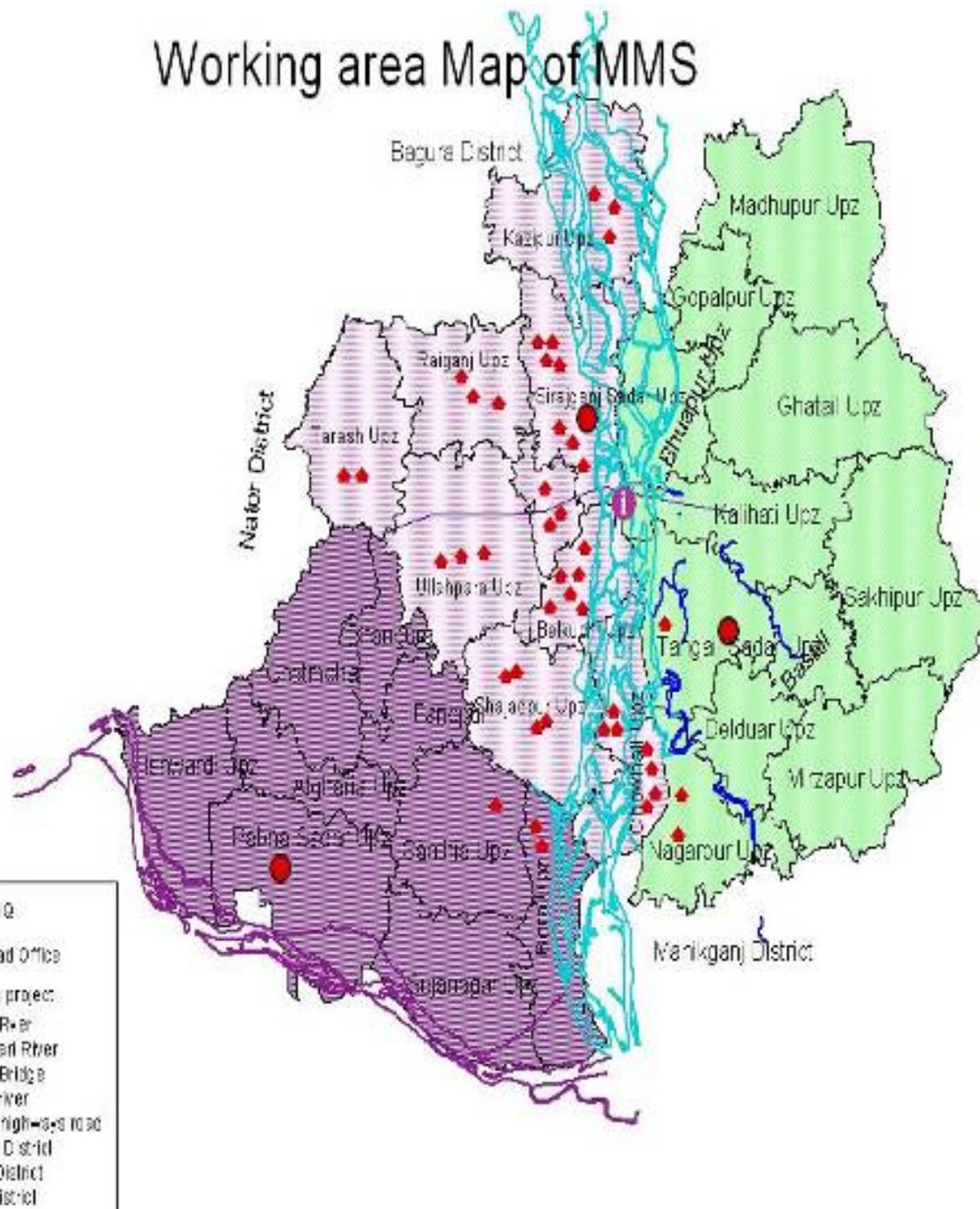


# ANNUAL REPORT 2010-2011



**Manab Mukti Sangstha (MMS)**

# Working area Map of MMS



Legend

- District HQ
- i MMS Head Office
- ◆ On going project
- ~ Jamuna River
- ~ Dhaleswari River
- ~ Jamuna Bridge
- ~ Ganges River
- ~ National high-ways road
- Sirajganj District
- Tangail District
- Fatah District

# **Annual Report 2010-2011**

## **Prepared by**

S.M.Amir Hossain  
Deputy Director

## **Edited by**

Md. Habibullah Bahar

## **Editorial Assistants**

Md. Rezaul Karim

## **Photographs by**

## **Cover design and Illustration**

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Manab Mukti Sangstha (MMS)  
Khasbara Shimul, Bangobandhu Bridge West Sub  
Sirajgonj, Bangladesh  
Cell Phone: 01714-081048  
Email:hbaharmms@gmail.com

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- Well experienced in disaster risk reduction and climate change adaptation
- Experienced in working with char dwellers, jamuna and dhaleswari river basin area
- Well equipped in emergency response, relief , rehabilitation and reconstruction
- Working experience with ultra poor
- Well experienced in end domestic violence against women and women empowerment
- Has vast working experience with local government and local administration
- Has extra focus on person with disability and acid victims
- Have skills and technical staff
- Has own HRD center
- Has own resources (fund and assets)
  - Has well reputation to local government, local administration and other potential stakeholders

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## ***ACRONYMS***

AAB	Action Aid Bangladesh
ASF	Acid Survival Foundation
BCC	Behavior Change Communication
CCADRR	Climate Change Adaptation and Disaster Risk Reduction
CBO	Community Based Organization
EiEP	Education in Emergency Project
CLP	Chars Livelihood Program
CSK	Char Sassthaya Kendra
EC	Executive Committee
EDVAW	End Domestic Violence Against Women
EKATA	Empowerment Knowledge and Transformative Action
ERP	Enhance Resilience Program
HNE	Health Nutrition Education
IGP	Income Generating Program
MMS	Manab Mukti Sangstha
REOPA	Rural Employment Opportunities for Public Assets Project
SCA	Satellite Clinic Acid
SPSSAA	Strengthening Psychosocial Services for Survivors of Acid Attack
VDC	Village Development Committee

## **CHAPTER-I**

**From the Desk of Chief Executive**

**It is with great pleasure that I introduce the MMS Annual Report for the fiscal year 2010-2011. We have had another successful year and, as an organization, now step into the next year with great confidence, having worked in the field for over 25 years. Since 1984, MMS has been working in the northern part of Bangladesh - predominantly in districts of Sirajgonj, Pabna and Tangail. We have developed expertise in a number of areas including: climate change adaptation and disaster risk reduction; agriculture; livestock; human resource development; violence against women; human rights and family laws; children protection and education; food security; and income generation.**

**MMS implements a variety of community demand based development activities. These projects aim to improve the lives and livelihood opportunities of the hardcore poor, poor and marginalized people of the river basin, riverine island areas and cahloon beel areas, as well as ethnic communities. Overall, we aim to establish the rights of such groups and ensure access to local resources, basic services and justice.**

**I would like to thank all of my colleagues at MMS for their honesty, sincerity, diligence and commitment. Without their commitment, we would not enjoy the same success. They all deserve my heartfelt thanks.**

**I would also like to offer my thanks and gratitude to all of our present and previous funding agencies including: UNDP, WFP, CLP-DFID, Oxfam GB, ActionAid Bangladesh, Save the Children UK, Practical Action, ASF, HKI, UNICEF, CARE Bangladesh, CDMP, Handicap International, and NETZ Germany.**

**We are also grateful to our networking partners, well wishers, likeminded friend organizations, and all of those who are helping us by sharing information, suggestions and constructive advice.**

**I would like to thank government officials for their cordial cooperation and coordination that has enabled MMS to successfully implement projects - as well as increase MMS' good reputation with the local community, local administration, local government and funding agencies. Finally, I would like to offer a note of appreciation to all of the GC and EC committee members for contributing their valuable time to MMS.**

**We highly appreciate your all sorts of suggestions and contributions for a very glorious and prosperous future of MMS and its family.**

**Md. Habibullah Bahar  
Director**

## Highlights of the Year

### Flood shelter

One of MMS' thematic areas of focus is climate change & disaster risk reduction. With this view in mind, MMS has constructed 7 flood shelters in different upazilas like Raygonj, Kazipur, Chowhali, Sirajgonj and Bera under Sirajgonj and Pabna district. These shelters were constructed under the Enhancing Resilience Project (ERP), supported jointly by WFP, Action Aid Bangladesh and Bangladesh Government. LGED has designed the flood shelter. Each shelter has the capacity to accommodate at least 1350 families along with their cattle and other domestic assets during flood.



### Cluster village

Under the same support by WFP, LGED and Action Aid Bangladesh a total of 64 cluster villages were constructed in Sirajgonj and Pabna district during the reporting period where a total of 1475 vulnerable families have been rehabilitated. All cluster villages were raised up to higher than previous flooding levels and can be used as flood shelter during disaster. Alongside



this, other supports and facilities were provided to improve the overall standard of living of the dwellers. Now all these 1475 families are safe from flood along with their livestock, and other domestic assets. All households' members are now producing vegetable and fruits round the year those are contributing to their family income as well as to micro-nutrients of their daily food.

### **Road cum embankment**

During the reporting year, a total of 23 roads cum embankment and approach roads have been constructed in different Upazilas of Sirajgonj and Pabna district under **Enhancing Resilience Project** with technical and financial assistance of WFP and Bangladesh Government. This will help about 30000 villagers to get communication facilities round the year. Earlier, there were no road communication facilities and people had to go on foot in dry period and used boat during rainy season. Now they can use rickshaw, van, bicycle, motorcycle and other local transport. Road communication facilities also helped the people to get access to marketing facilities and to get fair prices by selling their products at upazila and district head quarters. The local students will get education facilities at upazila and district level schools and colleges. During flood seasons people will take shelter on the roads with their cattle and other domestic assets. About 10000 acres of land will be protected from sand that caused soil infertility in the area.



### **Assets Transfer with picture and its outcomes**

Asset transfer is one of the important activities which, has brought dramatic change in people's livelihoods and contributed to their food security. During the past year, 1021 ultra poor people were provided assets under V2R, DISHARI, CCADRR and REECALL projects, through which 750 goats, 82 cows, 156 creep feeding and 33 thread rolling machines (charka) were distributed. In addition to this, MMS provided vaccination and medication support by organizing mass vaccination and de-worming campaign under which vaccine and de-worming to 2000 cows and 1500 goats have been provided.



### **Small grant for education in emergency**

Since Sirajgonj is a disaster prone area, here flooding, river erosion; drought and cold weaves are very common phenomena. Education is severely affected due to poor

communication facilities. Most of the schools become either inundated or damaged during flood, or used as flood shelter - those are not affected. This usually causes education activities stopped for 2-3 months that negatively impacts upon students' study career. Due to discontinuation or a break of study a good number of students become frustrated, even dropped out. With a view to overcome this situation and to facilitate the continuation of education even in emergency period a data base has been developed on primary schools that are situated in disaster prone and remotest areas. Later small grants were provided to 100 schools basing on the contingency plan which was prepared by the active participation of teachers, SMC representative, and students. Total .....Taka was distributed under **Education in Emergency Project** with technical and financial assistance of Save the Children UK and UNICEF.



