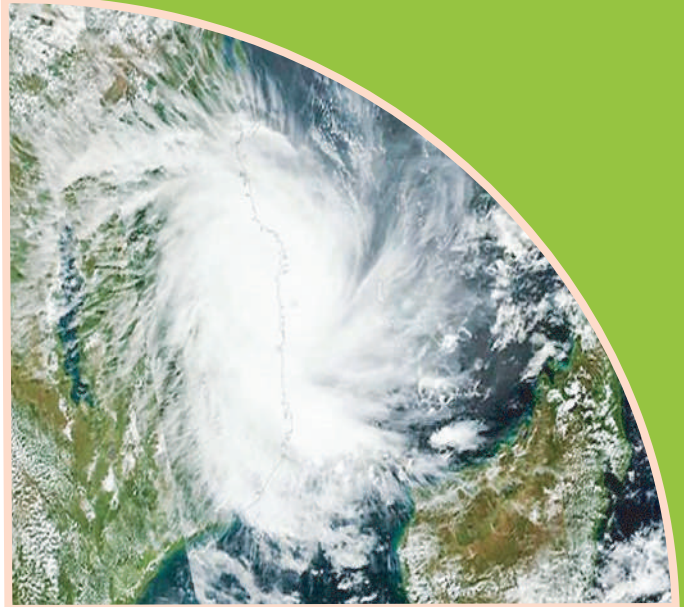




SSS Bulletin

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**Natural Disaster and
Microfinance Program:
in the Perspective
of Bangladesh**

Scholarship Distribution Ceremony...



A student receives scholarship money

On the occasion of 48th martyrdom anniversary of Bangabandhu Sheikh Mujibur Rahman and National Mourning Day-2023, 67 students were provided with scholarships in a ceremony held in the auditorium of the SSS Foundation Office in Tangail at 3 pm on 13 August 2023.

Mr. Murshed Alam Sarker, chairperson of the executive committee of SSS was present there as chief guest whereas Mr. Abdul Hamid Bhuiyan, executive director of SSS presided over the ceremony. Mr. Md. Abdur Rauf Khan, vice-chairman of the executive committee and Mr. Mohammad Alaaddin Pradhan, Mr. Liakat Ali Khan and Mr. Tavar Reza, members of the general body of SSS spoke at the ceremony as special guests.

In the ceremony, 67 students received some Tk. 3,79,000 as scholarship. Among them, 23 students were provided with total Tk. 3,04,500 as Bangabandhu Higher Education Scholarship and 44 received total Tk. 74,500 as regular (monthly) scholarship.

Editor

Abdul Hamid Bhuiyan

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Society for Social Service (SSS)

SSS Bhaban, Mymensingh Road, Tangail

Phone: 029977-52630, 52631

E-mail: ssstgl@btcl.net.bd

Website: www.sss-bangladesh.org

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Editorial

To Cope with Disaster: Preparedness & Resilient Mentality an Approach

Natural disaster runs into suffering and misfortune which, keeping people on vicious circle, push away the family and society toward the marginal brink of poverty.

We have no control over the calamity, but some devious activities of human-being and the society are absolutely responsible for it. Our ecological system is similar to a machine, in which an anomaly can call on disturb, and at-a-stage a more discontinuity results into dysfunction. In fact, weather and climate

show the situation and symptom of our planet. Fluctuations of change in ecology bring about adversity in the family and society with financial loss and misery, which make development and progress hamper.

In reality, to get rid from the abovementioned circumstance is not easy and there is no alternative way. Nevertheless: strong mentality, alertness and preparedness could reduce a good portion of damages and enhance surviving capacity. Besides, activities related to environment preservation, soundness in food nutrition and health etcetera are conducive to tackle down the calamity. Hence, from government and individual levels, a range of approaches have to be adopted for precaution about and coping with the catastrophe with frontward norm.

