed action plans in the two-targeted Unions. During the reporting period Community Audit Teams conducted survey on PRS with different groups such as Teachers, UP representatives, SMC-PTA, Journalists, Farmers Forum & social elites in Chare Kazol and Char Biswas Unions and shared the information with recommendation from Upazila Education Department, Upazila Administration and Upazila Parishad.

Reflection Action Group

18-reflection action Groups established involving 450 ultra poor women of 18-50 years of age. The reflection action group are functioning well at Char Kazol Union (9 RAG) and Char Biswas Union (9 RAG) where 28% participants were sponsored child family and 82% participants from poor family in the community. Total 450 participants received different awareness and skill development training and are involved in different IGAs. Besides, 95 participants received VGD cards, 112 were involved in Food for Work Program of Govt: Program.

Achievements of literacy level

450 Reflection Action Group participants, 380 participants achieved reading, 445 participants achieved numeracy skill, 450 participants achieved visuals literacy (problem identification, problem based graphics development, causes analysis, and seeking action point) and 320 participant’s communication skills has been developed with other NGOs.

Achievements of empowerment level

450 participants, 312 participants were in business, 298 participants moved to different service providing agencies/ departments for enhancing and receiving services, 127 participants increased leadership and got involved in social work and local power structure and 301 participants developed action point and implementation plan.

Access of disabled Children to the formal primary schools

During the reporting period, 286 schools aged disabled children identified where 390 were boys and 165 were girls. 225 disabled children capable to attend schools. 98 disabled children enrolled and attending schools on a regular basis. 38 disabled children are linked with Upazila Social Welfare Office through concerned Union Parishad. They received Taka 300 per person per month. Individual profile of the enrolled disabled children prepared.

Promote risk resilient schools

10 School based action plans prepared based on PRS, 10 schools based PRS groups formed and 10 school based contingency plans developed. As part of DRR activities, PRS committee has installed tube well, repaired existing toilets. Considering the vulnerable situation of 5 Government Primary
School received taka 335000 from ADP budget and taka 325000 from SLIP budget for school building repairing. Now the schooling is going on without any trouble and Shed of this school shed is also used as special coaching centre (school led) for the students of class five.

Livelihood promotion and ecological agriculture

During the reporting period, 4 farmers’ forums formed and they developed their action plans. The forum members received agricultural seed and equipments support from the Upazila agriculture office through Union Parishads. 149 forum members received eco-agriculture training and initiated eco-agriculture at the locality. 4 farmers forum are depositing taka 202 as savings per month and the total savings now stands at taka 250600 they are using the money in IGAs. Besides, the forum is providing interest free loan to its members for individual IGA and the eligible member selected through lottery. 9 female and 11 male have received speed boat training as IGA activities.

Land Rights

The project built awareness and informed landless people about their rights with probable solving ways forward. 6,069 land less people submitted application at Upazila AC land office for allocation of khasland.

Major Impact:

- 4 farmers’ forums are depositing taka 202 as savings per month and the total savings now stands at taka 250,600 and they are using the money for IGAs.
- 11 child centers established where 100 children completed their education and enrolled in pre-primary school with regular study. 8% enrollment rate increased in school in the working area. Children of those schools are performing better in school examinations.
- With the contribution of community, SMC-PTA, 6 houses for child center built in unions and children education is continuing.
- Support groups submitted a list of 6,069 landless people to AC land office for allocation of khasland to the landless people

5.6 Disaster Risk Reduction (DRR)

SAP-Bangladesh has implemented different projects in coastal area since its inception. In this fiscal year, SAP-Bangladesh has implemented Child Centered Recovery and Resiliency (C2R2) Project, Enhancing Inclusive Disaster Resilience Bangladesh (DIPECHO-VIII), Emergency assistance for families affected by Cyclone Roanu in Bangladesh and Enhancing Local and National Humanitarian Actors (ELNHA) project. Below is the summary achievement of the project.

5.6.1 Child Centered Recovery and Resiliency (C2R2) Project

From Bangladesh’s perspective, school infrastructures are most vulnerable during disasters due to poor construction, lack of proper maintenance and many other issues related to the schools. Quality of education is affected as the learning environment gets distorted. Access to schools becomes limited due to shelters occupancy and/or bad communication channels. As a result, vulnerability is ever increasing in the education sector and safety of the students is becoming questionable day by day. Considering all these, school safety has become an issue of major priority to make schools safer for the wellbeing of our next generation.

Having experiences for a long run, SAP-Bangladesh is implementing disaster resilience project in the coastal union Naltona of Barguna District. The project implemented targeting all schools situated in Naltona Union under Barguna Sadar Upazila, Barguna District. The main stakeholder of this project is
school children, Parents Teacher Association (PTA), School Management Committee (SMC), Education Authority (primary & secondary) at the local and national level, Local government authority i.e. Union, Upazila & District Disaster Management Committee (DMC), Civil Society Organizations (CSOs) at the local and national level. The project intended to build the disaster resilient school environment that ensures a right to education and protection of boys and girls in high-risk communities of cyclone prone area of Naltona Union under Barguna Sadar Upazila, Barguna district.

**Objective:** School facilities are strengthened and improved to reduce risk in vulnerable communities using the Safe Schools Framework.

**Major Achievement:**

**Conduct and Carryout In-Depth Safety Assessment:**

In-Depth Safety Assessment conducted 19 in-depth assessments in 19 schools on priority basis subsequently after Hazard Vulnerability and Capacity Assessment (HVCA). Deputed project engineer along with members of SDMC and school authority including children conducted the whole process of In-depth assessments considering priority problems of the schools. After assessing the problems estimation and design developed based on meticulous measurement by the project engineer.

**Implementation of Small Scale Mitigation Activities:**

The mitigation activities completed in 19 schools within the project period. Among 19 schools, 8 are constructed newly, 8 repaired whilst another 4 schools facilitated with well structured. There were provided kind of non-structural amenities like playing materials, chair, table etc. for ensuring improved learning facilities. 4 school’s fields have been raised through earth filling and 5 connecting roads have been constructed in 5 schools.