### **Warm clothes distribution**

During the month of January 2011 a dense fog and cold wave swept over throughout the country, specially the middle and northern parts. A thick layer of fog and cold wave disrupted normal life and usual communication that led to the increase of accidents. The lowest temperature of the country was in Rangpur that was 8.2 degree Celsius on 16 January. This combination of low temperature with dense fog and northern winds intensified the cold wave situation.



The cold wave has caused a sort paralysis in the normal life of the hardcore poor, poor and day laborers. Elderly people, new born babies, pregnant and lactating mother and children were severely affected. They have suffered from an enhanced incidence of diarrhea, dysentery and other diseases.

Considering the situation MMS has taken quick steps with the assistance of Oxfam and some individual well-wishers. MMS staffs also contributed from their salary. Warm clothes were distributed among 787 cold affected hardcore poor people specially children, widow, elderly, lactating mother and persons with disability. The cold wave operation was conducted in three spells where in first spell 250 cold affected people were covered and each was given one sharee and one blanket. In second spell 425 cold affected people were covered and each was given 2 blankets and in 3rd spell 112 cold affected people were provided blanket, full sweater, big jacket, child set (small), child set (big), woolen shawl, big sock, trousers etc.

### **Primary Health Care with picture**

With the financial assistance of CLP, MMS operated 24 “Char Sashtaya Kendra (CSK)” with the aim of improving the health status of poor and vulnerable mothers and children in chars land areas. The CSK is opened twice a month to provide out door services to the community people. During the reporting period primary health care services were provided to 17760 patients where CLP beneficiaries 16528 and Non CLP beneficiaries 1232 along with 6 referral cases. In addition to this, organized 808 Behavior Change Communication (BCC) and Health Nutrition Education (HNE) sessions where orientated total 17760 beneficiaries. The CSK also organised a National Immunization Day in the most remote char areas and provided polio vaccines, de-worming and Vitamin A to children.. All of these activities were conducted by paramedic staff, and a group of Satellite Clinic Aid (SCA) staff in Char Sashtaya Kormi.



### **Phased out of Projects**

**Following projects were phased out during reporting period:**

#### **Char Livelihood Programme-CLP:**

MMS has successfully completed the Family Planning and Primary Health Care Project under Char Livelihood Programme (CLP) in December 2010 which was implemented with technical and financial assistance of DFID, Bangladesh Government and LAMB. The project was implemented from 2007-2010, in Chowhali upazila covering 4 unions where almost 10000 people were benefited.

#### **Enhancing Disaster Preparedness among communities and institutions in Bangladesh-DIPECHO-V**

MMS has successfully completed DIPECHO-V project funded by ActionAid Bangladesh and European Union from 2009-2010. The project was implemented in Bera upazila under Pabna district. Under small mitigation activities of the project a flood shelter was constructed which was designed considering persons with disability, gender, pregnant mother, child and elderly people.

#### **Development Initiatives for Sustainable Households Activities in Riverine Island-DISHARI**

During the reporting period MMS has implemented DISHARI project with technical and financial assistance of Helen Keller International (HKI) and Oxfam-Novib. The Project

was successfully implemented from 2008-2011 covering 2000 beneficiaries in Belkuchi and Shahajadpur upazila of Sirajgonj district.

### **Community Mobilization to End Violence Against Women- EDVAW**

MMS has also successfully completed community mobilization to End Violence against Women (EDVAW) with technical and financial assistance of Oxfam-GB. The Project was implemented from 2004-2010 in Sirajgonj district which covered around 78000 change makers.

### **New Project**

#### **“A Disaster Resilient Future: Mobilizing communities and institutions for effective risk reduction”-DIPECHO-VI**

During the reporting period a new project titled “A Disaster Resilient Future: Mobilizing communities and institutions for effective risk reduction”-DIPECHO-VI has been started with technical and financial assistance of ActionAid Bangladesh and European Union. The project is being implemented at Haturia Nakalia union in Bera upazila under Pabna district and will be continued from 2011-2012.

Trend of projects

### **General Information on MMS**

#### **Background**

Manab Mukti Sangstha (MMS) is a local level NGO established in 1984 at Rahaimandalbhog in Sthal Char of Chowhali Upazila under Sirajgonj District with a view to “see a society free from poverty, discrimination and risk of natural disasters”. The organization obtained registration from the Department of Social Services in 1984 and the NGO Affairs Bureau in 1990.

MMS is currently working in Sirajganj, Tangail and Pabna Districts, the most disaster prone and poverty stricken areas in the northern part of Bangladesh. The people of these areas are backward, victimized and vulnerable by natural disasters like river erosion, flood, drought, cold wave and tornado. Most of the people are passing their lives under poverty line due to lack of employment opportunity, low income and inadequate services. They do not have ability to meet their basic needs. About 30% of population is living in chronic poverty (extreme poverty) situation and staying out of mainstream development interventions where poverty has been increasing day by day.

Considering the situation of the area present Chief Executive Mr. Habibullah Bahar along with other like minded enthusiastic fellows established the organization named as “Manab Mukti Sangstha (MMS)” in Bengali the term means freedom of human being i.e. free from poverty, discrimination and risk of natural disasters.

MMS started field operations in 1985 with its own resources, and implemented different types of development projects according to the needs of the community.

Since then, the organization has been continuing to respond very broadly to both of the community, and to funding interests of donors, the result of which is now a wide range of diversified activities/projects spread over 3 districts covering 13 upazilas, 99 unions and 2117 villages.

Currently around 162172 families are being benefited from various ongoing projects. A total of 302 staffs and 200 skilled volunteers are engaged in implementation of those projects.

MMS has been working for the last two decades and has earned a good reputation within the community, local administration, funding agencies and other stakeholders at local, national and international level.

### **Legal status**

<b>Sl</b>	<b>Name of registration authority</b>	<b>Registration Number</b>	<b>Date</b>
01	Department of Social Welfare	Siraj-135(291)/85	14.12.1985
02	NGO Affairs Bureau	FDR-344	28.01.1990
03	Department of Family Planning	DFP-288	24.07.2008

### **Contact person**

Md. Habibullah Bahar  
Director  
Cell Phone: 01713-002850  
Email: [hbaharmms@gmail.com](mailto:hbaharmms@gmail.com)

### **Contact address**

Manab Mukti Sangstha (MMS)  
Khasbara Shimul, Bangabandhu Bridge West Sub  
Sirajgonj, Bangladesh  
Cell Phone: 01714-081048  
Email: [hbaharmms@gmail.com](mailto:hbaharmms@gmail.com)

### **Vision, mission, goals and objectives**

#### **Vision**

Poverty and discrimination free society where people will have adequate capacity to protect themselves from vulnerability of natural disasters.

#### **Mission statement**

MMS aims to create a positive change in the living standard of distressed and disadvantaged community by increasing their access to basic services and local resources. MMS emphasizes on reducing gender discrimination and domestic violence through change makers' enrollment and campaign.

With a view to consider the local geographical context, the organization is giving priority to enhance actions against affect of disaster risk reduction and climate change and implement various development projects towards empowerment of ultra poor, poor, ethnic community and other marginalized people.

MMS also determines to achieve its vision by continuous attempts along with competent manpower, adequate logistics, limited resources and well acceptance to wider community, local administration, funding agencies and other potential stakeholders.

### **Objectives**

The objectives of MMS has been set considering its vision, mission and other cross cutting issues like gender, disaster and climate change. These objectives also link MDG, and national sectoral objectives and agenda. The objectives are as follows:.

- To develop institutions by increasing capacity of groups, CBOs, federations, alliance as well as organizations.
- To increase literacy and awareness in society through Early Child Care Development and Non-Formal Primary Education.
- To reduce gender discrimination and domestic violence through mass campaign and social mobilization.
- To reduce vulnerability through disaster risk reduction and climate change adaptation.
- To develop human resources both at community and organization level through capacity building and life skills training.
- To reduce food insecurity and support economic empowerment process through eco-friendly agriculture, livestock and other off farm activities.
- To strengthen governance at all level by people's participation, as well as increase access to justice and local resources.
- To improve health and hygiene status of the people through primary health care, water and sanitation facilities.
- To increase income and employment opportunity by providing capital and technical assistance.

### **Core Principles**

- Sustainable development
- People's participation
- Transparency and accountability
- Gender sensitivity
- Integrity

### **Strategic issue (Thematic Area)**

- Group formation and institution building
- Climate change & disaster risk reduction
- Agriculture and livestock
- Health and Nutrition
- Water and Sanitation
- Women Empowerment
- Education & Human Resource Development

- Income Generation and Employment Creation
- Acid Survivors and Persons with Disabilities Development

### Target beneficiaries

MMS gives priority to work with women and disadvantaged people and gives emphasis on participation of children and elderly people. The details are as follows.

### Primary stakeholders

- Ultra Poor/hardcore poor/poorest of the poor(specially women)
- Poor and marginal farmers
- Day laborer, Rickshaw puller, Fishermen, petty and small traders
- Children, disable and acid survivors
- Ethnic community/minorities
- Char and lowland dwellers

### Secondary stakeholders

- UP, UzDMC, UDMC, VDC, CBOs and other social elites
- Local government, local administration, local, national and international NGOs, civil societies and other development agencies, development activists and organization.

### Working areas

MMS is mainly working in disaster prone and poverty stricken area covering-specially the victims of river bank erosion, flood, people of Chalan Beel area where severe food insecurity and unemployment exist. Find below the present MMS working area:

District	Upazila	Unions	Municipality	Villages
Sirajgonj	09	82	04	2106
Pabna	01	08	0	45
Tangail	02	06	0	20
<b>Total</b>	<b>13</b>	<b>96</b>	<b>04</b>	<b>2171</b>

### Working area map

### Symbol of project, Dhalewashri River should be more highlighted

### Beneficiary Coverage

MMS specially works with hardcore poor, poor and marginal farmers' community in which 5% may overlap with other projects' beneficiaries, which may be occurred within the organization where same beneficiary gets benefits from two different projects/programmes but not similar supports. In most of the cases it complements each other. For example if V2R raises homestead then REECALL will provide seed supports for vegetable cultivation.

### Present Beneficiary Coverage (at a glance):

**Total: 162,172**

- Female :96,014
- Male :36,150
- Children :30,000

**Staff profile:**

MMS has skilled and dedicated staff who are implementing various development projects/programme by their hard labor and utmost sincerity.

Please find below MMS staff profile at different tiers:

**Total staff : 302**

Male: 250  
Female: 52

**Management skills : 24**

Core management: 7  
Project heads: 17

**Technical staff : 36**

Agriculturist: 6  
Diploma in Agriculture: 13  
Doctors in Veterinary Medicine (DVM):2  
Civil engineering: 15

**Finance, admin, HR and logistic : 15**

**Microfinance : 82**

**Disaster management and climate change: 85**

## CHAPTER-III

### Strategic Issues

#### 1. Group Management and Institution Building

MMS believes in sustainable development and to achieve this objective it applies a method based either group formation or community participation approach in all of its projects /programmes. All group members are involved with institutions like saving and credit group, Programme beneficiary group, producer group, CBOs and federation. Group

SI	Name of activity	Number
1	Saving and credit group	958
2	Community Based Organization (CBO)	28
3	Social institutions (VDC and others)	105
<b>4</b>	<b>Programme beneficiary group</b>	<b>971</b>
4.1	Producer groups	160
4.2	WCG groups	164
4.3	User groups	542
4.4	User committee	96
4.5	GGT group	9

members are involved with Branch management committee, central federation and institutions where MMS provides supports to all social institutions as an umbrella. These primary group members are also participating in MMS general committee and Executive Committee.