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Natural Disaster & Microfinance Program: in the Perspective of Bangladesh



Poverty, only one source of multiple problems and boundless obstacle to the family and social life, is engendered from a set of causes--of them, natural disaster is a key parameter. High temperature, irregular rainfall, flood and drought, cyclone, changes in seasons, river erosion, saline water, and so on are usual major calamities in our country with devastation and escalating disposition, which carry on financial crisis and suffering for the stricken families. Injured families face food scarcity, malnutrition, morbidity, illiteracy and superstition, dependency, homelessness, and the like. For that reason, it is natural--there is a great correlation between the disaster and poverty.

Natural Disaster and Poverty in Bangladesh

The geographical location prevails calamities in Bangladesh, but for which—emission of greenhouse gases by the developed countries is totally liable. This environmentally unprincipled activity puts the changes in our climate, which call on unexpected situation in the developing and under developing countries. Bangladesh, one of the biggest sufferer countries, gets losses Tk. 11 thousand crore (\$ 1000 millions) every year for disaster, and during the rigorous flood—our GDP could decrease to 9 percent [Info: Country Climate and Development Report for Bangladesh, the World Bank, 31 October 2022]. From the year 2000 to 2019, a number of 185 critical disaster caused in Bangladesh keeping losses of Tk. 41 thousand crore (\$ 3,720 millions). Concurrently, Bangladesh is seventh among the seriously disaster stricken countries in the world [Info: Germanwatch, 2021].

A major segment of disaster stricken families is poor and normal people. Centering the catastrophe, every year the poor families are being poorer and they could not make themselves release from the poverty circle. Indeed the natural disaster holds up a positive relationship with the poverty.

Global Enriched Economies, Climate Change and Risk of Bangladesh

The developed country are enriched with industry, which amplifies the global warming by degrees, but they nonstop boost up their industrial production. As a result, the scenario of worldwide calamities and famines is augmented in progressive temper, more than ever—under developing and developing countries are ubiquitous sufferers of it. Especially, Bangladesh is in top risk position about the disaster, yet, Bangladesh discharges 0.56 percent carbon out of total emitted carbon in the world [Info: Germanwatch, Global Climate Risk Index (CRI)-2021].



The negative impact of climate changes would boost up the altitude of sea level, infiltrate saline water into agro-land, make one crore and 33 lac people assets and homeless, fall 80 percent of our rivers erosion, and go 20 percent our lands under water-logging within upcoming 30 years [Info: International Monetary Fund (IMF), 2022].

Climatic disorder increasingly generates global temperature. In last 20-25 years, the Capital Dhaka got 3 degree celsius growth in temperature. If the trend of growth is going on—the difference of temperature

between day and night in Dhaka, Chitagong, Khulna, Rajshahi and Rangpur cities would be near to zero and there always exist hot weather as well. These cities would be unsuitable to live and tendency of heavy rainfall and drought get in ascending [Info: World Meteorological Organization (WMO)].

After all, Bangladesh would face food crisis with a good number of poor and underprivileged families, who would have to spend inhuman lives, and women and disabled people would be more vulnerable.

Disaster Stricken People and Association of Microcredit

After liberation, proper efforts are taken up with heart and soul to uplift the socioeconomic development from government and non-government levels. In that moment national and international nongovernment development organizations (NGO) came forward to work with relief and rehabilitation. Especially—during the natural disasters the organization collected fund and went to the disaster beaten families and distribute food, cloth, medicine and others among them. At-a-stage, the nongovernment development organizations set down impression on the mind of national and international donors.

In the mid of 80s, a new idea of development—financial services for the poor and underprivileged people to include them into economic activities was came into view of economists, social workers and intellectual individuals of Bangladesh. They conducted researches and view sharing activities on—who would supply money to the poor collateral free and could the poor people make recovery the loan suitably, and materialized the microcredit program (collateral free credit, savings, technical and security services, awareness growing) for the poor and destitute people. In the beginning of 90s, microfinance program acquired the best popularity among the nongovernment development organizations and donors. The organizations started off activities with

new dimension—to put into underprivileged and poor people into economic activities through microcredit. Within a short moment, microcredit program showed an excellent outcome—playing an important role to reduce poverty and create employment, and the acceptability of microcredit program increased in national and international daises. A good number of organizations (NGOs, various Departments, Directorates and Ministries of the Government, Commercial and Specialized Banks) begun implementation of microcredit program. This program of Bangladesh globally secured accreditation of a supper model of development and many countries received this model as their development approaches.