The project contributes to reduce the vulnerabilities of school going boys and girls in high-risk cyclone prone communities of Naltona Union under Barguna Sadar Upazila in Barguna district.
Consideration / improvement of access and safety for children with disabilities:

As a part of this activity, the project has constructed ramp linked with school and connection road. 11 ramps have been constructed newly in 19 schools to ensure accessibility according to the initial assessment and the priority. All these measured in ensuring accessibility those who are physically and vision impaired; getting easy access to school and roving school boundary. Especially the children with disable are getting access reading in school through small but very important facilities in school.

Consideration / risk proofing of WASH facilities at school for both sexes:

During the period, the schools have been constructed resilient WASH facilities ensuring hygienic standard along with other possible inclusions. Among the 19 schools, 7 toilets are constructed newly where 5 toilets are renovated with all possible inclusions. All newly constructed and renovated latrines considered with separate chambers for boys, girls, teachers, and urinal facilities to meet the requirement of all the students especially the girls. Hand washing facilities for students while in case of secondary school, menstrual management systems for adolescent girls are also considered during construction in 3 secondary schools.

Conduct Participatory Hazard Vulnerability and Capacity Assessment for Developing Safe School Plan (SSP):

Aim to capture existing hazard, vulnerability and capacity of school there conducted a participatory assessment in all 19 schools with a view to making School Safety Plan (SSP) in turns. Members of SDMC, SMC and teachers including children participated in this assessment process. Hence school safety plans for 19 were developed. According to the SSP the onward interventions were taken place duly in each of the target school. The SSP that developed first time for one year for a school also reviewed at the end of the year and this process is continued in every target school.

Simulation:

38 simulations have been demonstrated in school ensuring the participation of school students with the active support of SDMC and SMC. An exception also marked for the year that a big simulation was conducted only participation of girl’s students. District Relief and Rehabilitation Officer (DRRO) was the chief of that exceptional occasion and encouraged girls students for such innovative role play.

Develop and disseminate project IEC materials:

A photo storybook and a short video documentary have been developed by SAP-BD with the technical support of Plan International Bangladesh by hiring two distinguish service provider. 600 photo story books printed focusing the best practices of C2R2 project capturing by photo with short description in both English and Bengali and 200 copies of short documentary developed in both English and Bengali language in DVD form.
Conduction Cross Learning Visit:

In this regard, students, teachers, SMC and SDMC of 18 schools visited GNS Adarsha Secondary Girl’s School. 19 SMC members, 19 teachers and 38 Student of 19 School’s took part in the visit program. The SDMC and Task force group of GNS girl’s School sketched a daylong program on cross learning visit to show their knowledge and good practices to the students of other schools. The outlined activities introduction session, discussion, drill demonstration by the task force group of visited school and visited students accomplished. TFD on earthquake by the students of Gazi Mahmud Junior Secondary School, Class Session by Students and Teachers, visit school catchment and the development activities and simulation on Cyclone Preparedness by the students of GNS girl’s school was taken place.

Conduction of midterm evaluation:

During this period, project midterm evaluation was conducted by ADPC. The purpose of this evaluation is to estimate the overall impact of the C2R2 interventions, draw out of emerging lessons and promising practices and translate the initial evaluation findings into improvements in the program’s strategy and operations. 4 schools have been chosen from 04 geographical clusters e.g. riverside, mangrove, inland and southern areas to carry out the study in Naltona union considering the schools those possessed low rate of baseline study.

Major impact:

- School management committee becomes active through project intervention. They have established linkage with local Government institutes and education authorities. Local DRR fund mobilization ventilated in the area, like UP support to schools through giving education materials, repairing and maintenance support to schools etc.
- Students, teachers and SMC are aware on DRR and resilience building issues. Their knowledge, skill and practices changed to adaptation and improvement.
- Now children and youth people with disabilities is taking part in different events out of their study e.g. sports, cultural events etc.
- Children who physically impaired are now more confident about their study and having good result.
- Inclusive WASH facilities are contributing to increase KAP among the students and the community people
- Now youth girls and female education workers feel more comfortable in school
- Physically impaired are also getting access of inclusive WASH facilities that making them more confident and fresh
- Access to fresh water contributing to reduce water borne diseases and thirsty
- Inclusive WASH facilities are contribute to reducing class absence
- Increase hygienic practice in school contributing multiplier effects to the society e.g. hygienic promotion through household level practice, access of PSF water etc.
- Through Inclusive WASH facilities some school are getting some GO/NGO contribution. For example to see the menstrual disposal system in one of our girl’s school UNICEF provides sanitary napkin for youth girls
5.6.2 Enhancing Inclusive Disaster Resilience Bangladesh (DIPECHO-VIII) Project

Bangladesh is one of the Flagship Countries under the global Action Plan. The Southern part of Bangladesh is grappling with recurring natural disasters, such as cyclones, floods and tidal surges that are expected to intensify with climate change in the future. The majority of the population in this area lives in utmost poverty. Communities lack knowledge and capacities to effectively prepare for disasters and thus repeatedly lose their lives, assets and livelihoods. Although the national government endorsed a legal Disaster Management (DM) framework, implementing capacities on sub-national and local level remain weak and don’t reach the country’s poorest people. To address the challenge, SAP Bangladesh in partnership with Plan International Bangladesh materialize Disaster Management legal framework of Bangladesh in order to enhance resilience of local communities and institutions through improved preparedness, mitigation and response capacities.

SAP-Bangladesh implemented project in Barguna titled “Enhancing Inclusive Disaster Resilience Bangladesh”. It is evidenced that due to unplanned urbanization, increasing trend of population and impact of climate change, an increased number of disaster events are occurring characterized by small scale to large scale.

The disaster preparedness DIPECHO program advocates for a paradigm shift away from response and reconstruction and towards preparedness, mitigation, and resilience building.

**Target and achievement:**

![Achievement Chart]

The project aimed to “strengthen the institutionalization of Disaster Management Committee function by enforcing DM Act and Standing Orders on Disaster”
Major Achievement:

Formation / Reactivation of Disaster Management Committees and ward volunteers in urban areas:

During the reporting period 9 UDMC, 1 PDMC, 1 UzDMC and 1 DDMC were reformed or reactivated considering change in Union Parishad through UP election and change in other structures of administration and LGI like transfer of PIO, DRRO, UNO, and Deputy Commissioner etc.