**Group management:** MMS forms different types of groups as per project guideline those are led by elected president and secretary who meet in weekly or monthly meeting on regular basis. MMS coordinates with all these groups through projects and does

advocacy with them to participate in local government activities as well as other service providing agencies for getting basic and quality services.

During reporting period total 2062 groups have been formed at different levels those helped to run the project smoothly i.e. organizing people in a platform, message dissemination and alternative leadership development at grassroots level. These groups exist after the project implementation period and continue to contribute in sustainable development, sharing benefits and building communal harmony and relationships within the beneficiaries.



All the group members receive a series of life skills and capacity building training like agriculture, poultry, livestock rearing, gender and leadership which help them to get confidence to undertake any self employment initiative.

## 2. Climate Change Adaptation and Disaster Risk Reduction:



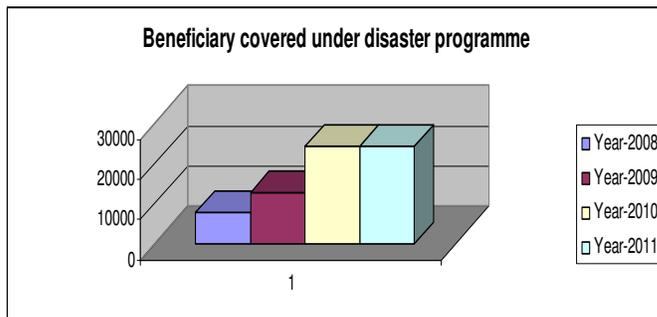
declared emergency by the administration.

MMS has mainstreamed disaster and incorporated it in all policies, vision, mission, and structure of the organization as well as included into most of the ongoing projects as cross cutting issue. MMS has also capacity and working experience with disaster affected people in other districts within the country. MMS also participates and implements in national and international disaster risk reduction programmes in collaboration with government. MMS is a pre-qualified partner of WFP, UNDP and UNICEF for disaster and emergency response.

Climate change is a global and national issue in which Bangladesh is an innocent victim. Sirajgonj is one of the most vulnerable and disaster prone areas in the northern part of Bangladesh. Flooding, river erosion, drought and cold wave are

MMS is a specialized organization in the field of climate change adaptation and disaster risk reduction activities. The organization has contingency plan and it is updated on regular basis. It has emergency store and ware house. It has a good team, well equipped in prompt response like emergency search and rescue, emergency relief, rehabilitation and reconstruction activities. MMS is capable to response within 6-12 hours without help of others having

SI	Name of activity	Quant
1	Cluster villages	64
2	Flood shelter	7
3	Approaches roads	23
4	Road cum embankment	3
5	Homestead raising	212
6	Conduct CRA/LLP	30
9	School level contingency plan	100
9.1	Disaster contingency planning both at union and organization level	31
9.2	Emergency store and logistic management	01
<b>10</b>	<b>Training / workshop</b>	
10.1	Training on disaster risk reduction and climate change adaptation	12210
10.2	Training to LLP team	288
10.3	Training on education in emergencies for district and upazila level stakeholders	120
10.4	Workshop on early	5



common phenomena in this area. As a result of climate change, the frequency and severity of disasters are increasing, which severely affect on livelihoods, public assets and other resources. In consequence, both poverty and vulnerability increased and overall development becomes stopped.

**Preparedness and emergency stock at family and community level:** MMS places an emphasis on disaster preparedness at both family and community level. As a part of this, MMS conducted Community Risk Assessments (CRA) /LLP under V2R, CCADRR, ER,

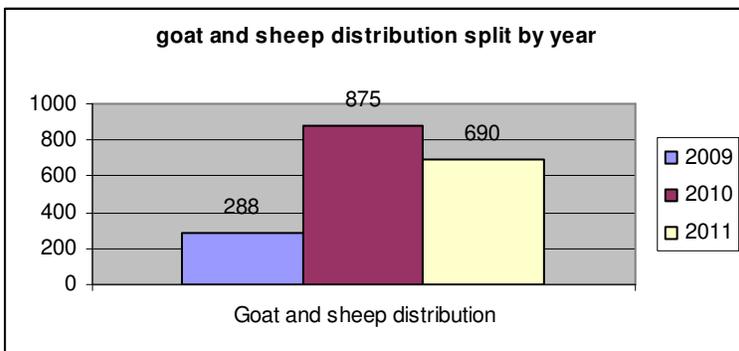


REECALL and DIPECHO-V projects as well as organized validation workshop with active participation of respective UPs and line departments. In reporting period through conducting CRA/LLP, community annual development plans have been prepared in 30 unions. Local government has been motivated to develop their annual

plan considering union development plan. Community people has been motivated to prepare disaster risk reduction and climate change adaptation so that they can cope up with disaster and vulnerability themselves.

### 3. Agriculture & Livestock

Sirajganj is geographically situated on the bank of the river Jamuna and in the historical Chalan Beel. As a result of annual flooding and rainfall, the land is generally very fertile. People are traditionally involved with agriculture and livestock activities but they do not have adequate knowledge on modern agricultural technology. Considering this MMS emphasized on providing modern technology and input supports to targeted beneficiaries



which increased both knowledge and production skill of project participants. In reporting period MMS implemented different projects like Sustainable Soil Management for Food Security of Poor, Marginal

and Small Farmers of Active Flood Plain and Charlands of Bangladesh (SUSFER), Development Initiatives for Sustainable Households Activities in Riverine Island

Sl	Name of activity	Quantity
1	Cattle distribution	92
2	Goat/sheep distribution	690
3	Poultry distribution	160
4	Homestead gardening	2364
5	Floating garden	10
6	Pit crops	5000
7	Community fish culture	90
8	Sapling distribution	8000
9	Seeds distribution	823kg
10	Seeds production	125kg
11	Fertilizer distribution	16126kg
<b>12</b>	<b>Training</b>	
12.1	Training on homestead gardening	291
12.2	Training on pit preparation	90
12.3	Training on animal production and cow	641

(DISHARI), Assistance to Local Communities on Climate Change Adaptation and Disaster Risk Reduction in Bangladesh (CCADRR), and Vulnerability to Resilience and Resilience through Economic Empowerment and Climate Adaptation, Leadership, Learning-REECALL .These projects specially focused on food security and livelihoods.

After having the knowledge and know-how, all of the target beneficiaries of the projects involved in productive activities like homestead gardening, village model farm development, and vegetable, seedling; sapling and seed production. Beneficiaries also received a series of training sessions on homestead gardening, nursery development, nutrition education,

seed production and preservation. As a result of these activities, family income has been



increased by selling the surplus of crops.

Intake of micro-nutrient has been increased in food. All these have made positive impact on increased women involvement in productive activities, as well as their access to the decision making process at family level - something especially important in the development of female empowerment at the home and community level. In addition of vegetable production and nutrition education 82688 different types of saplings, 125kg seeds have been produced during the reporting period.

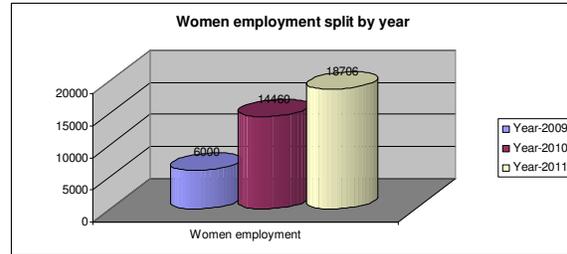
#### 4. Women Empowerment



Gender and women empowerment has been mainstreamed and incorporated as cross cutting issue in all projects. To ensure this, MMS has promoted skilled and efficient female staff in senior management, mid-level and field level as well as in both general body and executive committee of the organization.

MMS also emphasized to end domestic violence against women and aimed to enlist 78000 change makers at different levels like students, housewives, teachers, social elites and professional. They have

Sl	Name of activity	No.
1	Women employed	18,706
2	Change makers for end domestic violence against women	78,000
4	Involved in small business	21000
5	Elected as UP member	5
6	Contested in UP election	9
<b>6</b>	<b>Training</b>	
6.1	Entrepreneurship development	115
6.2	Training on Leadership development	2,607
6.3	Basic principle of IGA	2,607
6.4	Specific IGA Management	2,607
6.6	Training on Social justice	20



organized human chain, press conference and campaign at different levels which reduced physical and mental torture at satisfactory level among targeted community. MMS specially focused on women empowerment with a view to increase their access to decision making process at family level, as well as to increase dignity in society and also recognize their ownership to domestic assets.

## 5. Primary Health Care and Family Planning



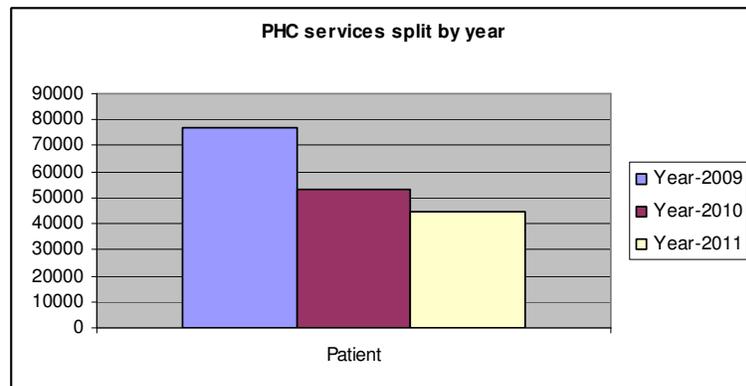
Sirajganj is the most poverty stricken area in the northern part of Bangladesh, situated on bank of river Jamuna. Communication is very poor and during disaster these areas become much more vulnerable. The general health situation in these areas is very bad. A large number of mothers and children die during birth or in post delivery stage due to poor health and transportation facilities. In many cases, patients die on the way to upazila and district health clinics or hospitals. Almost 100% of birth delivery occurs

in the home with the support of Traditional Birth Attendants (TBAs). Unfortunately, many of the TBAs of the Chars area have no formal training which increases the risk for mothers and babies. As a result of inefficient or ill-informed practices, a number of children are also born with disabilities which affect them for the rest of their lives.

SI	Name of activity	No.
1	Char Shaysthaya Kendra	24
2	Primary health care service	44,400
3	Referral cases	12
4	Provided BCC and HNE	16,647
5	Individual home visit	9,124
6	Family planning support	2,975
7	Provided de-worming tablets	2,850
8	Provided nolio	5,676

MMS specially focus on char dwellers' health and family planning issue and considering the health hazards in remotest char lands MMS has been implementing PHC and Family planning project with technical and financial assistance of CLP. Under PHC&FP project MMS provides outdoor primary health care and family planning services through 24 satellite clinics on fortnightly basis, those are

conducted by skilled and efficient paramedics and a group of trained Char Shaysthaya Karmi. The Project participants gather at satellite clinics on scheduled dates and get services. They get health services by paying a nominal fee of Taka ..... In addition, necessary medicine and family



planning materials are available at CSKs and char people can collect medicine and contraceptive from CSK on reasonable price.