Microcredit to Cope with Disaster and Poverty

In the aforesaid section, discussion on correlation of disaster with poverty and microcredit got position. At present, some 731 microfinance institutions registered with Microcredit Regulatory Authority (MRA) provide services to 4.09 families through 2.07 lac educated and skilled employees and 25,336 branch offices at the grassroots in Bangladesh. Microfinance institutions supply about 80 percent people of our country with capital and necessary money. Counting on all analyses, microcredit program is a largest sector of our economy [Info: MRA, June 2023].

In addition, a number of organizations registered with the Social Services and Cooperative Departments implement microcredit program. With Registration and without registration, a total of 2,500 to 3,000 organization work with microcredit as core program. But, the national level largest organizations control from 80 to 85 percent market of microcredit program. Among them, BRAC, ASA, TMSS, BURO Bangladesh, SSS, Sajida Foundation, Shakti Foundation are noteworthy.

In socioeconomic development of our country, the role of microcredit is praiseworthy and in this case: small and large--all

organizations are very important. The organizations disburse credit to the normal and poor families collateral free with training and technical services. Recovery rate of credit is 95 to 99.70 percent and about 97 percent group members are women. Right now, the total outstanding of the sector is Tk. 1.51 lac crore. As a sequence, a number of enterprises are formed, which turn out self and wage-employment and alleviate poverty and unemployment throughout the country. The organizations take part in healthcares and education expansion in various ways along with the empowerment of women and underprivileged people as well.

The microfinance institutions always stand by the general and underprivileged people, even in the period of natural disaster. The organizations make the people aware of calamity and pandemic, teach them strategies to cope with the disaster, help them to adopt preparedness, take up initiatives to keep the income generating activities running and financial security the people. The organizations distribute relief among the disaster stricken families and assist them for rehabilitation through credit without interest or with a nominal rate of interest and other services. During the disaster and epidemic, with the government the microfinance institutions widely extend their hands to the stricken people with relief and rehabilitation activities. Mentioned, after the several disasters (especially--Sidr and Aila) in the southern part of Bangladesh, stricken people financially stood up quickly through microcredit program. Simultaneously, in COVID-19, the organizations helped the people with relief, financial services, special cares and suggestion, which made the people financially stable [Info: INM].

There are many disputes about the microcredit from various segments of people in the society, but unbiased researches express positive results—microcredit receiving families treat microcredit as an important support to survive, microcredit program pays important role in socioeconomic development and improving living

standard of the general people. In newly born Bangladesh, 80 percent of people were on under the poverty line, off them, above 40 percent people were ultra-poor. At present, approximately 18 percent people of our country lives their life under the poverty line, whereas, below 10 percent people belongs ultra-poor segment. Every year, the poverty rate is diminished at 1-2 percent because of microcredit program. On the other hand, the total contribution of microcredit program to our National Economy is 11 percent [Info: INM].

Initiatives on Climate Change and Resilience

Our united attempts could confront the catastrophe and pandemic. In this case, good willingness of state and society, education and precaution, disaster management (preparedness, relief and rehabilitation), necessary socioeconomic infrastructure, proper and equitable allocation of assets, conserving ecology and environment friendly activities are required.

Bangladesh should have to arrange diplomatic bilateral and multilateral meetings with the developed countries on our losses and demolition caused by their carbon emission and take up policies to collect real compensation from them. The concern authority should utilize the received (compensation) money on environment conservation and tackling down the disaster accurately.



Eco-friendly activities should be put into application from government and nongovernment levels, in particular—preserving forest and forestation, bird and animal, water, fuel and ecological balance, tree plantation, keeping sea, river and canal navigable with protection, producing safe food, ensuring essential nutrition and healthcare, maintaining home, village and organization with cleanliness, enacting proper law to protect the ecological balance and ensuring the application of the same are remarkable. It is need to include a comprehensive lesson on ecology and ecological balance in our national curriculum, and make the people watchful about the matter. For a sound disaster management--preparedness, promoting relief and rehabilitation activities, during the disaster putting income and income generating occupation active etcetera are initially necessary. Simultaneously, in the disaster, special cares should be given to the children, women, elderly and handicapped people as well.