The main purpose of formation of Disaster Management Committee at Union, Municipal and Upazila level are:

- To create a sustainable momentum for disaster reduction together with preparedness in advance
- To activate DMCs in the new areas as per the SoD provision
- To scale up relationship between community and DMCs structure
- To ensure participation of all categories of people inclusively, like elderly persons, widow and vulnerable people for remoteness, marginalized people and person with disability, children, youth etc.

Capacity Building of Disaster Management Committees and others:

The DIPECHO program advocates for a paradigm shift from response and reconstruction and towards preparedness, risk reduction, mitigation, and resilience building. The objective of this action is to strengthen the institutionalization of Disaster Management Committee function by enforcing DM Act and Standing Orders on Disaster. Disaster Management regulatory framework is well defined in Bangladesh. For competence development of DMCs at different levels including District, Upazila and Union level a Master Trainer Pool has been developed which consists of 32 members, among them 21 male and 11 female. A consultant team hired by Plan International Bangladesh on CBDP Model, Handicap International on inclusion and Project Coordinator of SAP-BD DIPECHO VIII Project on SBDP Model to facilitate the training jointly.

ToT on School Based Disaster Preparedness (SBDP)

02 days refreshers’ training on School Based Disaster Preparedness provided to the Master Trainer of Training Pool for scaling up their activities. In the training sessions, 39 participants participated. Among them 21 are male and 18 are female participants. Mixed methods used for facilitation such as lecture, discussion, question and answering, individual works, group works situation analysis, pair works, display and brainstorming. The refresher training inaugurated by Upazilla Education Officer where trainer from Plan international Bangladesh was present.

Different training courses covered the contents:

Basic concepts of disaster, disaster drivers, institutionalization plan and disaster management act-2012, Emergency response during disaster, Early Warming System and Community Risk Assessment, Risk Reduction and Contingency Plan develop at community level, Role of women, children, aged person, disability and marginal community during disaster risk and risk reduction, Mainstreaming of disaster risk and sustainable development, Supervision, monitoring, evaluation, reporting and coordination on disaster management, Shelter Management (Flood & Cyclone) Skill development through mock up drill/simulation on cyclone etc.
Orientation to the teachers/SMC and government officers on school risk assessment and planning:

Training of teachers and students on school safety

Training of teachers and students on school safety completed. The training course facilitated by the Master Trainers. 35 participants participated among them 24 male and 11 female.

The trainees earned knowledge in the following areas

Describe the requirements for school based disaster preparedness, SWOT analysis of the school, Mapping of Catchment Area of School, Mapping of School, School Calendar Preparation with disaster preparation

Major impact:

- Developed school based disaster preparedness environment through establishing master trainers pool. Trained school teachers and students is conducting school risk assessment, preparation of risk reduction action plan and implementation of the plan
- Local government representative who are the member of the SMC now attend SMC meeting regularly and play vital role for school development
- SMC is playing vital role in organizing/participating in regular meetings and engage in decision making process
- 259,969 community people are getting direct benefits from the project as because they are now alert and be ready to prepare themselves for facing any disaster.
- UP, Upazila and District administration are aligned with the project events and making collaboration for disaster planning with NGOs and other stakeholders.

GO-NGO partnership has developed in disaster risk reduction through agreement between SAP-BD and Upazila Parishad on risk mitigation.
5.6.3 Emergency assistance for families affected by Cyclone Roanu in Bangladesh

Natural calamity is a common phenomenon in Bangladesh in each year like cyclone, flood are the most. In 2016, Bangladesh was flooding caused by cyclone Roanu. The Cyclone Roanu affected families have lost their food supplies, their livestock, farmland and livelihoods. Families, children and pregnant and lactating women in particular, were at risk of malnutrition and associated health issues. The main drinking water sources inundated and tube-wells were contaminated by cyclone Roanu. People were drinking water from unsafe sources such as rivers, contaminated tube-wells or traveling long distances to collect water, leaving women and children at risk of exploitation. Open defecation and polluted water have greatly increased the risk of diarrhea and water-borne diseases. Cyclone Roanu hit many coastal upazilas. Lalmohon was one of them. In Lalmohon upazila, 50% schools were damaged by the cyclone Roanu.

The project implementation period (15 July-25 October 2016) was going through monsoon that was very difficult to implement latrine installation, which was against the project plan. The project faced many natural problems nonetheless that taken appropriate measure to reduce problem for ensuring quality and quantitative work. However, SAP-Bangladesh successfully completed the project with quality with the assistance of Plan International Bangladesh. The project covered 9526 direct beneficiaries where 4686 and 4840 are male and female respectively.

Activities target and achievement:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Target</th>
<th>Achievement</th>
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<tbody>
<tr>
<td>Disinfection of cyclone affected tube well</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Water Quality test (Bacteria, Salinity and Iron test)</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Repairing of Cyclone affected Tube well</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Community Gathering for awareness raising on preparedness and hygienic promotion.</td>
<td>26</td>
<td>26</td>
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<tr>
<td>Awareness session of Hygiene practice in School</td>
<td>11</td>
<td>11</td>
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<tr>
<td>Repairing of cyclone affected household latrine</td>
<td>152</td>
<td>152</td>
</tr>
<tr>
<td>Supply of Education Materials (writing pad, pen, pencil etc.)</td>
<td>2000</td>
<td>2000</td>
</tr>
<tr>
<td>School renovation</td>
<td>10</td>
<td>10</td>
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<tr>
<td>Closing/exit meeting at union level</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Closing/exit meeting at Upazila level</td>
<td>1</td>
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Disinfection of cyclone affected tube well

100 nos. of tube well are selected for disinfection. Accordingly tube wells were opened and poured solution blessing powder. After 24 hours water was collected from each tube well and sent sample of water for testing on Bacteria, Salinity and iron.
Water Quality test (Bacteria, Salinity and Iron test)

SAP- Bangladesh contracted a prominent organization “Asia Arsenic Network” through a bidding process where participated Department of Public Health Engineering (GoB) along with other bidders. For smooth & effective implementation of this task, “Asia Arsenic Network” team performed their job by setting a mini-temporary lab at SAP Bangladesh (implementing organization) project location. Bacteria, Iron and salinity test result found well and all TWs were under tolerable limit of iron and salinity. It is useable for drinking and cooking. Now the community is taking safe water from all targeted 100 water points.