In severe cases the patients are referred to nearest MMS nominated hospital or clinic for better treatment and the cost are borne from the project as per contract. During emergency MMS also forms mobile medical team along with emergency drugs for providing quick health services to the affected people.

## 6. Water and Sanitation

Water and sanitation coverage is not at satisfactory level in MMS working area. Around 40% people still lives out of sanitation coverage. They defecate on open space and most of them use river water for drinking, bathing, washing and other domestic purposes which is alarming for overall community health. To improve this situation MMS has been implementing different types of projects like Chars Livelihoods Programme (CLP), Assistance to Local Communities on Climate Change Adaptation and Disaster Risk



SI	Name of activity	Quantity
1	Tubewell installation	58
2	Tubewell based raised	30
3	Tubewell platform construction	17
4	Latrine installation	66
4	Flood proofing latrine	17
5	Construction of Tubewell platform	17
<b>6</b>	<b>Training</b>	
6.1	Personal health and hygiene	2607

Reduction in Bangladesh (CCADRR) with the assistance of ActionAid Bangladesh, Resilience through Economic Empowerment and Climate Adaptation, Leadership, Learning (REECALL) funded by Oxfam-GB and Vulnerability to Resilience (V2R) with assistance of Practical Action Bangladesh. As outcome of multi-type interventions of those projects, presently 90% of the target beneficiaries are using sanitary latrines. Instead of using pond and river water they use tube-well water for drinking and other domestic purposes. They are also much more aware now regarding personal health and hygiene.

## 7. Education, training and HRD



There are governments and registered primary schools in MMS working area but those are located in the remotest and hard to reach area. Most of the schools are led by one or two teachers which seems one of the major causes for poor education in char area. Considering the situation MMS started 10 non-formal primary education centers where 300 students successfully completed their primary education and about 60% of them are continuing both secondary and higher

education. Recently MMS has started another 10 non-formal primary schools with the assistance of MMS own fund where another 300 drop out students are enrolled for having their primary education.

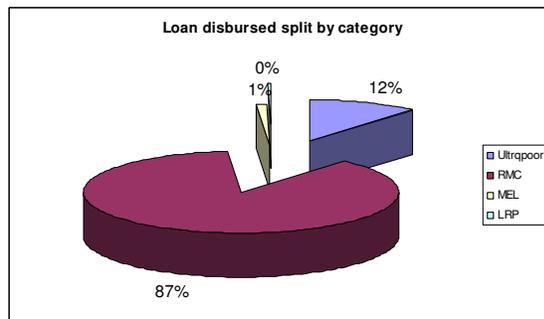
During disaster most of the educational institutions of the area become severely affected along with damage of logistics (both reading and writing materials) ,some of those are declared abundant and those remain usable, are used as flood shelters. As a result of deadly flood (usually visits at least for once in 2 years time) education becomes stopped for 2-3 months. Considering this situation MMS has been implementing Education in Emergency project with technical and financial assistance of Save the Children UK. Under this Project capacity of local administration, NGOs and social workers on humanitarian assistance has been built.

The key elements of the project are to train up and sensitize government and non-government officials, develop data base for vulnerable schools, school based contingency planning with active participation of teachers, SMC members and students, and small grant for continuation of education in emergency. During reporting period most vulnerable and flood affected schools of the area (four upazilas) were identified, 100 school level contingency plans have been prepared and Taka 2600000 have been distributed among the institutions.

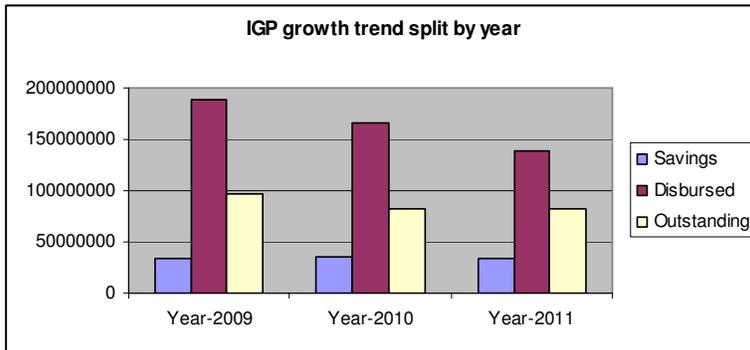
SI	Name of activity	Quantity
1	School level contingency planning	100
2	Provided small grant to school	2,600,000
3	Training on Education in Emergencies	120
4	Workshop on Early Warning Dissemination system	4
4	Workshop on TUNIR MOROG	20

### 8. Income Generating Program

MMS specially implements Income Generating Program(IGP) in a very remotest and hard to reach area where other organization did not work.



The IGP is a core program of MMS which has been implemented since 1991 with the aim of poverty alleviation through the creation of self-employment opportunities, as well as the reduction of gender discrimination, and the creation of empowerment through



heightened awareness. MMS started the IGP programme with its own resources. It has since expanded with the technical and financial assistance of PKSF. The ultimate goal is to reduce poverty, facilitate the fulfillment of the basic needs of the poor community, and to bring

about the equal participation in social and financial activities of women and men. During the past year, 976 groups have been formed with poor, hardcore poor and marginal farmers where 17173 female and 150 male members are led by a president and secretary who are elected by membership vote for the period of two years. For smooth programme implementation, a series of life-skills and capacity building training activities have been provided to the target beneficiaries as well as motivation to generate savings and the provision of micro-credit supports for IGA.

SI	Name of activity	No.& Amount
1	Core beneficiary group	976
2	Total members	17173
3	Total borrowers	12607
4	Total savings	33366406
5	Loan disbursed for IGA	139177000
6	Total outstanding	82957500
7	<b>Training at staff level</b>	
7.1	Micro Credit Management to staff	26
7.2	Group Dynamic Savings & Micro Credit Managt	4
7.3	Micro credit and financial Management	5

Considering the needs/demands of target beneficiaries, different forms of credit programme have been developed. These include the Ultra Poor Program (UPP), the Rural Micro-credit Program (RMC) and the Micro-Enterprise Loan (MEL). During the reporting period BDT 33366406 has been deposited as group savings by 976 groups, BDT 139177000 has been disbursed among 12607 borrowers and as of June 30, 2011 BDT 82957500 is remaining at field as outstanding. The IGP has been implemented in Chowhali, Shahjadpur, Belkuchi and Sadar Upazila of Sirajganj district, and Tangail Sadar and Nagorpur Upazila in Tangail district through eight branch offices of the organization. The loan recovery and saving collection rate is 99% which is satisfactory

### 9. Acid Survivors and Persons with Disabilities Development

Sirajganj is remaining at the highest in acid violence in the country due to easy availability of acid, because Sirajganj is famous for looms where



acid is used for dying thread as well as in jewelry shops. Acid violence is one of the most fatal terrorism which may turn off a cheerful life in a moment even may paralyze a family. On the other hand, there is a strong law against acid violence but those have no proper application due to undue influence of the social elites, bribery and insincerity of

SI	Name of activity	No.
1	Total acid victims	166
2	Psychosocial treatment	78
3	Physical treatment	12
<b>4</b>	<b>IGA support</b>	
4.1	Sewing machine	3
4.2	Grocery shop	12
4.3	Cattle distribution	5
4.4	Capital support	5
4.5	Provide Land	4

police administration.

Considering the situation MMS has come forward to reduce and prevent acid violence and has been implementing Strengthening Psychosocial Services for Survivors of Acid Attack (SPSSAA) project with technical and financial assistance of Acid Survivors Foundation. During reporting period a total of 166 acid survivors were enlisted in Sirajgonj district and provided medical support

along with psychosocial treatment to acid survivors through satellite clinic as well as given legal aid. As part of advocacy with local administration, social elites and journalist workshop and seminar were organized both at local and national level. In addition, 26 acid survivors were rehabilitated by which each has been given Taka 25000 -30000 and a total of taka 780000 has been disbursed among the acid survivors.

MMS is very much concerned for persons with disabilities (PWD). because according to report of WHO 10% people are disable of total population who are burden to the nation. The PWD lives very miserable life. They are severely neglected both at family and society. Considering this PWDs are given high priority during target beneficiary selection in all projects/programmes of MMS including disaster risk reduction, emergency response and rehabilitation. During reporting period total 1675 PWDs have been identified who have disabilities with physical, visual, hearing and sensorial and they were given both software and hardware support as per project nature. During post flood rehabilitation phase assistive device along with accessible home were distributed among PWDs with technical and financial assistance of Handicap international.



## CHAPTER-IV

### Ongoing projects/programs

Over the last 26 years MMS has been implementing various diversified projects/programs. Following projects/programs are being implemented with the assistance of different funding agencies:

1. Char Livelihood Program-CLP
2. Rural Employment Opportunities For Public Assets Project –REOPA
3. Enhance Resilience Project-ERP
4. Assistance to Community on Climate Change Adaptation and Disaster Risk Reduction-CCADRR
5. Development Initiatives for Sustainable Households Activities in Riverine Island-DISHARI
6. Sustainable Soil Management for Food Security of Poor, Marginal and Small Farmers of Active Flood Plain and Charlands of Bangladesh (SUSFER)
7. Education in Emergency Project-EIEP
8. Enhancing Disaster Preparedness among Communities and Institutions in Bangladesh-DIPECHO V
9. Vulnerability to Resilience-V2R
10. Community Mobilization to End Violence Against Women- EDVAW
11. Strengthening Psychosocial Services for Survivors of Acid Attack (SPSSAA)
12. Income Generating Program-IGP
13. General Fund and Training Center-GF&TC

### Detailed information on ongoing projects/programs

#### 1. Char Livelihood Programme-CLP

**Project Duration:** 2005-2010

**Funding agency:** DFID-CLP

**Focused area:** The project focuses on assets building and create livelihood options , providing infrastructure, encouraging social development, offering social protection, promoting enterprise, improving access to health and education, innovation, monitoring and learning process.

**Stakeholders:** Hardcore poor, widow, divorcee, disable, UPs and local administration.

**Covered beneficiaries:** During reporting period total 4876 families have been benefited those who are hardcore poor-owning no homestead land and having no access to agricultural or productive land. All the beneficiaries were organized into 335 groups, each group was formed by 20-30 members where 220 were ATP groups, 115 VSLA, 38 milk producer association, and 50 model poultry farmers and fodder producers.

**Covered area:** The project has been implemented in 45 villages of 4 unions of Chawhali upazila under Sirajganj district.

**Major components:** Group formation, homestead raising, assets transfer, nutrition education, homestead gardening, fodder cultivation, poultry and milk production, market

linkage, primary health care and family planning, tube well and latrine installation, cash stipend and social safety net, erosion grant, awareness raising and capacity building(training) of target beneficiaries.

