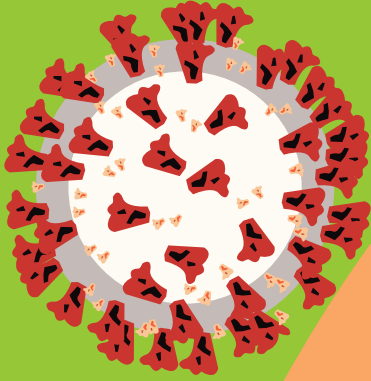




SSS Bulletin

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সোসাইটি ফর সোসাল সার্ভিস (এসএসএস)

টাঙ্গাইল সদর হাসপাতালে করোনা আক্রান্ত রোগীদের চিকিৎসার জন্য

চিকিৎসা সামগ্রী প্রদান

Impact of
Worldwide
Epidemic and
Adversity on
Microfinance Program:
Activities of SSS



**Mr. Mahbubul Haque Bhuiyan, Director, HRD
Receives Certificate after the Training**

Participation in the Executive Leadership Training of PKSF

PKSF, to develop leadership in the partner organizations, organized a three-daylong training session in the BRAC CDM, Savar on 19-21 July 2022. A total of 25 high officials from the partner organizations participated in the training. Mr. Mahbubul Haque Bhuiyan, Director (HRD and Admin) took part in the training from SSS.

Dr. Namita Halder (ndc), Honorable Managing Director of PKSF was present as chief guest, whereas Mr. Md. Fazlul Kader, Additional Managing Director and Dr. Tapash Kumar Biswas, Deputy Managing Director of PKSF as special guests in the inauguration ceremony of the training presided over by Dr. Md. Jashim Uddin, Additional Managing Director of PKSF.

In the training sessions, high officials of PKSF and renowned trainers of the country acted as resource persons.

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

Global Pandemic and Conflicts: an Effort of Survival

COVID-19 has strongly set example: in the world, sustainability is impossible. Strategies of capitalism, money and property, human relationship--all are bogus and ineffectual. The common scenario took the position--in the last hour of the parents children were absent, went the funeral rites without the relatives and neighbors, and assets worth millions taka could not save the lives as well.

Corona-virus called calamity in the world, which more than two and a half years drew out a great crisis in socioeconomic conditions. In the sequence, unexpectedly drought, flood, heavy rainfall, cyclones and so on disasters prolonged our suffering. Meanwhile, the overall situation came back to positive trend, which began to accelerate the progress in the families and organizations.

Every one gradually tried to stand up, but all of a sudden a new misfortune—dispute and conflict among the countries took the place in the global economy, which negatively fluctuated the business cycle and engendered unemployment, price-hike, deficit supply of food, fuel and edible oil, insufficient of medical services, in-organic and adulterated food production, devaluation of money--all made us worry and spoil out every effort.

To survive in the nonstop difficulties and miseries is very tough. But the organizations and individuals have to try to run their activities the best ensuring the security in health and capability. We must give priority and take proper initiative on proper utilization and conservation of resources, safe food production, poison-free and balanced food in-take, ecological balance, uplifting the agricultural and family-based production, proper distribution of assets and opportunities and so forth. May our experience, ethics and morale together show a way of life (new normality).

Impact of Worldwide Epidemic & Adversity on Microfinance Program: Activities of SSS

Role of Development Organizations in Socioeconomic Development

Right now, more than 739 non-government development organizations have been providing financial and technical services to about 38.27 million families with disbursing loan worth Tk. 1,918.83 thousand million and more than 2,06,713 educated and skilled staff members in Bangladesh (Info: MRA, June 2022). The organizations mobilize their selected and diversified activities to produce socioeconomic progress, which increase the participation into economic activities of target families and accelerate the labor-intensive income-generating-activities.

80 percent people of our country get directly benefit from the microfinance activities (38.27 million group-member and 2,06,713 staff member families, and family size is 5).