Repairing of Cyclone affected Tube well

100 nos. of tube well was selected for maintenance, which was affected by cyclone Roanu and mostly was inactive to supply pure water for the community. Those were observed carefully and noted the inactive parts, nut-bolts etc. which replaced so that community people used easily to collect safe drinking water.

Repairing of cyclone affected household latrine

152 latrines installed and distributed among the selected beneficiaries in Charbhota and Romagonj union. The number of 152 new latrine installed successfully completed those areas. After completion of latrine installation, post survey completed.

Operate daily study group sessions run by EiE facilitators

Daily study group session with students completed. After the hygiene session, 2000 students got snacks under 10 schools. This was a wonderful programme in the eyes of school teachers and community that highlights the image of SAP-Bangladesh and Plan International.

Supply of Education Materials (writing pad, pen, pencil etc.)

2000 students of 10 schools supported with writing pad, pen, pencil etc. as Education in Emergency support. There were two types of packages. One Package for the students of class I, II (they got- Book-9, Pencil-8, Sharpber-1, eraser-2, scale-1, file-1, wheel soap-1, lifebuoy-2 and water pot-1) and another package were for the students of class III, IV and V (they got-Book-5, Ball pen-12, pencil-2, sharpner-1, eraser-1, scale-1, wheel soap-2, lifebuoy-1 and water pot-1).
School renovation

Renovation work completed in 10 schools under WASH facilities. 8 new latrines installed under in 4 schools. 3 latrines repaired in 3 schools. Two deep tube wells repaired in two schools and one deep tube well installed in Madrasha. Overhead tank installed with motor pump for ensuring water supply facilities in latrine.

Exit meeting at union level

Two exit meetings completed at 2 unions chaired by UP chairman at Union Parishad auditorium.

After the brief of the project, there was a segment on the open discussion where participants discussed some positive sides that need areas for the improvement of project. Open defecation was the big problem in the communities that causing different types of diseases infected to the communities, but now most of the project beneficiaries are using sanitary latrine which is very helpful for community.

Closing meeting at Upazila level

South Asia partnership Bangladesh has arranged a closing meeting at Lalmohon Upazila. In that Upazila level exit meeting, UNO, Executive Director of SAP-Bangladesh, upazila vice chairperson (male & female) members of Upazila disaster management committee, Chairman & members of implementing areas, local elites, journalist and project beneficiaries were present. According to them there are huge need of latrines and tube wells specially for embankment areas, enhance awareness and motivation, provide sanitary cloth for adolescent girl, taking program on health education at family level. Their suggestion is widely accepted and noted for further action by the administration. The exit-meeting was formally closed by the UNO

Impact:

- Community group perceived their responsibilities to mobilize peer members for the own interest, social benefit and regenerating leadership into the group cycle and entire community as well.
- Currently the entire area of tube-well-water becomes useable and safe for drinking and cooking.
- School students share messages with their family and neighbor and follow up of practices by family and neighbors
- Reduced open defecation in the cyclone affected communities
- WASH facilities exist in schools and student getting benefit from the facility
Story of Robina’s life

My name is Robina, age 10 years of village Nomogram under Char Bhota union of Lalmohon Upazila. I am living with my parents and two brothers. One brother is younger (6 years) and other is elder (12 years). They are all students. My young brother read in class I and my elder brother read in class V. Now I read in class IV. Though we are poor but my parents try to give us for better environment of study. He always says “There are no alternative without study, if you want to be a good woman, you have study more and more. Illiterate person is like a blind man”

We have a house which made of wood and tin. It has two corridors but only one room. My elder brother lives in one corridor’s room. He has no table and chair in his room nevertheless he studies on the bed. My parents and I live in house’s room and also I study there. My father is a day laborer. Many of the time, he works in our village. He goes out from the home early in the morning and return to home in the evening regularly. My mother is a house wife, she look after us.

I go to school regularly. I enjoy study and complete my regular school task. My favourite subject is mathematics. After school I do study and also play with doll, gossiping with my neighbour and family. I support my parents if needed. Many of the time I stay at home.

I came to know from my teacher about distribution of education materials and I also got materials. “I never thought, I will get many materials of education. It was really dream for me”. My elder brother also read same school that’s why he got too. I also heard about this project during the awareness session on hygiene promotion.

South Asia Bangladesh (SAP) enlisted our school to distribute education materials and for awareness session on hygiene promotion. I received education materials and attended daily study session on hygiene promotion regularly. The session that I feel is nothing could have been more valuable than this in my life where is always discussed to save life not to kill. I really like the session and it was interesting as well.

The project created a positive impact on my life. I try to follow the messages which I learned from the session. I have come to know hand washing process and practice which I do in my practical life regularly. I wash my hands before taking my meal and clean my hand using latrine. Now we use sandal during using latrine and clean hands with soap after using latrine.

My future hope is I want to be an ideal school teacher to make awareness of disadvantaged people around the community. In the community people respects teacher. So I can mobilize people and transfer knowledge from community to community rapidly.
5.6.4 Enhancing Local and National Humanitarian Actors (ELNHA)

South Asia Partnership-Bangladesh is implementing a project in Barguna titled ‘Empowering Local and National Humanitarian Actors Project (ELNHA)’ with financial and technical support from CODEC through assistance from Oxfam. SAP-Bangladesh has long-term experiences to implement disaster related activities in this area. As such, SAP-Bangladesh has become partner of CODEC.

Capacity building of “disaster risk reduction actors” like local Government, local authority, CPP and NGOs is important as such types of intervention is absent in the area. This project capacity building intervention will strengthen their ability to work on DRR with knowledge and skill. The organization has found the prevailing capacity gaps and planned to facilitate interventions to meet those through assistance from ELNHA Project, supported by CODEC and Oxfam.

The project aims to improve capacity of local and national humanitarian actors of Barguna by the year 2018 with following objectives.

- To conduct workshop on contingency planning for 30 actors at Barguna district level.
- To conduct capacity building refreshers training for ward level CPP volunteers at 3 Unions of Barguna on disaster preparedness
- To form disaster standing team and strengthen their capacity

During this reporting period, the project covered 2 months of its implementation (May 2017 to June 2017). So some achievements narrated here in the report. The project covered 27 villages of 3 unions of Sadar upazila.