### **Change/Result:**

- Almost 4876 beneficiaries have been crossed the ultra poor level in terms of livelihoods improvement, health and sanitation situation, infrastructure development and primary health care.
- All households are now free from disaster risk along with security of their poultry, cattle and other domestic assets.
- Reduced diseases and death of pregnant mother and new born babies through effective implementation of CSK services.
- Different types of vegetables are being produced round the year, and increased intake of micro-nutrient rich food,
- Increased women access to family decision making process at a satisfactory level.

## **2. Rural Employment Opportunities for Public Assets -REOPA**

**Project Duration: 2007-2010**

**Funding agency: UNDP & EC**

**Focused area:** The project focuses on creation job opportunities for ultra poor women through maintaining public assets, savings fund, raising awareness capacity building and promoting enterprise and market linkage.

**Stakeholders:** Distressed women, widow, divorcee, UPs and local administration.

**Covered beneficiaries:** A total of 5166 families have been benefited from the project who are hardcore poor specially widow, and divorcee. All the beneficiaries were organized into 164 groups, each group was formed by 30-33 members, and again divided into three small groups taking 10-11 members in each, for smooth implementation of the project.

**Covered area:** The project has been implemented in 82 unions of 9 upazilas under Sirajganj district.

**Major components:** Group formation, maintenance of earthen roads, markets and other public assets, life skills and capacity building training, savings fund raising, facilitate to involve WCGs with individual and group IGA, to develop them as micro-entrepreneurs, block grant and basic service delivery, develop livestock service providers, TBAs, vermi-compost producers, support marketing and linkage development..

### **Change/Result:**

- Most of the beneficiaries have crossed the ultra poor level in terms of livelihoods development, improving health and sanitation situation, infrastructures development.

- All of the WCGs have already started running IGAs along with poultry, goat and cattle rearing. Have become able to afford their family with cloths, medicine and reading materials.
- Take 3 meals/day with leafy vegetable and micro-nutrients rich foods
- Have increased their dignity in the community and increased access to UP, agriculture, livestock, and other service providing agencies
- Have owned cow, goat, and other domestic assets along with cultivable land.

### 3. Enhance Resilience (ER) Programme-ERP

**Project Duration:** 2008-2011

**Funding agency:** WFP and LGED

**Focused area:** The project focuses on enabling ultra poor households/ communities to enhance their life skills, increase resilience capacities to natural disaster by creating human and physical assets, savings fund raising, and promoting enterprise and market linkage.

**Stakeholders:** Distressed women, widow, divorcee, Ups, LGED and local administration

**Covered beneficiaries:** Total 12000 families have been benefited from the project who are hardcore poor specially widow and divorcee. All the beneficiaries have been organized into 392 groups; each group was formed by 27-30 members.



**Covered area:** The project has been implemented in 24 unions of Sirajganj(20 unions) and Pabna(4 unions) district .

**Major components:** Group formation, food for assets and food for training, life skills and capacity building training, savings fund raising, facilitate to select suitable IGA and develop them as entrepreneurs.

#### **Change/Result:**

- Most of the beneficiary households have crossed the ultra poor level in terms of livelihoods development, improving health and sanitation situation, infrastructures development.
- Most of targeted beneficiaries have already started IGAs and have become able to afford cost of food, cloths, medicine and other daily necessities.
- Take 3 meals/day with leafy vegetable and micro-nutrients rich foods

- Have increased their dignity in the community and increased access to UP, agriculture, livestock, and other service providing agencies.

#### **4. Assistance to Local Communities on Climate Change Adaptation and Disaster Risk Reduction in Bangladesh-CCADRR**

**Project duration:** 2008-2010

**Funding agency:** ActionAid Bangladesh

**Focused area:** GGT formation, climate resilient agriculture and non-agriculture support, and climate resilient handloom factory.

**Stakeholders:** Hardcore poor, poor, marginal farmers, divorcee, widow, disable, abundant family, UDMC and local administration.

**Covered beneficiaries:** Total 297 families have been benefited from the project. All the beneficiaries were organized into 9 groups; each group was formed by 25 members.

**Covered area:** The project has been implemented in 4 villages of 2 unions under 2 upazilas of Sirajganj district.

**Major components:** Group formation, mass-research team formation, community resources center development, water and sanitation, construction of cluster village, distribution of disaster proof houses, introduce income generating activities those addressed climate change context.

#### **Change/Result:**

- GGT team meets on regular basis, closely observes the climate change impact on livelihoods, understands, documents and shares among the community and takes collective action
- Most of the target beneficiaries have been involved in alternative livelihoods activities.
- 38 families have been rehabilitated into two cluster villages along with alternative livelihoods activities and climate resilient handloom factories.
- 76 households are now free from flood and are producing vegetable round the year

#### **5. Project Title: Development Initiatives for Sustainable Households Activities in Riverine Island-DISHARI**

**Project Duration:** 2008-2011

**Funding agency:** HKI

**Focused area:** The project focuses on food security for poor and ultra poor family through year round vegetable cultivation, village model farm development, nutrition education, mini-entrepreneurship development through high value crops cultivation and off-firm income generating activities.

**Stakeholders:** Hardcore poor, poor, marginal farmers, divorcee, widow, disable, abundant, pregnant and lactating mother and under 5 children.

**Covered beneficiaries:** Total 2000 families have been benefited from the project. All the beneficiaries were organized into 200 groups; each group was formed by 20 members.

**Covered area:** The project has covered 24 villages of 6 unions under 2 upazilas of Sirajganj district.

**Major components:** Group formation, homestead gardening, vegetable production, seeds, seedlings and saplings production, poultry and goat rearing, nutrition education, group meeting and individual counseling with pregnant and lactating mother, village model farm development and entrepreneurship development.

**Change/Result:**

- Most of the beneficiary households are involved in year round vegetable cultivation, seeds, seedling, saplings production, poultry and goat rearing.
- Increased intake of vegetable consumption and micro-nutrient rich food
- Increased family income by selling the surplus of vegetable, eggs, poultry chicks and goats
- Increased women mobility and social dignity as well as their increased access in decision making process at family level and community level.
- Reduced mal-nutrition and child blindness by intake of vegetable, egg and (occasionally) meat

## **6. Education in Emergency (EiEP)- Strengthening Preparedness and Response Capacity in Flood and Cyclone prone areas in Bangladesh**

**Project duration:** 2009-2012

**Funding agency:** Save the Children UK

**Focused area:** The project focuses on child education in emergency, school level contingency planning, small grants for continuing education in emergency; sensitize district and upazila administration including DRRO, SMC and other government and non-government official education in emergency.

**Stakeholders:** SMC members, Teachers and Students and guardians are the primary stakeholders and UDMC members, UEO, AUEO, PIO, USSO, and WAO are secondary stakeholders.

**Covered beneficiaries:** Total 21548 includes 19570 students and the rest are SMC members, teachers and government officials.

**Covered area:** The project has covered 86 villages of 8 unions under 4 upazilas of Sirajganj district.

### **Major components:**

Sensitize district and upazila administration regarding education in emergency through training, meeting and orientation. Assist in preparing school level contingency plan, provide small grants for continuing education, formation of District Education Forum, and create data base on vulnerable schools.

### **Change/Result:**

- Schools are taking small mitigation activities according to contingency plan.
- SMC is more active than before and taking alternatives measures for continuation of schools during flood.
- Damaged school shed has been prepared and shifted to flood free area; boats for the students are ensured for better communication during flood.
- District and upazila administration including DPEO, DRRO, SMC, teachers, students and other social elites are positive to take necessary action for continuing education in emergency.

## **7. Enhancing Disaster Preparedness among Communities and Institutions in Bangladesh-DIPECHO V**

**Project duration:** July 2009-December 2010    **Funding agency:** ActionAid Bangladesh

**Focused area:** The project focuses on disaster risk reduction.

**Stakeholders:** UDMC, TRRS members and flood affected people.

**Covered area:** The project has been implemented in 8 unions of Bera upazila under Pabna district.

**Major components:** Flood shelter construction, reconstruction of Nagda College come flood shelter, boat ambulance, and mass awareness raising on disaster preparedness, leadership development and UDMC reactivation.

### **Change/Result:**

- UDMC has become active than before and has community development plan.
- Alternative leadership has been developed among targeted beneficiaries.
- At least 500 families have been saved from disaster along with cattle, poultry and other domestic assets.

## **8. Vulnerability to Resilience-V2R**

**Project Duration:** April 2009-March 2014

**Funding agency:** Practical Action

**Focused area:** The project focuses on disaster preparedness, livestock, agriculture, farm and off-farm activities, agro-processing, infrastructure development, water and sanitation, and entrepreneurship development.

**Stakeholders:** Hardcore poor, poor, widow, divorcee, disable, UPs and local administration.

**Covered beneficiaries:** During reporting period total 1250 families have been covered who are hardcore poor and poor. All the beneficiaries were organized into 12 CBOs, where 750 are hardcore poor and 500 are poor and marginalized.

**Covered area:** The project area covers 6 unions of Belkuchi, Tarash and Sirajganj Sadar upazila under Sirajganj district.

**Major components:** Group formation, participatory community risk assessment, homestead raising, poultry, goat and cow rearing, homestead gardening, agro-processing, farming and off-farming activities, tube well and latrine installation, evacuation, distribution of boat ambulance to CBOs as well as awareness raising and capacity building of target beneficiaries.

**Change/Result:**

- Almost 500 households became free from disaster risk along with their poultry, cattle and other domestic assets
- Increased vegetable production at household level round the year, and vegetable consumption.
- CBOs are doing advocacy with local government and other service providing agencies for quality services as well as leading the community
- Developed skilled volunteers who are now providing livestock and agriculture services, disseminating early warning message during disaster.



## **9. Sustainable Soil Management for Food Security of Poor, Marginal and Small Farmers of Active Flood Plain and Charlands of Bangladesh (SUSFER)**

**Project Duration:** 2010-2013

**Funding agency:** IRRI & EC

**Focused area:** The project focuses on soil fertility and food security, introduce high yielding variety and modern agriculture technology.

**Stakeholders:** Poor and marginal farmers.

**Covered beneficiaries:** During reporting period total 3000 families have been covered who are poor and marginal farmers.

**Covered area:** The project has been implemented in 6 unions of Belkuchi, Ullapara and Chowhali upazila under Sirajganj district.

**Major components:** CBO formation, improved soil management, introduce high yielding crops- rice and wheat among target beneficiaries, increased diversity of crops being grown in the target areas, increased consumption of more nutritious food by women and children in target households, assist in preparing union soil maps and fertilizer recommendation guides, demonstration of composts and other technologies, demonstration of the leaf color chart and Guti urea, and strengthening market linkages.

**Change/Result:**

- Modern agriculture technologies are introduced to 3000 poor and marginal farmers. They are now practicing in their fields.
- High yielding crops-rice and wheat varieties are introduced to 3000 target beneficiaries along with community people, which they are now producing accordingly.
- Target beneficiaries are introduced with standard fertilizer doses, which they are practicing accordingly.
- Modern agriculture equipment and its usage are introduced to farmers
- Developed market linkage.
- Producing vegetable, rice, wheat, ground nut and other crops.