As a result, small and medium business and industry, trade and commerce, transport, direct service, cottage and handicrafts, agro-fisheries-livestock development etcetera lead the economy toward the dynamism. All together reduce unemployment and flow up



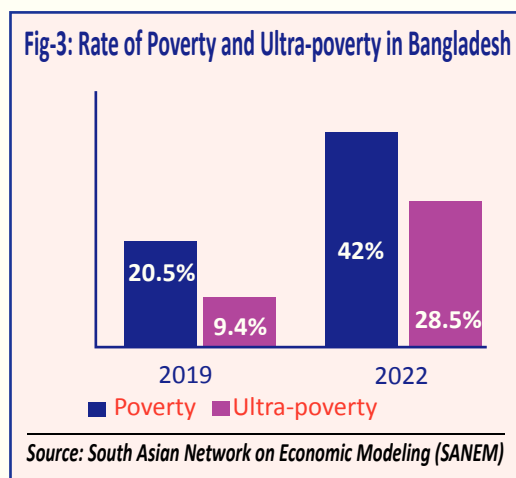
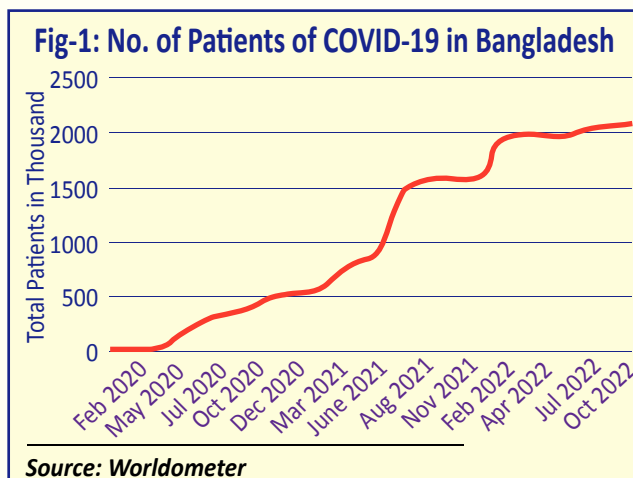
Impact of Worldwide Epidemic and Adversity on Microfinance Program: Activities of SSS

income, assets, purchasing power and capacity, consciousness, inducement for self-development and establishment of the general people. Their access to health and nutritional cares, safe drinking water and sanitation, education, proper utilization of resources and income generating activities are especially noticeable.

80 percent people of our country get directly benefit from the microfinance activities (38.27 million group-member and 2,06,713 staff member families, and family size is 5). The sector also extends overall supports to the government and the development partners in national and international levels. In particular, to achieve Millennium Development Goals (MDG), the organization put widespread assistances into implementation and at present, they continue endless efforts to attain the Sustainable Development Goals (SDG). Mentioned, the contribution of microfinance sector to our GDP is more than 16 percent (Info: Research Paper of Dr. Atiur

Rahman, conducted by CDF). Considering the overall benefits and involvements, the microfinance is one of the largest and potential sectors in Bangladesh Economy, and it is impossible to illustrate its overall importance properly in words.