Activity target and achievement

<table>
<thead>
<tr>
<th>Activity</th>
<th>Target</th>
<th>Achievement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conduct workshop on contingency planning for actors at district level</td>
<td>105</td>
<td>105</td>
</tr>
<tr>
<td>(Two days long workshop, Participant 30 person, facilitator 2 person &amp; organizer 2 persons)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Conduct workshop on contingency planning for actors at district level

A training titled “Conduct capacity building refreshers training for ward level CPP volunteers on disaster preparedness” conducted under the project at Badarkhali, M. Bialiatali and Naltona Union, Barguna SadarUpazila, Barguna. Two facilitators namely Kishore Kumar Sarder, DD, CPP, Barguna and Md. Zakir Hossain Miraz, Upazila Team Leader, CPP were engaged from Barguna to conduct the training.
There are two types of objectives of the training as follows:

**Long term:** Serve the affective people efficiently and effectively to reduce vulnerability

**Short term:** To build capacity of CCP volunteer to effective and efficient emergency response

**Major impact:**

CPP volunteers’ skill developed. They became more responsive. After receiving the training, they became capable of working for early warning during the cyclone MORA.
Chapter-6
Media Reflection around the Year
Sazeda’s story of breaking chains

**Sazeda Akhter. Photo: Courtesy**

**Alim Bari**

“In our village, we used to marry off our daughters between the ages of 11 to 13. If a girl was still unmarried at 15, her parents would struggle to find an able bridegroom,” says Abdur Rahman, a village elder of Maittha village of Barguna district, one of the most cyclone-prone coastal districts of Bangladesh.

No more though. Sazeda Akhter, a student of grade 11, has single-handedly stopped 107 child marriages in different villages of Barguna, and has already become a well-known name in the district for her initiatives to prevent child marriage.

“Sazeda visits every home in the village regularly and educates parents and other family members about the harmful effects of child marriage and the importance of educating female children,” shares Rahman. “She has made a big difference in people’s perceptions of child marriage.”

Sazeda began her journey of activism at the age of six, after her family fell victim to the devastating Cyclone Sidr in 2007. “I was so horrified to see how children were affected in the cyclone that I started singing jari gaan (folk song) for my community to make them aware of the importance of childcare during disasters like this,” she remembers.

In 2011, at the age of 10, Sazeda, with some of her friends, formed a children’s club to give her voluntary efforts a structure. In 2012, she joined Adolescents’ Club, an initiative by a national NGO, and started to visit the offices of government officials and elected representatives to discuss how adolescents, especially girls, could have better access to healthcare and education.

She also began to visit houses in her village and nearby villages with her volunteers to engage parents in discussions against child marriage. In addition to preventing 107 such marriages, she has helped 87 drop-out students to re-enrol in school.

“Eve-teasing is one of the reasons behind early marriage in our area. For fear of sexual harassment, parents are forced to take their girls out of school and marry them off. So, we organised several sessions with the adolescent boys of our area and tried to educate them about girls’ rights,” says Sazeda.

Thanks to Sazeda’s efforts, she has managed to solve 72 cases of sexual harassment cases by handing over the perpetrators to the village elders for punishment. She also supported the rehabilitation of 14 young boys addicted to narcotics. These boys are now under treatment at a safe home in Barguna town. Sazeda maintains close contact with the upazila officials and informs them about any child marriage and other forms of injustice in the area demanding immediate action.

To spread her initiatives all over Barguna she has formed three organisations called Shurjo Shikha Youth Group, Shurjer Alo Youth Club, and Burirchar Youth Forum. Despite all these initiatives, Sazeda is successfully continuing her education. She is now studying at grade 11 at Barguna Government Girls College. Sazeda wants to become a development activist in the future so that she can bring an end to harmful social practices in the villages of Bangladesh.
সাধারণ আর্থিক বিষয়ের প্রশিক্ষণ কার্যক্রম অনুষ্ঠিত

প্রতিটি শ্রমিক একজন দৈনিক পত্রিকায় প্রকাশিত হয়েছে। এর মাধ্যমে শ্রমিকদের সাধারণ আর্থিক বিষয়ের প্রশিক্ষণ কার্যক্রম প্রচারিত করা হয়েছে।

প্রতিটি শ্রমিক একজন দৈনিক পত্রিকায় প্রকাশিত হয়েছে। এর মাধ্যমে শ্রমিকদের সাধারণ আর্থিক বিষয়ের প্রশিক্ষণ কার্যক্রম প্রচারিত করা হয়েছে।

প্রতিটি শ্রমিক একজন দৈনিক পত্রিকায় প্রকাশিত হয়েছে। এর মাধ্যমে শ্রমিকদের সাধারণ আর্থিক বিষয়ের প্রশিক্ষণ কার্যক্রম প্রচারিত করা হয়েছে।
7.1 Capacity Development

Capacity Development is an integral part to the SAP-BD’s efforts in fighting the local, national and global survival. It is what we do and how we do our work. Capacity is defined as the ability of individuals and organizations or organizational units to perform functions effectively, efficiently and sustainably. Capacity Development is an evidence-driven process of strengthening the abilities of individuals, organizations, and systems to perform core functions sustainably, to continue to improve and develop over time.

Based on the above stock SAP–Bangladesh strongly believes that financial support is not enough to achieve development goals by the NGOs. Development attachment and working with the small and grassroots level NGOs over the decades, SAP-Bangladesh has learnt that training is one of the best tools for reflecting, conceptualizing, and to brainstorming on relevant needs for capacity development. It can develop an organization socially, financially and institutionally as well. In order to strengthen the organization’s financial sustainability SAP BD divided the training in major two wings. SAP BD’s Capacity development unit known as training has contributed in the reporting period one carries-venue-selling intervention for strengthening financial support of organization and the other deals with academic uplift of SAP BD’s professional expertise.

Training Center: The organization also provides support of residential training as it has the capacity for 25 residences in its hostels. The capacity-building program of SAP-Bangladesh is the result of this realization. During the reporting period, training unit has contributed utilizing its resources in different ways. The total number of 40 training courses has been conducted in this fiscal year. The major client of this training center includes The Nielsen Company Bangladesh Ltd, WARBE Development Foundation, Lalmi Food Product, CARE BANGLADESH, SAJIDA Foundation, Save the Children, ANTAR Society for Development, Bangladesh Shishu Academy, Ashar Alo Society (AAS), CSMR, Udayan, Global, OTSIC BD, and so on.