**10. Resilience through Economic Empowerment and Climate Adaptation, Leadership, Learning-REECALL**

**Project Duration:** April 2010-March 2012

**Funding agency:** Oxfam-GB

**Focused area:** The project focuses on climate change adaptation, women empowerment, alternative leadership among target beneficiaries and market linkage.



**Stakeholders:** Hardcore poor, poor, widow, divorcee, disable, UPs and local administration

**Covered beneficiaries:** During reporting period total 1500 families have been covered those who are hardcore poor and poor.

**Covered area:** The project has covered 3 unions of Sirajganj Sadar and Chowhali upazila under Sirajganj district.

**Major components:** CBO formation, participatory community risk assessment, homestead raising, poultry, goat and cow rearing, homestead gardening, farming and off-farming activities, tube well and latrine installation, as well as awareness raising and capacity building of target beneficiaries.

#### **Change/Result:**

- Almost 200 households are free from disaster risks. Their poultry, cattle and other domestic assets are safe now.
- Increased vegetable production at household level round the year, and pp- vegetable consumption.
- CBOs are doing advocacy with local government and other service providing agencies for quality services as well as leading the community
- Developed skilled volunteers who are now providing livestock and agriculture services, disseminating early warning message during disaster.

#### **11. Project Title: Community Mobilization to end violence against women- EDVAW**

**Project Duration:** 2004-2010

**Funding agencies:** Oxfam-GB

**Focused area:** The project focuses on end domestic violence against women, Change people's attitude and behavior through change makers' enrollment.

**Stakeholders:** Club, school, college, cultural organization, UPs, ward, trade unions, municipality, health complex, police station, alliance, NGOs and change makers.

**Covered beneficiaries:** A total of 42,000 change makers have been developed at different level. They have contributed in reduction of domestic violence against women at satisfactory level.

**Covered area:** The project has covered 26 unions of 6 upazilas under Sirajganj district.

**Major components:** Enrollment of Change Makers at different levels like students, adolescents, housewives, female farmers, youth club members, CBOs and other professionals, campaign to end domestic violence against women, stop early marriages, dowry, divorce, mutual understanding between wife and husband, organize folk song, folk drama, film show, street meeting, transport campaign, door to door discussion, meeting with school, college, club, and market management committee, press conference as well as legal aid supports where required.

### **Change/Result:**

- Domestic violence against women at family level has been reduced at a satisfactory level
- Around 78,000 change makers have been enlisted at different level who are actively working on end domestic violence against women(edvaw) issue
- Increased women mobility, participation in social and political activities as well as increased women leadership among the target people

## **12. Strengthening Psychosocial Services for Survivors of Acid Attack (SPSSAA)**

**Project duration:** 2009-2011

**Funding Agencies:** Acid Survivors Foundation

**Focused area:** Mainstreaming acid survivors within the society, reduce acid violence by reactivating local administration and mass awareness.

**Stakeholders:** Acid survivors, local administration, journalist and public prosecutors.

**Covered beneficiaries:** Total 162 acid survivor families are being benefited from this project.

**Covered area:** The project has covered 7 upazilas of Sirajganj district.

**Major components:** Mass awareness raising against acid violence, treatment, IGA supports, national and regional conference, advocacy with district administration, journalist and other professionals as well as social mobilization against acid violence.

### **Change/Result:**

- Increased social mobilization against acid violence and reduced acid violence than previous years
- Increased awareness among targeted community for prompt action against acid burn
- Local and district administration, public prosecutors and journalists have been sensitized against the crime like acid violence.
- Police administration became cooperative in filing case against criminal.

## **13. Income Generating Programme-IGP**

**Project duration:** Continuing since 1990 **Funding source:** PKSf, Oxfam-GB, group savings

**Focused area:** Poverty reduction through employment creation, reduce gender discrimination and women empowerment.

**Stakeholders:** Poor, hardcore poor and marginal farmers.

**Covered beneficiaries:** Total 20706 families have been benefited from the project where 20424 female and 282 are male. All the beneficiaries were organized into 976 groups; each group was formed by 20-25 members.

**Covered area:** The project has been covering 136 villages of 22 unions under 6 upazilas of Sirajgonj and Tangail district.

**Major components:** Group formation, employment creation through income generation activities, savings fund creation, awareness raising and capacity building and micro-credit support for IGAs.

**Change/Result:**

- A major part of the target beneficiaries have crossed the ultra poor level, been uplifted as small micro-entrepreneurs.
  - Increased their health, nutrition and livelihood status than previous time
  - Change occurred in living standard and taking daily meals with leafy vegetable, small fishes, eggs and meat
  - Each family has owned number of poultry, cow, goat
- Tubewell and latrines are installed and used.

**CHAPTER-V**

***Organization Governance***

General Committee, Executive Committee

**General Committee**

General committee is the highest body of MMS. It holds the supreme power of the organization. General committee is comprised of 31 members by taking social elites, NGO representatives, other professionals and the representative of target beneficiaries. 50% of GC members come from different target groups and the rest 50% represents in various development sectors. The male and female ratio is 16:15 in the Committee.

The general committee meets annually or as per organizational requirement. They approve annual activity plan, performance report, annual financial statement and budget of the organization.

**Executive Committee**

MMS is governed by an effective governing body comprising of 11 members where male and female ratio is 6: 5, who are elected for two years by 31 general member's vote. The present President is a female who has been elected for two years and smoothly leads the organization. The governing body formally meets on a quarterly basis or can meet by circulation of short notice as per field requirement or in emergency. Executive Committee is entitled to approve organizational policies, long term strategic plan, annual plan and

budget. It appoints the Chief Executive who is responsible for overall management, prepares policy guidelines, represents on behalf of the organization in different forums.

### **Financial Management**

MMS has an approved financial policy and all financial transactions are performed according to the approved policy as well as donor guidelines by closed supervision of Finance Manager. Financial activities are controlled and led by financial manual which is approved by the authorities and agreed by donor representatives.

MMS has mother account which is operated by the joint signatures of Director, President and Manager Admin. There are individual project accounts; those are operated by the joint signatures of respective project officer along with Manager Admin or Deputy Director or member of EC committee where available. Project-wise monthly, quarterly and annual financial statements are prepared on regular basis; those are accompanied with bank statement and bank reconciliation and are submitted to management as well as to donor agencies accordingly. All books of accounts and expenditures are audited annually or at the end of the project period by the external audit firms.

### **Monitoring**

MMS has its own monitoring cell, led by a monitoring Manager under intensive supervision and guidance of director and deputy director. Besides this, monitoring has been done in ongoing projects which are conducted on regular basis by respective monitoring officer/s. On behalf of the organization and the central Monitoring Cell, Monitoring Manager conducts monitoring on a regular basis. He prepares different monitoring tools in consultation with M&E advisor as well as Director and Deputy Director as per project requirements and collects data according to monitoring plan, compiles monitoring report based on field findings and submits to top management. The top Management officials review the reports and take necessary action according to monitoring findings.

### **Auditing**

MMS believes in transparency and accountability and for that both internal and external auditing are performed on regular basis. MMS has an internal auditor who is responsible for internal auditing on regular basis, who prepares report with findings and submits it to the management for further action. Management reviews the report and takes necessary action based on findings. The external audit is conducted annually by external chartered firm according to donors' choice or nominated by the MMS executive committee. Besides this, donors have free access to audit any part or all project documents.

### **Admin and logistic**

MMS has a strong admin sector which is controlled by approved admin and logistic manual in closed supervision of Admin Manager. MMS has a Central Procurement

Committee consisted of five members who are responsible for purchasing centrally. There are also sub-committees with representative of respective project personnel who are responsible for purchasing of project equipment and logistics. The whole procurement system is controlled by the approved procurement manual with closed supervision of an Admin Manager.

### **Human Resources Management**

MMS has a separate HRM sector which is controlled by approved HR policy in closed supervision of HR Manager. HRM is responsible for staff recruitment, annual staff appraisal, staff development, advice disciplinary action and provide staff benefits. MMS has an approved recruitment committee that includes the president of the organization. If necessary there is option to co-opt other representatives. All the recruitments are done by the committee.

### **Decision making process**

MMS has core management and senior management team. Core management team is comprised of 7 members-Director, Deputy Director, Manager Admin, Finance, M&E, HR and internal Audit officer. The senior management team is comprised of core management team members and projects/programmes chiefs. Both of the committees meet on monthly basis. Sector-wise performance and major findings are reviewed in the core management meeting; those are again shared in SMT meeting. In SMT meeting monthly project performance, major challenges and findings based on monthly progress, finance, HR and M&E reports are reviewed. The meeting is presided over by the Director where shared findings are reviewed and necessary actions are taken accordingly. Besides this, project wise all staff meeting is held monthly to review overall project performance in presence of Director or Deputy Director where necessary actions are taken according to field findings, and management decisions are disseminated.

## **CHAPTER-VI**

### **Partnership/Donors**

MMS has been implementing different types of projects since it's inception with technical and financial assistance of following funding agencies:

#### **a. Present**

- ◆ UNDP      ◆ WFP      ◆ DFID-CLP      ◆USAID-ARD   ◆Oxfam-GB
- ◆ActionAid Bangladesh      ◆ Save the Children UK      ◆IRRI & EU      ◆ PKSF
- ◆Practical Action      ◆ Acid Survivors Foundation

#### **b. Previous**

- ◆ CARE Bangladesh
- ◆ Handicap International
- ◆ Canadian High commission
- ◆ NETZ-Germany
- ◆ Islamic Relief
- ◆ CDMP
- ◆ HKI
- ◆ MSF Holland
- ◆ UNICEF-Bangladesh
- ◆ Dutch Bangla

### **Networking, Coordination and Collaboration**

MMS has strong network and linkage with local government, local administration as well as has membership with other local and national networks and development forums. MMS has active membership with ALRD, BDPC, NDC, Disaster Forum and NIRAPAD.

MMS also has strong coordination with upazila and district administration. It has membership in District Disaster Management Committee-DDMC, District Coordination Committee-DCC and Upazila Coordination Committee-UCC. All the committee meetings are held in either monthly or quarterly basis, presiding over by Deputy Commissioner and Upazilas Nirbahi Officer where appropriate.

## **CHAPTER-VII**

### ***MMS is unique than the others/MMS potentials***

MMS is holding a unique position than the other organizations working in the Jamuna river basin area due to the following exceptions:

#### **i) Well experienced in disaster risk reduction and climate change adaptation initiatives**

Sirajganj, the main working area of MMS is a most vulnerable and poverty stricken area in the northern part of Bangladesh. It is consisted of 9 Upazilas and 82 unions, is surrounded by the river Jamuna and the historical Chalan Beel where 6 Upazilas are identified as the most vulnerable in terms of flood and river erosion. 17 unions are completely isolated called island char and another 25 unions are attached chars and hard to reach area. In total 6 upazilas and 42 unions remain as vulnerable areas out of 82 unions with 50% of total population of the district.