Activities on Disaster Management by SSS

SSS, for more than three and half decades, has been implementing development friendly activities, wherein disaster management is one of the key activities illustrated below:

Aforestation, Tree Plantation and Green Economy Extension: SSS regularly goes with the keeping silviculture and green economy into application with a set of projects and programs, in which—safe food production (agro-fishery-livestock), safe pineapple cultivation, horticulture, ENRICH Program (Holistic Development Approach), Nation-building through Malnutrition Program (safe agro-fishery-livestock extension and conserving ecology), organic (compost) fertilizer production and farming through organic system, and the rests are expressly conspicuous.

ECCCP-Flood Project: ECCCP-Flood (Extended Community Climate Change Project-Flood), an activity of SSS on resilience of climate changing disaster, was taken up to put into implementation in five unions (Belgacha, Gualerchar, Partharshi, Palabandha, and Kulkandi) of Islampur Upazila and two unions (Nayanagar and Goshherpara) of Melandaha Upazila under Jamalpur District financed by PKSF on 10 November 2020. Duration of the project is four years with 4,000 beneficiary families. Prime activities of the project are: raising homestead plinth, installing tube-wells for safe drinking water, setting up flood-resilient latrines, rearing goats and lambs on podium, distributing flood resilient paddy and drought resilient wheat seeds, vaccinating to goats and lambs, organizing trainings and workshops, and so forth.

Relief and Rehabilitation Activities:

SSS, since the initiation, has been practicing relief and rehabilitation activities under the disaster management program with the feature of growing alertness among the people, preparedness and financial assistance (provide soft loan, donation, food and medicine, cloth etc.). In 2022-23, the organization spent Tk. 6.28 crore on relief and rehabilitation.

Conclusion

Microcredit Program is a supreme benediction for people and economy—in coping catastrophe, managing financial crisis, uplifting enrichment and welfare and so on of Bangladesh. The World Bank, Asian Development Bank, BIDS and different researchers, especially—Stewart Rutherford, Dr. SR Osmani, Dr. Atiur Rahman, Dr. Sajjad Zaheer, Dr. Binayak Sen, CDF, INM, INAFI, FNB proved: microcredit directly and indirectly plays momentous function in alleviating poverty, empowering women and under privileged people, extension of education, creating employment, improving living standards and residence, fostering sanitation, growing awareness, coping with disaster, promoting relief and rehabilitation and the like in their potential studies.

SSS Observes National Mourning Day-2023

SSS observed the 48th martyrdom anniversary of the father of the nation Bangabandhu Sheikh Mujibur Rahman and the national mourning day with due respect and formalities. On the occasion, SSS sketched out diversified activities throughout the month of August 2023 (1-31 August 2023). Different programs and offices of SSS along with the head office and foundation office also observed the day with importance.

Key programs and functions of SSS on the event were: putting posters and news to show tribute to the father of the nation Bangabandhu Sheikh Mujibur Rahman and his family members on the website (www.sss-bangladesh.org) and facebook page



SSS rally on 48th martyrdom anniversary of the father of the nation Bangabandhu Sheikh Mujibur Rahman and the national mourning day 2023

(<https://www.facebook.com/SocietyforSocialService>), hanging up drop-down banners on all office buildings, wearing black badges of the staff members throughout the month of August, arranging special meetings and Dua Mahfil, keeping the national flag half-hoisted in all offices from the early morning on 15 August, bringing out rally and placing wreaths at the portrait of Bangabandhu Sheikh Mujibur Rahman, et cetera. Besides, SSS also organized drawing, essay writing, recitation and hamd-nat competitions among the students of SSS-Sonar Bangla Children Home and Poura Ideal High School in Tangail. Apart from that, a feast with rich-food was arranged for the children of Sonar Bangla Children Home.