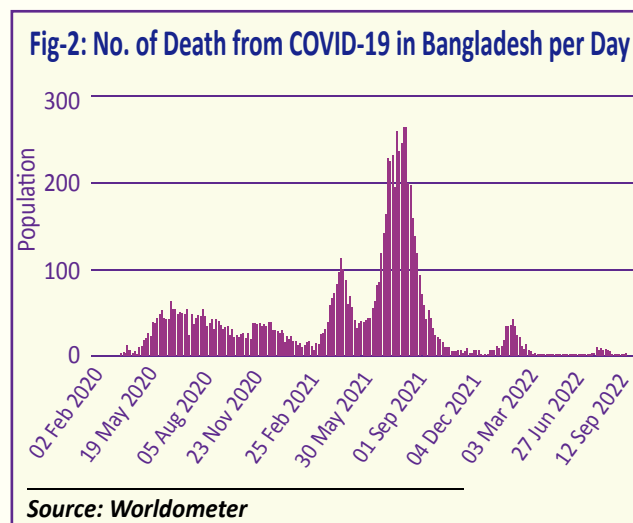




COVID-19 and Socioeconomic Condition

A spirited attempt got space in the government and nongovernment levels to scale up development with upward socioeconomic order. Every stage of enrichment was in fulfilling the respective target. Out of the blue, COVID-19 invaded Bangladesh. On 08 March 2020, the first corona virus affected person was identified in the country. The unpreventable stroke of the epidemic brought in unlimited miseries and socio-economic devastation. Till 30 October, 2022 a total of 631.5 million people were affected by COVID-19 and of them 6.57 million died over the world. In the same point of time, in Bangladesh, 2.04 million were confirmed cases of corona-virus included 29,410 deaths (Info: Worldometers). It is pertinent to

nearest ones forever. The people were in fear of death and spent days without foods and medical care. The government and development organizations initiated to run relief and charity activities, but were not sufficient considering the needs. The children and adolescents, elderly persons and pregnant mothers went under the deficit supply of nutrition. The total education system came to standstill and the women and underprivileged people faced violence and enormously became deprived. Rural economy fell on financial crisis and depression. Even so, the general people of our country stepped forward by dint of backing of non-government development organizations (microfinance institutions) in company with the government.







state, 85 percent of our labor-force is engaged into informal sector. During the epidemic, in the informal sector, there were unexpected shutdown and staff dismissal. In consequence, 80 percent of workers in the informal sector lost their jobs, which drawn up an intensification in the unemployment and poverty by two to three times. Of them, ultra-poor situation was extremely higher. Everyone regularly bade goodbye their dearest and

On 31 December 2019, an epidemic: COVID-19 originated in Hubei of China, which broke out rapidly over the world with uncontrollable nature. The World Health Organization (WHO) declared worldwide emergency to make people aware of the upcoming pandemic on 11 March 2020. All on a sudden, the global economy fell down and affected the development, safety, healthcare and political sectors negatively. The inhabitants of the world passed days with death-panic, hunger and poverty. The world did not face the circumstances like this in last 75 years (Info: the UN). The International Monetary Fund (IMF) called this debacle a new recession.

Impact of COVID-19 on Microfinance Program

COVID-19 stroked hard on microfinance program. Particularly: lockdowns, joblessness and live-hazard caused liquidity crisis in the sector. Although the credit recovery was stopped, the expenses: office rent, salary, installments to the donor organizations and other operating expenses were continued. The group-members also withdrew savings according to the needs. As a result, liquidity crisis touched down the microfinance institutions. In the same link, poverty and wants appeared every stage, which posed enough demand of credit among the people. But the microfinance institutions could not meet up the demand. In the emergency, people got frustrated for want of money. In this situation, the helpless people borrowed money at a high interest rate from local money-lenders. The progress vitalized the usury business. The key problems put up with microfinance sector during the virus were below:








-  Credit recovery was postponed (according to the circular of MRA), capital and liquidity crises, uncertainty of credit activities and continuous installments to the donor organizations.
-  Downturn in every economic activity, employment reduction and price-hike and negative impact on overall production, marketing and small and medium ventures.
-  Joblessness of workers and day laborers, unwillingness of credit repayment, migration and downward spiral in production and marketing in agro-fisheries-livestock sectors.
-  Negative attitude of local administrations, representatives and leaders to the microcredit institutions and unfavorable publicity of mass and social media about the microfinance sector.

Notwithstanding the development organizations, as a development partner of the government, stood by the people genially. In case of relief and welfare activities, they were spontaneously dynamic and were staff and people-friendly. The COVID-19 pandemic has been residing for about two and a half years. Separately flood, heavy rainfall, cyclone etcetera tallied up melancholy. But widespread initiatives were kept into application to minimize the demolition by the government and non-government levels. All sectors and families were alarmed and active. Cutting down expense, proper usage and maintenance of resources, health consciousness, digitalization, environment-friendly activities were accelerated. Everyone coped with the new normality and dreamt to approach to betterment. They put efforts to add values for own sake, which invigorate our national economy.