Infrastructure of SAP-Bangladesh

South Asia Partnership-Bangladesh has its own five-storied office building in Dhaka, which is called the Dhaka Office or main office. In the office campus, it has a training-cum-hostel facility. The air-conditioned training auditorium can accommodate at least 30 participants and it has a residential facility for at least 25 people. For gradually expanding its direct field operations, SAP-BD opens its direct field centers in different region of the country including northern and southern region. Moreover, SAP-Bangladesh maintains very sound transportation system for the speedy functioning of official assignments including jeep, car, microbus and at least 48 motorbikes.

South Asia Partnership-Bangladesh maintains about 42 computers operated for program development and management. It has a smooth internet connection and all the senior managers of the organization have access to the internet for easy communication with the relevant agencies, both home and abroad.

Staff Strength

SAP-Bangladesh recognizes that human resource is one of the most important factors for healthy growth and development of an organization. Staff development in SAP-Bangladesh is a continuous process. The staff are trained through different workshops, seminars, consultations, dialogues, and training both inside the country and overseas. SAP-Bangladesh also gives emphasis on on-the-job training. During the fiscal year, SAP Bangladesh utilized 376 regular staff to bring the best for the organization.
7.2 HR & Admin

The Human Resources and Administration Section of SAP-Bangladesh provides variety of services that include personnel management, procurement, logistic support, secretarial services, recruitment and placement. It also maintains matters related to vehicles of the organization. The section also maintains liaison with government and non-government organizations and personnel in respect of administrative and financial issues.

The Executive Director (ED) is responsible for day-to-day and overall administration and management of the organization. He is also responsible for program development and implementation. He keeps close contact with government, non-government organizations, and donors. The Director Program, Joint Director, Deputy Director, Assistant Director and the managers of the organization assist him.

The Coordination Meeting is one of the monitoring tools of SAP-Bangladesh. It aims at looking at the progress, success and limitations of both program and administration. The Staff Coordination Meeting is held at two levels i.e. one with the managers and the other with all staff level. While all staff coordination, meetings are held quarterly. The meetings aims at better inter organizational communication, coordination and organizational development at the central and field level.

During the fiscal year 2016-2017 the unit has maintained all assigned and routine activities effective and efficiently of 14 projects. In addition it managed to successfully complete different event like procurement, recruitment, human resource policy development, resource management, transport management, NGO Affairs Bureau Management, legal action on concerned issues.

Finance and Accounts

The finance section of South Asia Partnership-Bangladesh provides all sorts of financial support following the financial policies & procedures of the organization.

Bank Operation:
The organization maintains a mother bank account to receive external funds from donors and other sources. Later the fund is transferred to other accounts where it is applicable. It may be mentioned that SAP-Bangladesh maintains separate bank accounts for the projects. Three types of bank accounts are maintained in SAP-Bangladesh. The accounts are:

- Current Account
- STD Account
- Fixed Deposit Account – yearly basis

In addition to the above accounts the organization has the provision for opening interest bearing accounts as and when necessary. There are 3/4 signatories for all bank accounts operated by SAP-Bangladesh. The signatories are followed at different level.
The financial statements are prepared by compiling all the accounts of SAP BD projects and the projects accounts are also audited separately by other auditors. The financial statement is expressed in Bangladesh Taka. SAP BD summarizes the accounting transaction as per the chart of accounts prescribed in the “Financial Policies & Procedures Manual” or donor agreement/contract. The financial statements certified by the independent auditor for the year 2017 and with a comparative figure of FY 2016.

SAP BD operates an adequate accounting system incorporating various internal control systems as per provisions outlined in the “Financial Policies & Procedures Manual” which was updated covering 15th months report under FY 2016-2017. In this period the fiscal year of SAP BD has been renovated from July to May. However, separate financial statements are prepared as per project period defined by the respective donor.

The multi user accounting software “Tally” and other concerned on line version has been taken initiative to be updated in terms of requirement.

SAP BD funding depends on different grant/contact/sub agreement with local and foreign development partners and own income such as training venue fees, dormitory fees, house rent etc.

SAP BD prepared the budget as per activity outlined in the project proposal. The program activities and related budget allocation is monitored by the finance team considering the agreed work plan and through different levels of coordination mechanism. Altogether 14 projects along with Microfinance program maintained the accounts and finance management during the fiscal year effectively. During the period, Finance & accounts managed to complete external audit of organization and accordingly produced report.

7.3 Monitoring and Audit

Monitoring & Evaluation

South Asia Partnership-Bangladesh has a strong team on monitoring and evaluation. The team monitors the ongoing projects and programs, financial accountability and transparency. Follow up/ monitoring is done on random basis and through weekly, monthly and quarterly meeting and review sessions. Monitoring and evaluation are carried out using prescribed format. Regular field visits are also conducted both by the program and finance staff to assess the targets and achievement. Weekly, monthly and quarterly reporting is an important tool of SAP-BD monitoring. The reports are checked with due attention to see the level of target, achievement and the deviation. Based on the findings from the review meeting, necessary recommendations and decisions are made for smooth implementation of the project/ program activities.

Both internal and external evaluations are conducted to assess the project effects and impact. Internal evaluations are ongoing / formative evaluations that are conducted by the project/ program staff involving the partners and other stakeholders while external evaluations are conducted in the mid-term and at the closing of the project. External evaluations of the project/ program are conducted by the external experts. Apart from the aforesaid process and procedure, SAP-Bangladesh also
carries out three different types of monitoring such as monthly project based staff coordination meeting, quarterly coordination and stock taking meeting with the partner NGOs.

Based on the framework of monitoring & evaluation SAP BD managed to ensure all projects and program monitoring on a regular basis. It is to be mentioned here that there are two special project reviews monitoring in TEPP and CLHP-II have been launched in the reporting fiscal year.

**Audit**

Each year, SAP- Bangladesh conducts auditing both by external and internal auditors for all the projects and project offices, partner NGOs and the central office.