MMS grew in 1984 at one of the vulnerable upazila Chawhali in which 80% people live in chars and survive by combating with natural disasters. Since then the organization has been implementing various development projects focusing on climate change adaptation and disaster risk reduction. MMS successfully responded to severe floods of 1988, 1998, 2000, 2002, 2004 and very recently in 2007 in both flood and Sidr affected area with the assistance of Oxfam-GB, CARE Bangladesh, UNICEF, UNDP, and DFID which helped MMS to hold a unique position within community, local administration and funding agencies.

## **ii) Well equipped in emergency response, relief, rehabilitation and reconstruction activities**

MMS is well equipped in emergency response. It has updated contingency plan and rescue facilities. MMS is the pioneering organization in this region in disaster preparedness, management, emergency response and rehabilitation, and as a part of this it updates its contingency plan on regular basis that helps to go in quick response during emergency period. MMS has got 15 evacuation boats to move in emergency upto signal-3, has constructed 6 flood shelters with accommodation of 1200 families along with poultry, cattle and other domestic assets, one boat ambulance and one speed boat. MMS has 375 skilled and dedicated staffs and 700 volunteers to move during disaster management, emergency response and rehabilitation activities. Besides, it has own storage facilities and a strong procurement committee to support in disaster management efforts.

### **Experienced in working with char dwellers, jamuna and dhaleshawri river basin area**

MMS has over 26 years working experience with char dwellers in Jamuna and Dhaleshari river basin area as well as people's in chalong beel. MMS grew in very remotest island of chowhali upazila in Sirajgonj and since then has been working with these vulnerable and underprivileged people for their development.

MMS covered total 96 unions and 13 upailas in 3 districts where 9 upazilas and 45 unions are hard to reach area and island chars along with 50000 char dwellers those who are most vulnerable and poorest of the poor.

### **Working experience with ultra poor**

MMS mission statement is to work with ultra poor, poor, ethnic community and marginal farmers. With a view to since its inception MMS has been working with these distress and under privileged groups. The 50% of total coverage are ultra poor and marginalized and the rest are poor and marginal farmers out of 162,172 families.

### **Has well experienced in end domestic violence against women and women empowerment**

MMS has over 13 years working experience in end domestic violence against women and since its inception has been working for reducing gender discrimination, alternative leadership development and women empowerment. MMS has enlisted around 78,000 change makers among students, teachers, social elites, CBOs, NGO workers, journalist, housewives and other professionals in our targeted communities. As a result domestic violence against women has reduced as satisfactorily among our targeted communities, increased women mobility, participation in social and political events, increased social dignity, developed alternative leadership among women, 80% of target women are involved in productive activities and the rest 20% developed as micro-entrepreneurs.

### **Has vast working experience with local government and local administration**

MMS has over 20 years working experience with local government and local administration. MMS has been implementing various development projects for last two decades directly with local government and local administration like union and upazila

parishad where we implemented Chars Livelihoods Programme (CLP) funded by DFID and GoB, SHOUHARDO assisted by CARE Bangladesh, USAID and GoB, Rural Employment Opportunity for Public Assets (REOPA) assisted by UNDP and GoB, Enhancing Resilience (ER) funded by WFP and GoB, Community Based Adaptation with Local Government in Bangladesh (CBA-LG) assisted by ActionAid Bangladesh. MMS has been implementing four different projects in collaboration with 103 local government and local administration where covered 90 unions, and 13 upazilas.

### **Has extra focus on person with disability and acid victims**

Person with disability and acid victims are one of the strategic issues of MMS and both are also the social problems. Sirajgonj is most alarming zone for acid victim and remaining at highest ranking of acid violence in the country. MMS has been implementing Strengthening Psychosocial Services for Survivors of Acid Attack (SPSSAA) with the assistance of ASF and UNICEF since 2008 for reducing acid violence. MMS has taken PWD as cross cutting issue and incorporated in ongoing development projects. During beneficiary selection PWDs are given high priority selecting as target beneficiary in all projects/programmes and provides different types of inputs supports along with assistive devices.

### **Have skills and technical staff**

MMS has 302 skilled and dedicated staffs along with technical expert like agriculture, livestock, engineering, and disaster management. We have total 35 technical staff where 18 agriculturists, 2 DVM, one paramedic and 14 engineers and has also 30 well trained staff for disaster management and climate change adaptation. MMS has also 200 skills volunteers on disaster preparedness and management, emergency rescue and early warning, as well as provide livestock and agriculture services.

### **Has well reputation to the stakeholders**

MMS has well acceptance to the community and has good reputation to local government, local administration and funding agencies due to it's participatory and transparent management.

### **Has own resources (fund and assets)**

MMS has income generating programme supported by PKSF, has own HRD center, horticulture, pisci-culture, poultry and beef fattening projects those are it's own source of income and contributes almost 30% of our annual budget.

## CHAPTER-VIII

### Outcomes and challenges

#### Lesson learnt

- High risk areas in terms of river bank erosion should be avoided for the initiatives like homestead gardening, raised plinth, village market and flood shelter construction.
- Vegetable variety should be selected in consultation with farmers and by considering local market demand, flood and other circumstances.
- Loan should not be provided to more than one member within the same family
- Floating and over aged person should not be considered as group member for IGP
- For good programming skilled, efficient and dedicated staff need to be recruited
- Strong coordination with upazila and district administration can help to sensitize the government officials for smooth project implementation within the stipulated time.
- Closed supervision can help to positively change the lives and livelihoods status of target beneficiaries.
- Strong and regular monitoring system can ensure both qualitative and quantitative performance as well as to keep the programme in right track.
- Staff orientation and training is important for smooth and systematic programme implementation.
- Homestead raising is one of the best disaster mitigation activities for reducing loss of life and assets from flood along with improving adaptive capability.
- Local knowledge and techniques can turn into long lasting options in house construction.

#### Constraints/Challenges

- Overlapping and duplication in terms of working area and target beneficiaries
- Government officials are too busy to provide time
- Repeated Flood, river erosion, drought, cold weave cause negative impact on overall productivity and stand barriers of sustainable development
- Hard to reach area and poor communication
- Influence from different level in beneficiary selection and input distribution
- Lengthy process in both decision making and fund realizing
- Inadequate credit fund against field requirement

#### Major outcomes

- Increased women mobility, women participation in social and political activities
- Project participants have been elected as UP members as well as involved with different social institutions like SMC and DUMCs members and lead them accordingly.
- Women involvement has increased in productive activities both in firm and off-firm activities like homestead gardening, poultry, goat and cow rearing, dress making, bamboo and cane work, Karuchupi, vermi-composting, groceries.

- Developed as mini-entrepreneurs those helped to make them empowered, increased their access in family decision making process, and increased social dignity as well as recognized their ownership to domestic assets.
- Reduced domestic violence against women in-terms of dowry, divorcee, physical and mental torture
- District and upazila administration like DRRO, department of social services and women affairs are become responsive in terms of child protection in emergency than before.
- Dowry, early marriage and divorcee rate has been reduced at satisfactory level within the target beneficiaries. Birth and marriage registration have been increased.
- Health and hygiene status have improved; people use tube-well water for domestic purposes as well as use of sanitary latrines has been increased than before.
- Number of school going children has been increased, because the parents are now much more motivated than before.
- Women mobility has been increased in various development activities.
- Income and employment opportunities have been created which uplifted the overall living standard of the poor and ultra poor.
- Target beneficiaries who live in chars and flood prone area are now free from flood

### Lesson learnt

- High risk areas in terms of river bank erosion should avoid for homestead gardening, raised plinth, village market, and flood shelter construction.
- Vegetable variety should select in consultation with farmers, considering local market demand, flood and other circumstances.
- Loan should not provide to more than one member among the same family
- Floating, and over aged person should not consider as group member for IGP
- For good programming need skilled, efficient and dedicated staff
- Strong coordination with upazila and district administration can help to sensitize the government official to be more supportive for timely and smoothly project implementation
- Closed supervision can help to change live and livelihoods status of target beneficiaries towards positive.
- Strong and regular monitoring system can ensure both qualitative and quantitative performance as well as keep the programme in right track.
- Staff orientation and training is important for smooth and systematic programme implementation.
- Homestead raising is one of the best disaster mitigation activities for reducing loss of life and assets from flood along with improving adaptive capability.
- Local knowledge and techniques can turn into long lasting of house construction

### Constraints/Challenges

- Overlapping and duplication in terms of working area and target beneficiaries
- Government officials are too busy to contribute time
- Flood, river erosion, drought, cold wave falls a very negative impact on overall productivity as well as barrier of development

- Hard to reach area and poor communication
- Influence from different level in beneficiary selection and input distribution
- Lengthy process in both decision making and fund realizing
- Inadequate credit fund against field requirement

### Major outcomes

- Increased women mobility, women participation in social and political activities
- Project participants have been elected as UP members as well as involved with different social institutions like SMC and DUMCs members and lead them accordingly.
- Women involvement has increased in productive activities both in firm and off-firm activities like homestead gardening, poultry, goat and cow rearing, dress making, bamboo and cane work, Karuchupi, vermi-composting, groceries.
- Developed as mini-entrepreneurs those helped to make them empowered, increased their access in family decision making process, and increased social dignity as well as recognized their ownership to domestic assets.
- Reduced domestic violence against women in-terms of dowry, divorcee, physical and mental torture
- Dowry, early marriage, and divorcee rate has reduced at satisfactory level among target beneficiaries as well as increased birth and marriage registration.
- Health and hygiene status has improved; people use tube-well water for domestic purpose as well as increased use of sanitary latrines than before.
- Number of school going children has been increased as well as parents are so motivated than previous.
- Income and employment opportunities have been created which uplifted living standard of poor and extreme poor.
- Target beneficiaries who live in chars and flood prone area are become free from flood.

# CHAPTER-IX

## Financial statement

K.M. ALAM & CO  
CHARTERED ACCOUNTANTS

KAMVAB MURTI SANGHASTHA (MMS)  
Consolidated Balance Sheet  
As at 30th June, 2011.