In the meantime, the conflict between Ukraine and Russia led to a new trouble, as if it were fuel to the fire, and the world economy faced another emergency. With the huge problems, our country is going through several adversities, like--price-hike, insufficiency in food and shortage in fuel supply. The difficulty is expected to worsen in the near future (experts' opinion). In order to normalize the circumstances, comprehensive measures and activities have already been adopted by non-government development organizations along with the government.

Initiatives and Strategies to Overcome the Crisis by SSS

SSS, a people-friendly organization, acted more humane and genial during COVID-19 pandemic. The activities of SSS in the disaster were as below:

-  SSS conducted the offices following hygiene rules issued by the Health and Family Welfare Ministry.
-  Every office of the organization arranged bleaching powder mixed jute-sack (for sanitizing feet) at the entrance, monitored body temperature with digital thermometer and sanitized the office rooms regularly.
-  The organization limited the entry of outsiders into office, took up digital systems to manage, monitor and control the workforce and activities and emphasized to become economy to reduction unnecessary expenses.
-  The organization continued to pay the salary and facilities, and necessary leaves with payment on COVID-19 related requirement to the staff members. In the case of death a staff member from COVID-19, the organization provided one million taka to the family of the staff member as a special grant.
-  SSS took up special initiative on the socio-economic security for beneficiaries emphasizing health-nutrition, financial sustainability, positive mentality and encouragement, proper credit and savings services, production and preservation and so on.
-  The organization prepared a list on pregnant, chronic-disease-affected and elderly staff members and gave them necessary advice for their safety measures.
-  SSS formed a medical team and a special cell for providing counsels, collecting data and monitoring to the staff members on COVID-19 related cases. The organization also made COVID-19 vaccines mandatory for the all staff members and encouraged the beneficiaries to take the same.



Relief and Rehabilitation Activities of SSS...

SSS always stands by the disaster stricken families with relief and rehabilitation activities. The mentionable activities are as follows:

SSS contributed to the Prime Minister's Relief Fund through providing an amount tantamount to one-day's basic salary of the staff members. All together, the organization distributed reliefs of Tk. 2.8 million among 4,110 poor and underprivileged families in Tangail.

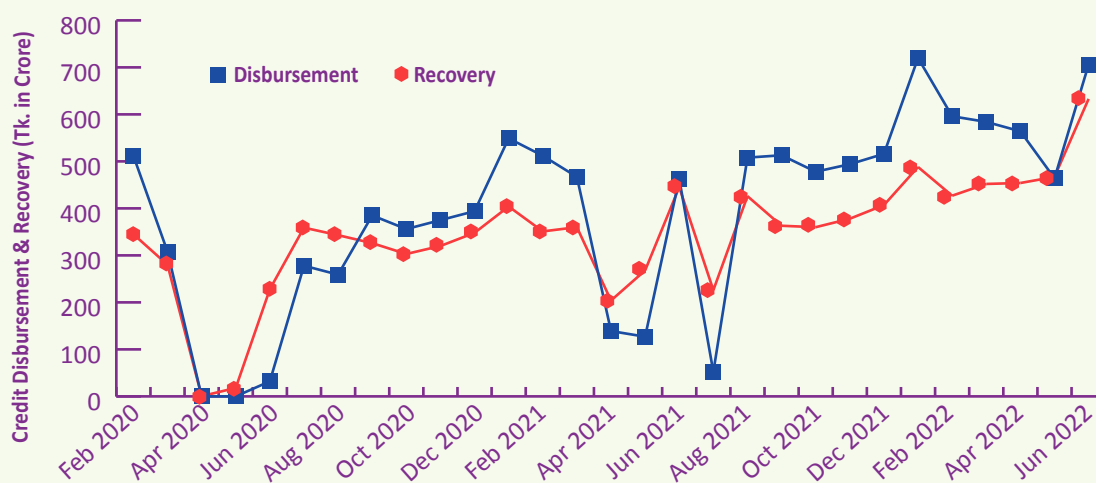
SSS granted one Diathermy Machine, one Autoclave Machine and necessary medical equipments to Tangail General Hospital. Nevertheless, Jashore and Faridpur General Hospitals received essential medical accessories and medicines from the organization (as donation).