On the other hand, initiatives were taken up for planting and nursing trees in the compound of different institutions and offices at the field level. In order to observe the National Mourning Day-2023, special medical camps were organized under the ENRICH program, the Livelihood Development Program for the Elderly Persons and the Primary Healthcare Program (PHCP) of SSS in August 2023. A total of 1,945 group members and local poor and general people received free treatment in 41 medical camps in August. Nutrition camps for the mother and children and livestock vaccination camps were also facilitated under the Nation-building through Eradicating Malnutrition (NEM) program in eight branch offices in Tangail. Besides, under the scholarship program of SSS, a total of 67 students received scholarship of Tk. 3,79,000 on the occasion.



A partial view of training on livestock rearing at field-level

Training on Livestock

A daylong ToT (Training for Trainers) was held with the participation of 14 value chain facilitators (AVCFs) under the livestock program of SSS on 20 September 2023.

In the inauguration of the training session, Mr. Abdul Hamid Bhuiyan, Executive Director, Mr. Santosh Chandra Paul, Director (Microfinance) and Mr. S. M. Yahia, Deputy Director (Research and Publication) of SSS were present. Dr. Md. Masudul Alam, Livestock Officer of SSS facilitated the session.

After the completing the training, the AVCFs would organize 70 batch trainings every month under 14 branches (05 batches per branch) for the project beneficiaries on cow rearing through modern method.





36th Annual General Meeting of SSS



A partial view of AGM-2023 of SSS

The 36th Annual General Meeting of Society for Social Service (SSS) was held in the conference room of SSS Foundation Office, Tangail at 10.00 am on 24 September 2023.

Mr. Murshed Alam Sarker, Chairperson of SSS executive committee presided over the meeting whereas Mr. Abdul Hamid Bhuiyan, Executive Director of SSS and Member Secretary of the executive committee facilitated the meeting.

The chairperson conveyed thanks and greetings to all members of general committee and staff members of SSS and requested the member secretary to facilitate the meeting according to the agenda.

Different agenda including proceedings of previous Annual General Meeting (in 2022), financial and annual reports 2022-23 and annual plan and budget 2023-24 were presented and approved in the meeting. The amount of money for the budget 2023-24 was Tk. 15,449.15 crore. Apart from that, other programs and projects of SSS were discussed briefly in the meeting.

The Chairperson thanked everyone and invoked to stay always by SSS with essential efforts.

Participates in Tree Plantation Campaign...



SSS participated in 'One lac tree plantation in one day' campaign organized by Tangail District Administration. In order to make the campaign successful, SSS provided 2,000 fruit, timber and medicinal saplings to Tangail District Administration.

The campaign was inaugurated by Dr. Md. Abdur Razzaque, Honorable Minister of Agriculture of Bangladesh on 15 July 2023 at the compound of Office of the Deputy Commissioner (Tangail). At that time, Al-hajj Md. Sanowar Hossain, Honorable MP (Tangail-5), Mr. Fazlur Rahman Khan Faruque, Chairman of Tangail

Zilla Parishad and Bangladesh Awami League (Tangail), Mr. Sarker Mohammad Kaisar, SP of Tangail, Mr. SM Sirajul Haque Alamgir, Mayor of Tangail Municipality, Mr. Md. Shahjahan Ansari, Chairman of Upazilla Parishad (Tangail Sadar) and Advocate Zafar Ahmed, Chairman of Tangail Press Club were present. Mr. Jasim Uddin Haider, Honorable Deputy Commissioner of Tangail presided over the ceremony.

A rally was brought out from the compound of the Deputy Commissioner Office at 11 am. The rally marched across the different roads in the town and ended up at the Tangail Municipal Park. SSS, along with different GO-NGOs, political and socio-cultural organizations and representatives of mass media participated in the rally.

Under the National Tree Plantation Campaign 2023 inaugurated by the Honorable Prime Minister of Bangladesh Sheikh Hasina, the Tangail District Administration took initiatives to plant one lac trees in Tangail in one day.