PARTICULARS	EDVAV	IEP	ER	Training center	CLP	RECALL	GF	DISHARI	VZR	REOPA	CC/ADRI/SCBA LG	EIP	ASF	SUSIER	WASH	DIFECNO-5	TOTAL
<b>ASSETS &amp; PROPERTIES:</b>																	
Cash/Bank	8,502	674,674	5,075,929	95,204	-	23,544	1,09,071	-	140,939	1,497	20,978	90,720	5,802	317,944	116,237	-	6,662,741
Balance	100,789	13,480,857	189,910	1,470,811	3,456,047	-	6,053,179	278,018	-	205,947	518,208	-	-	140,320	-	576,408	26,508,469
Loan to MMS-GF	-	-	-	1,888,984	-	-	3,304,935	-	-	-	-	-	-	-	-	-	3,609,964
Loan to Projects	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,166,875
Loan to Beneficiaries	-	83,643,278	-	-	-	-	-	-	-	-	-	-	-	-	-	-	83,643,278
Loan to Handloom Projects	-	-	-	-	-	-	15,000	-	-	-	20,000	-	-	-	-	-	35,000
Loan to RLPA	-	-	-	-	-	-	200,000	-	-	-	-	-	-	-	-	-	200,000
Loans Receivable	-	2,068,091	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,068,091
Fund Account	-	318,746	-	-	-	-	-	-	-	-	-	-	-	-	-	-	318,746
Advance payment	-	-	-	11,027	-	-	220,000	-	-	40,000	-	-	-	-	-	-	271,027
<b>Total</b>	<b>109,371</b>	<b>105,185,646</b>	<b>5,263,839</b>	<b>3,410,626</b>	<b>3,456,047</b>	<b>23,544</b>	<b>10,002,205</b>	<b>278,018</b>	<b>160,939</b>	<b>245,444</b>	<b>550,181</b>	<b>90,720</b>	<b>5,802</b>	<b>450,264</b>	<b>116,237</b>	<b>576,408</b>	<b>124,941,891</b>
<b>FUND &amp; LIABILITIES:</b>																	
Capital Fund	54,055	44,619,500	4,171,919	3,410,626	3,456,047	23,544	7,700,139	278,018	160,939	(1,118,066)	559,181	43,920	5,802	458,264.00	116,237	404,358	63,976,393
Savings Collection	-	35,300,097	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35,300,097
Adversard	-	47,209	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47,209
Loan from PMSF	-	3,400,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,400,000
Loan from MMS	54,416	288,549	1,069,100	-	-	-	-	-	-	1,763,540	-	46,800	-	-	-	172,050	3,564,055
Others Utilities	-	16,579,583	-	-	-	-	2,253,066	-	-	-	-	-	-	-	-	-	18,832,649
<b>Total</b>	<b>109,371</b>	<b>100,185,646</b>	<b>5,263,839</b>	<b>3,410,626</b>	<b>3,456,047</b>	<b>23,544</b>	<b>10,002,205</b>	<b>278,018</b>	<b>160,939</b>	<b>245,444</b>	<b>559,181</b>	<b>90,720</b>	<b>5,802</b>	<b>458,264</b>	<b>116,237</b>	<b>576,408</b>	<b>124,941,891</b>

*K.M. Alam*  
K.M. ALAM & CO  
CHARTERED ACCOUNTANTS



Dated: **04 SEP 2011**  
Dhaka.

Balance sheet  
Ratio analysis

## Ratio Analysis

## CHAPTER-IX

### MMS at a glance

**Date of establishment:** January 15, 1984

#### Legal status:

Registration authority	Registration Number	Date
NGO Affairs Bureau	344	28.01.1990
Department of Social Service	Siraj-135(291)/85	14.12.1985

#### Covered beneficiary:

Total	:162,172
Male	: 36,158
Female	: 96,014
Children	:30,000
Students	:2535

#### Covered area:

District	:03
Upazila	:13
Union	:96
Village	:2171

#### Staffs:

Total	:302
Male	:250
Female	:52
Technical staff:	37

#### Offices:

<b>Total</b>	<b>:29</b>
Head office	:01
Branch office	:08
Project office	:19
Liaison office	:01

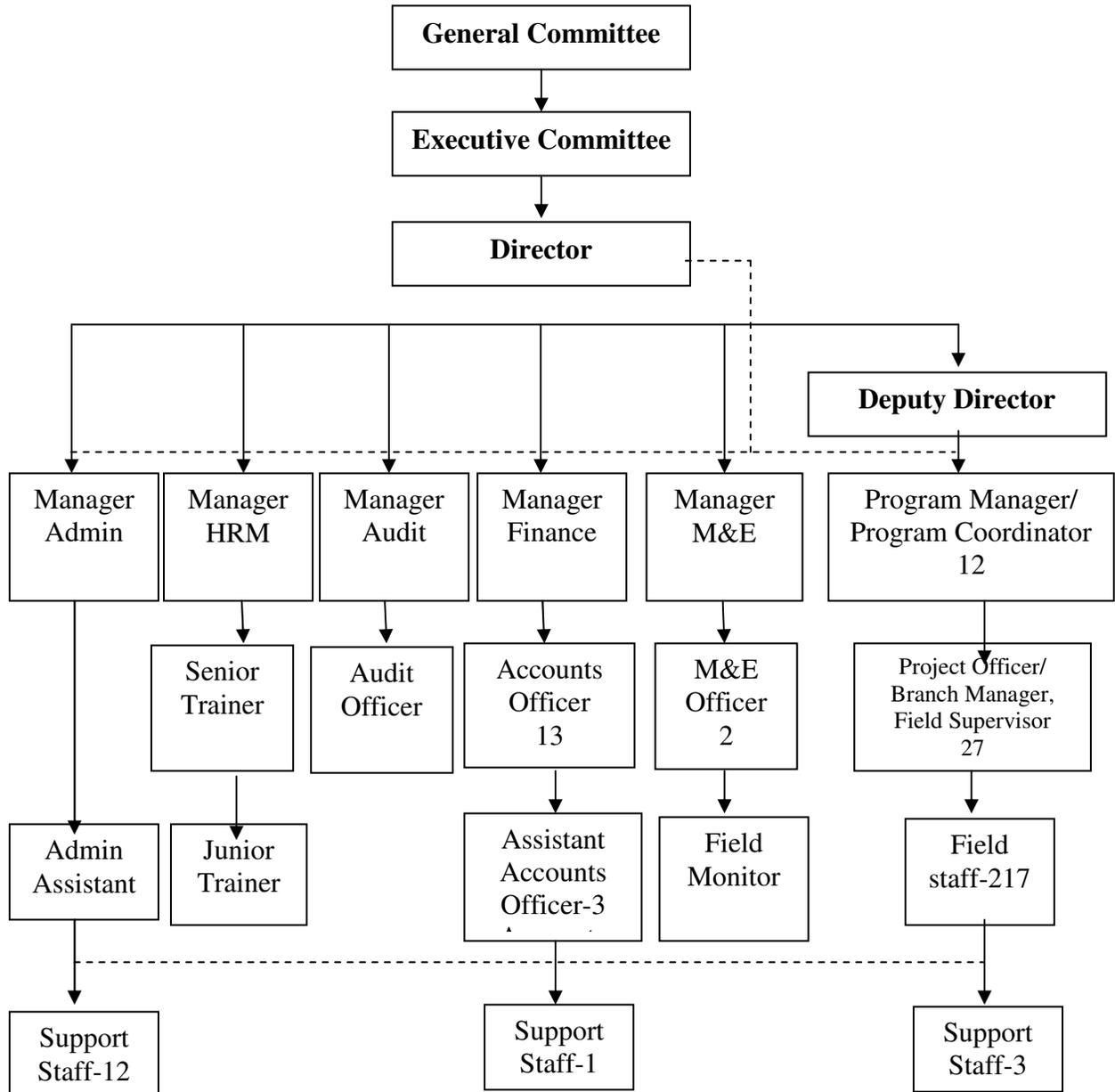
<b>Training venue:</b>	<b>:03</b>
Accommodation facility	:70
Dinning capacity	:100

#### Rescue equipments:

Evacuation boat	:12
Boat ambulance	:02
Emergency stock	:01

Structure of MMS

MMS-Organogram



## Way for ward

MMS has stepped in 27 and a competent organization specially in the field of disaster risk reduction and climate change adaptation, livelihoods-agriculture, livestock, farm and off-farm activities, women empowerment, nutrition, education, primary health care and family planning. MMS specially work in jamuna river basin area in the northern part of Bangladesh but being a experienced and competent organization in climate change adaptation and disaster risk reduction has planed to expand its activities to both in south-east and north-west specially Sidr, Aila and Monga stricken area reducing poverty and disaster vulnerability.

- To start Chars Livelihoods Programme (CLP) in 2011 at district Tangail.
- To start Oxfam International-Emergency Building Project in 2011 at northern region
- To start strengthening Democratic Local Governance (SDLG) Project in 2011 at district Sirajgonj
- To start Climate Change adaptation and Disaster Risk Reduction programme in costal area
- Establish MMS Human Resources Development Center with recreational facilities
- Establish separate IGP Office premises
- Strengthening organizational capacity in terms of sectoral and departmental
- Establish separate Liaison Office at Dhaka

## Conclusion

MMS has stepped in 27 years and has passed another successful year by implementing diversified development and Disaster program as an integrated model approach with the assistance of various funding agencies. During fiscal year 2010-2011 has been implemented different projects/programs focusing thematic area like climate change & disaster risk reduction, agriculture and livestock development, health and nutrition, water and sanitation, women empowerment, education & human resources development, income generating and employment creation.

Approximately a total of 162,172 hardcore poor, poor and marginalized families have been benefited from MMS implemented projects/programmes and over 63,074 changed makers have already been developed at different level who are so motivated and playing important role in reducing domestics violence against women in both family and community level.

MMS has been keeping vast contribution in reducing disaster vulnerability, and improving health and livelihoods status of remotes chars dwellers, ethnic community, disable and acid survivors and other disadvantaged people.

MMS is also contributing in skills and efficient human resources development including staff and project participants through it's own HRD center along modern facilities.

MMS is concern to quality service which has brought a good reputation and well acceptance to community and capitalizing those reputation MMS will advance for the betterment of broader community.

**REOPA has changed the destiny of Dolena**

This is Dolena. My father name is Juran Ali, Village Digholkandi, Union: Kaliahoripur Upazila and district Sirajgonj. I was the 2<sup>nd</sup> child of my parent out of 6. My father was a temporary labor of the Koumi Jute Mill Sirajgonj and being a temporary labor he did not get job round the year. So, we had



to live very miserable life without food, clothe and other facilities. When I was only 14 my parent gave me marriage. My husband was a carpenter but he did not work regularly therefore, we had to starve some times. In the mean time a female child came at my



house. As we had to live hand to mouth so it was hardly any possible to provide necessary milk to my child. There was no peace in my family, quarrel, physical and mental torture was regular phenomenon. In this circumstance again I became pregnant and a male child came to my house. Then the degree of physical and mental torture was increasing day by day and at last the

relationship broken down and we separated for ever. My husband got second marriage and gave me divorce. I came back at my father's house. The new struggle life was started with two children. My father passed away from the world keeping us in misery. Then I work in neighbor house as maid servant and some time I worked as a day labor in the field. Thus I was passing my life with my son and daughter with inadequate food, clothes, medicine and other necessary supports. One day I heard an announcement that Kaliahoripur UP will recruit some women as crew members for Rural Employment Opportunity for Public Assets (REOPA) project. I went there on the schedule date, my fortune favored me and luckily I got the chance to work with REOPA facing all procedures. I was getting Taka 980.00 as fortnightly wages and saving Taka 420 at my own Bank accounts for two years. I tried to save some money from my wages and started Roska in each wages days, I had wined lottery 4 times and brought two goats. End of the two cycles I received total Taka 25000



(saving 21500 and bonus 3500) and started a grocery shop as running business. Now I have 4 cattle's, 6 goats, and 49 decimal lands as mortgage.

I thank to almighty for living a peaceful life for leading a peaceful life with my son and daughter. I welcome to REOPA for giving this chance that helped me to change my livelihoods. Before nobody gave me a single chocklet to my child in credit but now they offer goods of thousands Taka in credit.

Now I can provide food, clothes, medicine, reading and writing materials to my children as per their needs. Now my daughter reads in class ten and son is in class eight. I want blessing from all and Allah.

I request to the authority to extension REOPA activities all over the country to remove misery of all vulnerable women like me.