During the COVID-19, SSS spent Tk. 40 million in the relief and rehabilitation activities. Besides, the Executive Director of SSS also donated to the destitute and vulnerable people from his pouch on food, clothes and medical assistance.



A Partial View of Relief & Rehabilitation Activities of SSS in COVID-19

Fig-4: Trend of Credit Disbursement & Recovery of SSS in COVID-19 Epidemic



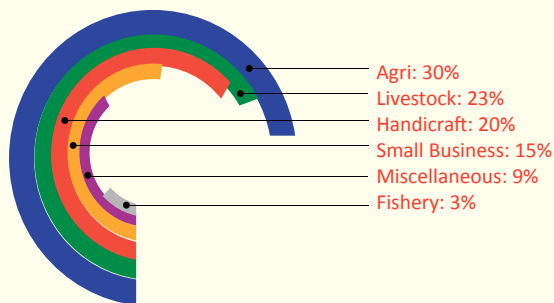
Source: Credit Department, SSS

Outcome of Strategies and Activities of SSS

COVID-19 put a widespread impact in our country. Mainly: the first lockdown on 26 March 2020 and second lockdown on 05 April 2021 swelled up downfall in production, trade, garments-export and remittance flow. The major economic sectors of our country are agriculture, industry and services with the contributions to our GDP respectively 18, 29 and 53 percent. All of the three sectors were negatively fluctuated by COVID-19. Consequently, about 16.4 million people went

below poverty-line. Approximately 50 percent of them faced income reduction. The monthly income of more than 20 percent people was below Tk. 15,000 and about 57 percent of service holders received no salaries or benefits. Profit of 32 percent businesses was shrunk. In the line, female workers got more suffering. In overall points, only 11 percent

Fig-5: Sector-wise Credit Disbursement of SSS



Source: Credit Department, SSS

families were stable in income generation (Info: IMF & BIDS). The families, not correlated with the microfinance program, had 75 percent unemployment, 98 percent of them was in income turn

down position comparing to previous status, and poverty and ultra-poverty rate correspondingly 69 percent and 61 percent. On the contrary, among the group members of SSS, unemployment was 47.45 percent, income reduction situation 60 percent, poverty rate 32 percent and ultra-poverty rate 24 percent, and they were progressing toward the good condition. The key reasons attribute to the result are: more than 99 percent of beneficiaries of SSS is female, who are devoted with household-based income generating activities with self and wage-employments creating enterprises. On the other hand, the efficient and potential leading, foresightedness, trained and skilled employees, sophisticated experiences, cordiality and honesty, staff and people-friendly manner, humanity and other congenial activities of SSS tackled down the circumstances (Info: Observation of SSS).

PKSF Pays visit to SSS

Dr. Nomita Halder (ndc), the Honorable Managing Director of PKSF paid a visit to SSS accompanied by Dr. AKM Nuruzzaman, General Manager, Salina Sharif, Deputy General Manager, Md. Mahmuduzzaman Kanchan, Deputy Manager and Masum Al Jaki, Deputy Manager of PKSF on 30 May 2022.

Additional Deputy Commissioner (Education and ICT) of Tangail Md. Shariful Islam and Acting Executive Director and Director (HR and Admin) of SSS Mahbubul Haque Bhuiyan gave a cordial reception to the Honorable Managing Director of PKSF at SSS Rest House in Tangail at 8 am. On the occasion, Kazi Zakerul Moula member of the executive committee of SSS, Director (ECDP) Abdul Latif Miah, Director (Training) Sadhan Chandra Goon, Director (Credit) Santosh Chandra Paul and a number of officers and workers of SSS were present. After that, the MD of PKSF took part in a views-sharing meeting at the conference room of foundation office of SSS with the senior officials of SSS at 9 am.