**Internal Audit:**

A representative of the Accounts Section visits on a quarterly basis all the project offices and other projects of partner NGOs funded by SAP-Bangladesh. The internal audit looks at the following:

- All financial transactions
- Petty cash, bank documents, receipt and payment vouchers
- Accounting procedures that are followed
- Stores inventory and all relevant registers
- Furniture, fixtures, equipment and store materials
- Accounting records and reports, etc.

As per schedule internal audit has been went on audit and duly submitted report. It also managed to organize audit hearing where anomalies found to be improved in the future.

**External Audit:**

Every year SAP-Bangladesh appoints a reputed external audit firm by the Board of Directors of SAP Bangladesh. However, the same audit firm is not selected consecutively for more than three years. The Executive Director of SAP-Bangladesh approves the Terms of Reference for the audit firm.

**Usually the Audit Firm checks the followings:**

- All financial transactions over a period of one year
- Petty cash, bank documents, receipt and payment vouchers
- Maintenance of accounting procedures followed
- Stores inventory and all relevant bookkeeping
- Furniture fixture, equipment and store materials
- All accounting records and reports

The audit firm submits the report within a month from the day it starts work. The external audit report submitted to the Executive Director of SAP-Bangladesh and the members (Board of Directors) review the report and place it to General Members of SAP-Bangladesh in the Annual General Meeting for final approval.

Besides the provision of external audit, SAP-Bangladesh assists and provides the necessary cooperation in case of any other external audit assigned by its existing donors or the NGO Affairs Bureau. This management has been completed in the fiscal year 2016-2017 by SAP BD Accounts & Finance section with appreciative manner.
South Asia Partnership Bangladesh
Consolidated Statement of Financial Position
As at 30 June, 2017

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Notes</th>
<th>Amount (In Taka) 2016-2017</th>
<th>Amount (In Taka) 2015-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. FIXED ASSETS</td>
<td></td>
<td>16,908,784</td>
<td>19,660,138</td>
</tr>
<tr>
<td>Property, Plant and Equipment</td>
<td>2.00</td>
<td>16,908,784</td>
<td>19,660,138</td>
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<tr>
<td>B. CURRENT ASSETS:</td>
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<td>266,064,115</td>
<td>303,719,849</td>
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<tr>
<td>Advance Against Expenses</td>
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<td>- 1,158,937</td>
<td>671,077</td>
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<tr>
<td>Loan to Members</td>
<td>4.00</td>
<td>221,965,292</td>
<td>242,083,026</td>
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<td>Short term Investments</td>
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<td>11,748,999</td>
<td>14,558,615</td>
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<tr>
<td>Loan to Staff &amp; Others</td>
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<td>5,583,470</td>
<td>6,320,343</td>
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<tr>
<td>Contingent Asset</td>
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<td>Interest Receivable on Fixed Deposit</td>
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<td>276,971</td>
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<td>Security Deposit</td>
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<td>57,822</td>
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<td>Cash &amp; Bank Balance</td>
<td>12.00</td>
<td>4,409,889</td>
<td>19,102,982</td>
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<td>C. CURRENT LIABILITIES:</td>
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<td>Staff Security Deposit</td>
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<td>Members Savings Fund</td>
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<td>93,207,760</td>
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<td>Future Secured Fund</td>
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<td>600,400</td>
<td>453,400</td>
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<td>Liabilities for Expenses</td>
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<td>2,895,883</td>
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<td>Loan Loss Provision (LIP)</td>
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<tr>
<td>Loan from Own &amp; Others</td>
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<td>15,029,043</td>
<td>4,624,251</td>
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<td>Loan from PKSF</td>
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<td>68,931,664</td>
<td>100,750,820</td>
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<tr>
<td>Loan from Anukul Foundation</td>
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<td>5,725,721</td>
<td>8,221,846</td>
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<td>D. NET CURRENT ASSETS [B-C]</td>
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<td>NET ASSETS [A+D]</td>
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<td>56,264,889</td>
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<tr>
<td>FUND ACCOUNT</td>
<td>16.00</td>
<td>77,574,825</td>
<td>75,894,027</td>
</tr>
</tbody>
</table>

The annexed notes form an integral part of these Financial Statements:

Executive Director
SAP-Bangladesh

Deputy Director - Finance & Accounts
SAP-Bangladesh

Subject to our separate report of even date.

Date: Dhaka
08 November 2017

Khan Wajib Shafique, FCA & Co.
Chartered Accountants
South Asia Partnership Bangladesh
Consolidated Statement of Comprehensive Income
For the period from 01 April, 2016 to 30 June, 2017

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>INCOME:</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Fund Received from Donor</td>
<td>17.00</td>
<td>92,852,661</td>
<td>77,169,482</td>
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<tr>
<td>Fund Received from Donor through Mother A/C</td>
<td>18.00</td>
<td>29,051,189</td>
<td>24,633,728</td>
</tr>
<tr>
<td>Service Charge on Loan</td>
<td></td>
<td>51,872,944</td>
<td>46,337,673</td>
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<tr>
<td>Received From Others</td>
<td>19.00</td>
<td>1,594,774</td>
<td>1,969,550</td>
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<tr>
<td>TOTAL INCOME</td>
<td></td>
<td>176,271,568</td>
<td>150,110,432</td>
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<tr>
<td>EXPENDITURE:</td>
<td></td>
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<tr>
<td>Interest on Member Savings</td>
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<td>4,268,081</td>
<td>4,054,955</td>
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<tr>
<td>Loan Loss Expenses</td>
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<td>2,749,384</td>
<td>1,177,494</td>
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<td>Disaster Management Expenses</td>
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<td>(16,462)</td>
<td>472,858</td>
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<tr>
<td>Personnel Cost</td>
<td>20.00</td>
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<td>66,037,186</td>
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<td>Operating Cost</td>
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<td>70,683,345</td>
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<td>Depreciation</td>
<td>Sch-1</td>
<td>3,285,107</td>
<td>3,705,775</td>
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<td>Adjustment of Assets</td>
<td>Sch-1</td>
<td>427,708</td>
<td>40,370</td>
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<td>TOTAL EXPENDITURE:</td>
<td></td>
<td>171,039,343</td>
<td>146,171,983</td>
</tr>
</tbody>
</table>

Excess of income over Expenditure         |       | 5,232,225                 | 3,938,450                 |

TOTAL                                      |       | 176,271,568               | 150,110,432               |

The annexed notes form an integral part of these financial statements.