Acting Executive Director and Director (HR and Admin) of SSS Mahbubul Haque Bhuiyan gives reception to the Honorable Managing Director of PKSF Dr. Nomita Halder (ndc).

On that day, the delegation of PKSF went to visit SSS-Poura Ideal High School, SSS-Sonar Bangla Children Home and some other activities of SSS. They appreciated the role and contribution of SSS for implementing welfare and people-friendly activities in the society.

Before that, on 28 May 2022, Honorable MD of PKSF Dr. Nomita Halder made visit the Extended Community Climate Change Project-Flood (ECCCP-Flood) implemented by SSS in Village Shildaha of Belgachha union of Islampur Upazila of Jamalpur.

Mentioned, a delegation under the leadership of Md. Moshir Rahman, Deputy Managing Director of PKSF went over the programs and activities of SSS on 23 and 24 August 2022. And another delegation led by Dr. Syeda Khaleda, Manager and Supervisor (Adolescence, Cultural and Sports Program) inspected the activities under the Adolescence Program of SSS on 13 and 14 March 2022.





SSS Observes the National Mourning Day 2022

SSS, with paramount solemnity and sincerity, observed the National Mourning Day, the 47th Martyrdom Anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman, chalking out a-month-long (1st to 31st August, 2022) programs and activities through the all offices and affiliated institutions under the Head Office and Foundation Office of the organization.

A part of the observance, SSS Foundation Office arranged various programs: hoisting the national flag half-mast in the office buildings, bringing out rally with specific banner and placing wreaths on the portrait of the Bangabandhu to show homage to the father of the nation; offering fatiha, durood and munajad for the eternal rest of departed souls of his and his family members and keeping discussion on life and work of the Bangabandhu (by



A partial View of arrangement of discussion meeting and offering fatiha on the occasion of observing the National Mourning Day--the 47th Martyrdom Anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman at SSS Foundation Office, Tangail.

Executive Director); and other activities related to the marking the day, i.e., organizing drawing and singing hamd and naat competition among the children and adolescents (in SSS-Poura Ideal High School), providing high-quality-foods to the orphans (in SSS Sonar Bangla Children Home), putting tree plantation and caring them, organizing free medical, nutrition and livestock vaccination camps, scholarship distribution and so forth on 15 August, 2022 (daylong).

Besides, SSS emphasized to wear black-badge to every staff members, demonstrate tribute to the father of the nation on SSS website and face-book page, lay on dropdown banner inscribed on the National Mourning Day, the 47th Martyrdom Anniversary of Father of the Nation Bangabandhu Sheikh Mujibur Rahman in front the office buildings from 1 to 31 August, 2022.

Mentioned, aforesaid programs and activities were got spontaneously into implantation in other offices and institutions of SSS, especially—SSS zone, area and branch offices, SSS-Poura Ideal High School, SSS Sonar Bangla Children Home, SSS TVET Institute, SSS Non-Govt. Polytechnic Institute, SSS Hospital and others, in where every responsible officer of the offices took proper initiatives to view up the National Mourning Day as well.



Mr. Mahbubul Haque Bhuiyan, Director (HRD and Admin) Delivers Speech in the Workshop.

SSS organized a two-daylong workshop on Making the Credit Program Sound and Pulling off the Organizational Sustainability with the vibrant participation of 65 executives from the branch to head office

Workshop on Sustainability...

levels, in where, Mr. Abdul Hamid Bhuiyan, Executive Director, SSS took the chair as the Chief Guest presided over by Mr. Chandra Goon, Director, Training Department in the Conference Room, SSS Foundation Office on 23 July, 2022. Mr. Abdul Latif Miah, Director (ECDP), Mr. Santosh Chandra Paul, Director (Credit), Mr. Mahbubul Haque Bhuiyan, Director (HRD and Admin), and a good number of senior officials ornamented the event as Special Guests.

The executive director of SSS invoked all participants to build up a skillful and committed workforce and ensure heartiest relationship with the group members and all other beneficiaries by providing quality service to them for the overall sustainability of the organization.