Subject to our separate report of even date.

Executive Director
SAP-Bangladesh

Deputy Director - Finance & Accounts
SAP-Bangladesh

Khan Wahab Shafique Rahman & Co.
Chartered Accountants

Date: Dhaka
08 November 2017
## South Asia Partnership Bangladesh
### Consolidated Statement of Receipts and Payments
For the period from 01 April, 2016 to 30 June, 2017

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>Notes</th>
<th>Amount (In Taka)</th>
<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>2016-2017</td>
<td>2015-2016</td>
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<tr>
<td>Opening Balance:</td>
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<td>42,813,538</td>
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<tr>
<td>Cash in Hand</td>
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<tr>
<td>Cash at Bank</td>
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<tr>
<td>RECEIPTS:</td>
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<tr>
<td>Advance against expenses</td>
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<td>13,876,543</td>
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<tr>
<td>Loan Realised from Staff &amp; Others</td>
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<td>4,311,343</td>
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<tr>
<td>Loan from Own &amp; Others</td>
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<tr>
<td>Loan from PISF</td>
<td>15.02</td>
<td>26,000,000</td>
<td>47,000,000</td>
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<tr>
<td>Loan from Anukul Foundation</td>
<td>15.03</td>
<td>1,500,000</td>
<td>2,500,000</td>
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<tr>
<td>Fund Received From Donor</td>
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<td>Fund Received From Donor through Mother A/C</td>
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<td>29,951,189</td>
<td>24,633,728</td>
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<td>Fund Received From Others</td>
<td>19.00</td>
<td>1,400,510</td>
<td>1,091,640</td>
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<td>Service charge on Loan</td>
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<td>Insurance Fund Collection</td>
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<td>Short term investment encashment</td>
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<td>Future Secured Fund received</td>
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<td>Advance against Expenses</td>
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<td>Liabilities for Expenses</td>
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<td>759,590,973</td>
<td>726,105,241</td>
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Closing Balance:
Cash in Hand
Cash at Bank

TOTAL PAYMENTS

Executive Director
SAP-Bangladesh

Date: Dhaka
08 November 2017

Deputy Director - Finance & Accounts
SAP-Bangladesh

Khan Wahab Shafique Kaiser & Co.
Chartered Accountants
Chapter-8
Partnership Progress
SAP-Bangladesh Partnership Network in Bangladesh

For the last 34 years, SAP-Bangladesh has been striving for building partnership and network through providing technical assistance and capacity building process. It has initiated its participation with at least 400 local agencies in the preceding years.

SAP-Bangladesh has developed partnerships and network of Community Based Organizations (CBOs), Civil Society Organizations (CSOs), individual activists and locally elected government representatives located throughout the country to help implement complex, integrated Rights-based community programs as well as to deliver local and national advocacy campaigns. In addition, SAP-Bangladesh takes a leadership role in many advocacy initiatives in the struggle to fight injustices perpetrated against women, children, the poor and the most vulnerable groups.

South Asia Partnership-Bangladesh has been working for building peace and security by reducing political unrest, misuse of illicit arms, eradicating poverty and many other important issues of public interests. SAP-BD has initiated a forum at the national level for raising awareness to reduce the use of illegal arms.

SAP-Bangladesh is also an active network member of CAMPE, CDF, CUP, VHSS, BSAF, ANCVAW, IANSA, SASA-Net, HD-Net, SPED, NFASA, INAFI, Janashanghati and Kannya Shisu Advocacy Forum.

South Asia Partnership Network at Regional Level

SAP-Bangladesh is one of five regional partners in the South Asia Partnership- International (SAP-I) Network. Other members are SAP-Pakistan, SAP-Nepal, SAP-Canada and SAP-Sri Lanka. The group’s objective is to influence the governments of the five countries in developing and influencing policies that affect the South Asian region through “collective” positions and representing the vision of the people of South Asia. Since the inception, the network has developed a good number of research papers and conducted many public oriented surveys, projects and programs. The network is continuing its influential activities that reflect the interest of the people of South Asia.

Supporting Organization

<table>
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<tr>
<th>Present Donors or Supporters</th>
<th>Past Donors or Supporters</th>
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Chapter-9
Learning Reflections
Lessons Learned

- SAP-BD experienced for successfully establishing and building the capacity of community-based institutions. This has been proved as an effective method of enhancing livelihood security through support of different pro-poor projects under SAP-BD’s interventions with improved community confidence to accept challenge.

- A community-led development model may be more appropriate in areas that are more isolated and have marginalized ethnic minorities that have not benefited from macroeconomic improvements due to language, illiteracy and other cultural barriers. These areas lack the necessary infrastructure and services for effective market linkages. Some value-chain activities should still be piloted in these remote areas, but will be difficult to scale up until appropriate infrastructure and services are in place.

- Projects are also enhancing the likelihood of sustainability by developing specific strategies for capacity-building, creating linkages with service partners, and conducting periodic institutional assessments to clarify the strengths and weaknesses of partner organizations. A risk management tool should be used to screen any demonstration of agricultural productive activities. Projects should also concentrate on building farmers’ capacity to effectively manage local risks (e.g. cold spells, typhoons, floods, etc.).

- The CLHP beneficiaries have been able to build relationship with Upazila Health complex to provide services of child survival activities, integrated delivery of maternal and child survival packages to CLHP beneficiaries. Organized and repeated approach of disadvantaged people can change ultimate behavior of service providers.

- Social mobilization and community-led social change (communication for social change) need to be strengthened to create a more enabling environment for sustainable social change. Daylong workshop at the community level with village leaders and representatives of the mass organizations may be conducted to strengthen their involvement in BCC and social mobilization activities. However, more activities need to be implemented to empower communities and networks to influence and reinforce social norms and cultural practices. Community support group at grassroots level are expected to be strengthened for community involvement.

- Effective and efficient collaboration, cooperation, and coordination among the partners is key to make strong credible partnership. During project implementation organization is always vigilant to serve the best but leadership, communication, motivation and for good governance big workforce needed with high priority which is ensured at the optimum level as allows SAP BD’s capacity.
Chapter-10
Photo Gallery
Photo Gallery
Photo Gallery